SISC
Self-Insured Schools of California
Schools Helping Schools

PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
OCTOBER 15, 2026
1:00 P.M.

AGENDA

I. Consent Agenda

A. Approval of Minutes for September 2026 Board of Directors Meeting — Dave Ostash

B. Approval of Payment of Student Insurance Claims in the Amount of $45,102.81 and Tackle Football Claims in the Amount of $2,340.57 for the Month of September 2026 — Dave Ostash

Moved_____2nd_____

Yes_____No_____Abstain_____Roll Call Vote_____

II. Public Comment

III. Closed Session- Property and Liability Claims

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

District	File Number	Claimant
Santa Barbara Unified School District By Ty Taylor	2026056909	Maya Ibarra – Carlos LBI
Chowchilla Elementary School District By Ryan Bourget	2026059617	Property
Palmdale Elementary School District By Ryan Bourget	2026060583	Property

IV. Reconvene To Open Session

A. Reports from Closed Session, if Required

V. Action Items

A. Report of Property and Liability Claims in the Amount of $1,968,550.28 for the Month of September 2026 and Ratification of Payment of this Amount — Ty Taylor

Moved_____2nd_____

Yes_____No_____Abstain_____Roll Call Vote_____

B. Financial Report – Presentation of Financial Statements for the Month of September 2026 Will Be Submitted for Approval — Kim Sloan

Moved_____2nd_____

Yes_____No_____Abstain_____Roll Call Vote_____

VI. Information and Discussion Items

A. Quarterly Update (Newsletter) — Ty Taylor

B. SISC Defense Counsel Summit Review — Ty Taylor

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

D. Next Meeting: — Dave Ostash
Thursday, November 19, 2026
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@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 24, 2026
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 24, 2026 in the SISC Room at the Larry E. Reider Building, 2000 K Street, Bakersfield, CA 93301.The following individuals were in attendance:

MEMBERS PRESENT:
Dave Ostash
Sue Lemon
Ty Bryson
Jennifer Hedge
Robert Hughes
Katie Russell
Rhonda Phinney
Mike Havens
S. Aaron Resendez
Brad Pawlowski (arrived at 10:49)

ALTERNATES PRESENT:
Christian Shannon
Ramon Hendrix

OTHERS PRESENT:
Kim Sloan
Megan Hanson
Alex Fisher
Kristy Comstock
Fred Bayles
Rich Edwards
Ty Taylor
Ryan Bourget
Ranee Findley
Randye Rogers

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 2026 Board of Directors Meeting.

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of $43,576.38 and Tackle Football Claims in the amount of $1,439.00 for the month of August 2026.

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 10:48 a.m.

With respect to the claim filed by Summerville Union High School District after discussion, motion was made by Director Phinney, seconded by Director Hedge and by roll call vote of 9-0-0 the board approved the payment of $162,256.27 for repairs, removal and replacement of building and school property due to water damage.
With respect to the claim filed by Santa Barbara Unified School District after discussion, motion was made by Director Lemon, seconded by Director Russell and by roll call vote of 9-0-0 the board approved the payment of $103,112.50 for comprehensive repair to cafeteria due to water damage.
With respect to the claim filed by Lamont Elementary School District after discussion, motion was made by Director Bryson, seconded by Director Hughes and by roll call vote of 9-0-0 the board approved the payment of $136,939.22 for required repairs to the wiring of 435 solar panels, repairs to two power system inverters and complete replacement of six solar panels due to theft and vandalism.
With respect to the claim filed by Jesus Garcia against Wilsona School District after discussion, motion was made by Director Hughes, seconded by Director Russell and by roll call vote of 9-0-0 the board approved the payment of an undisclosed amount for the settlement with Jesus Garcia.

Action Items

Report of Property and Liability Claims – August 2026

Ty Taylor presented the Report of Property and Liability Claims. There were 57 new claims, 47 claims were closed and no claims reopened in August, resulting in 583 pending claims. Ty reviewed the check register for August 2026, reporting on nine checks that were in excess of $50,000.00. After discussion, motion was made by Director Lemon, seconded by Director Resendez and by roll call vote of 10-0-0, approving payment of Property and Liability Claims in the amount of $1,871,698.13 for the month of August 2026.

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending August 31, 2026. Kim reported the LAIF rate for the month of August 2026 increased to 3.86% from last month at 3.84%. After discussion, motion was made by Director Russell, seconded by Director Hedge and by roll call vote of 10-0-0, approving the Financial Reports as submitted.

Information and Discussion Items

Public School Works Demonstration
Randye Rogers discussed with the Board how to navigate through the Public SchoolWORKS website.

Comments from the Board
Dave Ostash announced that Ryan Bourget has been promoted to the Program Coordinator Position in our Property & Liability Program.

Adjournment
There being no further business to come before the Board, motion was made by Director Phinney, seconded by Director Pawlowski and by roll call vote of 10-0-0, adjourning the meeting at 11:12 a.m.

Next Meeting
The next meeting of the Board of Directors will be held Thursday, October 15th 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 2026

	STUDENT INSURANCE	TACKLE FOOTBALL
Opened	234	38
Closed	179	0
Events	26	0
Total Open & Event claims	1183	57
Amount Paid	$ 45,102.81	$ 2,340.57
Credit	$ (1,509.31)	$ -
Net Paid Current Month	$ 43,593.50	$ 2,340.57
Net Paid YTD	$ 125,097.29	$ 3,866.95

SISC
Self-Insured Schools of California
Schools Helping Schools

SISC - PROPERTY & LIABILITY
CLAIM AND LOSS MANAGEMENT SUMMARY
September 2026

FILES REOPENED		0
FILES OPENED		51
FILES CLOSED		41
TOTAL PENDING CLAIMS		592
OPEN EVENT FILES		48
PENDING INDEMNITY RESERVES		$56,175,003.62
PENDING EXPENSE RESERVES		$12,636,770.82
	TOTAL RESERVES	$68,811,774.44
INDEMNITY PAID, CURRENT MONTH		$896,357.69
EXPENSES PAID, CURRENT MONTH		$1,072,192.59
	SUB-TOTAL	$1,968,550.28
PRIOR MONTH VOIDS (CREDITS)		($9,228.91)
RECOVERY		($51,602.64)
REFUNDS		($14,838.00)
	NET PAID CURRENT MONTH	$1,892,880.73
INDEMNITY PAID YEAR-TO-DATE		$2,666,294.93
EXPENSES PAID YEAR-TO-DATE		$2,318,247.46
	SUB-TOTAL	$4,984,542.39
CREDITS YEAR-TO-DATE		($25,810.52)
RECOVERY YEAR-TO-DATE		($403,081.21)
REFUNDS YEAR-TO-DATE		($15,468.04)
	SUB-TOTAL	($444,359.77)
	NET PAID YEAR-TO-DATE	$4,540,182.62

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
615421	09/01/2026	Santa Barbara Unified School	2026057084	LEO	Full and Final	Santa Barbara	15,000.00
615422	09/01/2026	Lucia Mar Unified School District	2026060108	ACL	Collision Loss	Lucia Mar Unified	3,076.30
615423	09/01/2026	FERRA AND ASSOCIATES	2026055945	ADM	Legal-Other	Kern County Supt	921.50
615424	09/01/2026	MCCORMICK, BARSTOW,	2013006822	LBI	Attorney Fees	Taft Union High	328.00
615425	09/01/2026	Rosedale Union School District	2026059671	ACL	Deductible	Rosedale Union	1,589.13
615426	09/01/2026	ACE	2026059037	APD	Adjusting	Tulare COE (GL)	108.00
615427	09/01/2026	TYSON & MENDES LLP	2025055264	LSM	Attorney Fees	Palmdale	1,232.50
615428	09/01/2026	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	595.00
615429	09/01/2026	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	3,060.00
615430	09/01/2026	MC GROUP LAW, APC	2026056572	LBI	Attorney Fees	Santa Maria-Bonita	4,015.00
615431	09/01/2026	MC GROUP LAW, APC	2026057580	LBI	Attorney Fees	Orcutt Union	110.00
615432	09/01/2026	MC GROUP LAW, APC	2026060106	LEP	Attorney Fees	Montecito Union	10,551.00
615433	09/01/2026	MC GROUP LAW, APC	2022043429	LBI	Attorney Fees	Lucia Mar Unified	632.50
615434	09/01/2026	MC GROUP LAW, APC	2026057082	LEP	Attorney Fees	Santa Barbara	1,952.50
615435	09/01/2026	MC GROUP LAW, APC	2026058534	LEP	Attorney Fees	Santa Barbara	742.50
615436	09/01/2026	MC GROUP LAW, APC	2026057365	LSM	Attorney Fees	Santa Barbara	1,595.00
615437	09/01/2026	MC GROUP LAW, APC	2021040073	LBI	Attorney Fees	Santa Barbara	1,540.00
615438	09/01/2026	MC GROUP LAW, APC	2025052119	LPI	Attorney Fees	Santa Barbara	5,445.00
615439	09/01/2026	CARPENTER, ROTHANS &	2023044769	LEP	Attorney Fees	Palmdale	7,205.00
615440	09/01/2026	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	3,357.50
615441	09/01/2026	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	9,435.00
615442	09/01/2026	CARPENTER, ROTHANS &	2025055051	LBI	Attorney Fees	Antelope Valley	2,424.95
615443	09/01/2026	CARPENTER, ROTHANS &	2025055047	LBI	Attorney Fees	Antelope Valley	948.50
615444	09/01/2026	CARPENTER, ROTHANS &	2024050600	LBI	Attorney Fees	Wilsona School	277.00
615445	09/01/2026	CARPENTER, ROTHANS &	2024049983	LBI	Attorney Fees	Antelope Valley	805.45
615446	09/01/2026	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	529.00
615447	09/01/2026	CARPENTER, ROTHANS &	2023047175	LBI	Attorney Fees	Antelope Valley	4,893.80
615448	09/01/2026	HALL, HIEATT, CONNELY &	2026056336	LBI	Attorney Fees	Lucia Mar Unified	450.00
615449	09/01/2026	ROBINSON & KELLAR	2025054285	LBI	Attorney Fees	Mojave Unified	1,834.40

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
615450	09/01/2026	ROBINSON & KELLAR	2023044381	LBI	Attorney Fees	Lake Elsinore	1,590.60
615451	09/01/2026	ROBINSON & KELLAR	2026056028	LBI	Attorney Fees	Antelope Valley	10,045.45
615452	09/01/2026	ROBINSON & KELLAR	2024048797	LBI	Attorney Fees	Merced Union High	1,263.55
615453	09/01/2026	ROBINSON & KELLAR	2025054588	LBI	Attorney Fees	McSwain Union	964.38
615454	09/01/2026	ROBINSON & KELLAR	2024049171	LBI	Attorney Fees	Greenfield Union	11,769.02
615455	09/03/2026	MC GROUP LAW, APC	2025052119	LPI	Attorney Fees	Santa Barbara	962.50
615456	09/03/2026	MC GROUP LAW, APC	2026057968	LBI	Attorney Fees	Lucia Mar Unified	192.50
615457	09/03/2026	MC GROUP LAW, APC	2026057718	LEP	Attorney Fees	Santa Barbara	82.50
615458	09/03/2026	MC GROUP LAW, APC	2024050742	LBI	Attorney Fees	Santa Maria Joint	165.00
615459	09/03/2026	MC GROUP LAW, APC	2026056086	LBI	Attorney Fees	Santa Barbara	2,805.00
615460	09/03/2026	MC GROUP LAW, APC	2026058534	LEP	Attorney Fees	Santa Barbara	110.00
615461	09/03/2026	MC GROUP LAW, APC	2026057082	LEP	Attorney Fees	Santa Barbara	330.00
615462	09/03/2026	MC GROUP LAW, APC	2025053792	LPI	Attorney Fees	Santa Barbara	110.00
615463	09/03/2026	MC GROUP LAW, APC	2022043429	LBI	Attorney Fees	Lucia Mar Unified	302.50
615464	09/03/2026	MC GROUP LAW, APC	2026057580	LBI	Attorney Fees	Orcutt Union	110.00
615465	09/03/2026	MC GROUP LAW, APC	2026056572	LBI	Attorney Fees	Santa Maria-Bonita	1,815.00
615466	09/03/2026	MC GROUP LAW, APC	2026060124	LEP	Attorney Fees	Santa Barbara	1,402.50
615467	09/03/2026	MC GROUP LAW, APC	2024050415	LBI	Attorney Fees	Santa Barbara	330.00
615468	09/03/2026	MC GROUP LAW, APC	2026058189	LEP	Attorney Fees	Santa Barbara	247.50
615469	09/03/2026	MC GROUP LAW, APC	2026056747	LBI	Attorney Fees	Santa Maria-Bonita	110.00
615470	09/03/2026	MC GROUP LAW, APC	2026058189	LEP	Attorney Fees	Santa Barbara	852.50
615471	09/03/2026	MC GROUP LAW, APC	2026057908	LBI	Attorney Fees	Santa Barbara	1,705.00
615472	09/03/2026	MC GROUP LAW, APC	2024050415	LBI	Attorney Fees	Santa Barbara	2,508.90
615473	09/03/2026	MC GROUP LAW, APC	2019034991	LBI	Attorney Fees	Santa Barbara	430.00
615474	09/03/2026	MC GROUP LAW, APC	2026056031	LPI	Attorney Fees	Carpinteria Unified	4,190.00
615475	09/03/2026	MC GROUP LAW, APC	2026059886	LPI	Attorney Fees	Santa Maria-Bonita	620.00
615476	09/03/2026	MC GROUP LAW, APC	2026056909	LBI	Attorney Fees	Santa Barbara	220.00
615477	09/03/2026	MC GROUP LAW, APC	2025054349	LBI	Attorney Fees	Santa Maria Joint	302.50
615478	09/03/2026	MC GROUP LAW, APC	2023045219	LEP	Attorney Fees	Santa Maria Joint	5,457.50
615479	09/03/2026	MC GROUP LAW, APC	2021040073	LBI	Attorney Fees	Santa Barbara	330.00
615480	09/03/2026	ARLANDIS PRUITT	2026060372	LBI	Full and Final	Mojave Unified	10,000.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
615481	09/03/2026	SANDERSON FIRM, PLLC	2026058243	ABI	Legal-Other	Fruitvale School	80.00
615482	09/03/2026	VERITEXT CORP	2024050301	LSM	Legal-Other	Bakersfield City	1,342.75
615483	09/03/2026	MC GROUP LAW, APC	2026057968	LBI	Attorney Fees	Lucia Mar Unified	550.00
615484	09/03/2026	Kern County Supt of Schools	2026059377	ACL	Collision Loss	Kern County Supt	227.21
615485	09/03/2026	CARPENTER, ROTHANS &	2025053171	LBI	Attorney Fees	Palmdale	2,678.75
615486	09/03/2026	QURESHI LAW PC	2023045998	LBI	Settlement	Antelope Valley	32,932.79
615487	09/03/2026	PORTER SCOTT, A	2026059640	LBI	Attorney Fees	Merced County	2,743.63
615488	09/03/2026	DECISION ANALYSIS, INC.	2019034991	LBI	Legal-Other	Santa Barbara	6,316.54
615489	09/03/2026	HALL, HIEATT, CONNELY &	2026056341	LEP	Attorney Fees	San Luis Coastal	1,228.00
615490	09/03/2026	ALACRITY PARENT LLC,	2027061160	APD	Adjusting	Fruitvale School	216.49
615491	09/03/2026	ALACRITY PARENT LLC,	2027060955	ACL	Adjusting	Greenfield Union	77.00
615492	09/03/2026	H&S BODY WORKS & TOWING	2026060103	ACL	Collision Loss	Kern County Supt	3,715.63
615513	09/08/2026	MC GROUP LAW, APC	2026057365	LSM	Attorney Fees	Santa Barbara	5,912.50
615514	09/08/2026	MC GROUP LAW, APC	2026060519	LBI	Attorney Fees	Goleta Union	1,622.50
615515	09/08/2026	MC GROUP LAW, APC	2019034991	LBI	Attorney Fees	Santa Barbara	165.00
615516	09/08/2026	MC GROUP LAW, APC	2023043827	LBI	Attorney Fees	Santa Barbara	385.00
615517	09/08/2026	MC GROUP LAW, APC	2026060191	LEP	Attorney Fees	Orcutt Union	165.00
615518	09/08/2026	MC GROUP LAW, APC	2026056031	LPI	Attorney Fees	Carpinteria Unified	2,282.50
615519	09/08/2026	MC GROUP LAW, APC	2023045219	LEP	Attorney Fees	Santa Maria Joint	1,693.50
615520	09/08/2026	MC GROUP LAW, APC	2025054349	LBI	Attorney Fees	Santa Maria Joint	907.50
615521	09/08/2026	MC GROUP LAW, APC	2026056909	LBI	Attorney Fees	Santa Barbara	770.00
615522	09/08/2026	MC GROUP LAW, APC	2026059886	LPI	Attorney Fees	Santa Maria-Bonita	780.00
615523	09/08/2026	MAGNA LEGAL SERVICES, LLC	2024050021	LBI	Legal-Other	Merced Union High	1,129.50
615524	09/08/2026	JUDICATE WEST	2025051741	LBI	Legal-Other	Brawley Union	630.00
615540	09/10/2026	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	583.00
615541	09/10/2026	ADR SERVICES, INC.	2022043429	LBI	Legal-Other	Lucia Mar Unified	3,775.00
615542	09/10/2026	ZIMMER & MELTON, LLP	2024050554	LBI	Attorney Fees	Antelope Valley	819.50
615543	09/10/2026	ZIMMER & MELTON, LLP	2024049789	LBI	Attorney Fees	Delano Jt Union	200.00
615544	09/10/2026	ZIMMER & MELTON, LLP	2026056677	LBI	Attorney Fees	Santa Maria Joint	625.00
615545	09/10/2026	SIGNATURE RESOLUTION,	2026059738	LPI	Legal-Other	San Luis Coastal	5,650.00
615546	09/10/2026	MAGNA LEGAL SERVICES, LLC	2019034991	LBI	Legal-Other	Santa Barbara	5,997.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
615547	09/10/2026	ROBINSON & KELLAR	2026059923	LBI	Attorney Fees	Delano Union	638.00
615548	09/10/2026	Merced County Office of	2026060538	ACL	Deductible	Merced County	2,500.00
615549	09/10/2026	HAINES, TODD F.	2026059029	ACL	Attorney Fees	Bakersfield City	73.45
615550	09/10/2026	HAINES, TODD F.	2024049524	P	Attorney Fees	Bakersfield City	20.00
615551	09/10/2026	COMPEX LEGAL SERVICES,	2025053289	LBI	Legal-Other	Panama-Buena	247.32
615552	09/10/2026	COMPEX LEGAL SERVICES,	2025053289	LBI	Legal-Other	Panama-Buena	241.40
615553	09/10/2026	COMPEX LEGAL SERVICES,	2025053289	LBI	Legal-Other	Panama-Buena	220.40
615554	09/10/2026	COMPEX LEGAL SERVICES,	2025053289	LBI	Legal-Other	Panama-Buena	296.70
615555	09/10/2026	ZIMMER & MELTON, LLP	2025053077	LBI	Attorney Fees	Bakersfield City	1,225.00
615556	09/10/2026	Kern County Supt of Schools	2026060103	ACL	Collision Loss	Kern County Supt	21,174.98
615557	09/10/2026	ZIMMER & MELTON, LLP	2025053852	ABI	Attorney Fees	Bakersfield City	325.00
615567	09/14/2026	BAKERSFIELD AUTO BODY	2027060964	APD	Property	Kern County Supt	4,016.70
615568	09/15/2026	FOZI DWORK & MODAFFERI,	2024047934	LBI	Attorney Fees	Lake Elsinore	1,634.52
615569	09/15/2026	APTUS COURT REPORTING,	2025051741	LBI	Legal-Other	Brawley Union	1,272.74
615570	09/15/2026	APTUS COURT REPORTING,	2025051741	LBI	Legal-Other	Brawley Union	2,869.93
615571	09/15/2026	BRIGNOLA ENGINEERING,	2025051741	LBI	Legal-Other	Brawley Union	11,878.95
615572	09/15/2026	Kern County Supt of Schools	2027060791	ACL	Collision Loss	Kern County Supt	3,134.41
615573	09/15/2026	YOOSEFIAN LAW FIRM, P.C. -	2025052349	LEP	Settlement	Tehachapi Unified	50,000.00
615574	09/15/2026	UNITED FINANCIAL CASUALTY	2026059037	APD	Property	Tulare COE (GL)	23,561.05
615575	09/15/2026	HAINES, TODD F.	2025055608	ACL	Attorney Fees	Maple School	75.90
615576	09/15/2026	LEBEAU THELEN, LLP	2026056955	LBI	Attorney Fees	Bakersfield City	736.00
615577	09/15/2026	LANGDORF, MARK I., MD	2025051741	LBI	Legal-Other	Brawley Union	8,713.25
615578	09/15/2026	APTUS COURT REPORTING,	2025051741	LBI	Legal-Other	Brawley Union	1,835.61
615579	09/15/2026	APTUS COURT REPORTING,	2025051741	LBI	Legal-Other	Brawley Union	3,045.38
615580	09/15/2026	APTUS COURT REPORTING,	2025051741	LBI	Legal-Other	Brawley Union	1,435.11
615581	09/15/2026	APTUS COURT REPORTING,	2025051741	LBI	Legal-Other	Brawley Union	1,671.82
615582	09/15/2026	MAYER RASHTIAN	2025051741	LBI	Legal-Other	Brawley Union	5,590.00
615583	09/15/2026	MAYER RASHTIAN	2025051741	LBI	Legal-Other	Brawley Union	14,690.00
615584	09/15/2026	ABI DOCUMENT SUPPORT	2025052285	LBI	Legal-Other	Chowchilla	165.14
615585	09/15/2026	BREMER WHYTE BROWN &	2025053324	ABI	Attorney Fees	Greenfield Union	900.00
615586	09/15/2026	HERR PEDERSEN &	2024050912	LBI	Attorney Fees	Tehachapi Unified	5,079.55

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
615587	09/15/2026	HERR PEDERSEN &	2025054346	LBI	Attorney Fees	Sonora Elementary	969.50
615588	09/15/2026	HERR PEDERSEN &	2013006822	LBI	Attorney Fees	Taft Union High	708.06
615589	09/15/2026	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	683.00
615590	09/15/2026	HERR PEDERSEN &	2025052349	LEP	Attorney Fees	Tehachapi Unified	1,428.21
615591	09/15/2026	HERR PEDERSEN &	2025054104	LBI	Attorney Fees	Reef-Sunset	99.25
615592	09/15/2026	HERR PEDERSEN &	2023046006	LPI	Attorney Fees	Upland USD (GL)	1,738.50
615593	09/15/2026	HERR PEDERSEN &	2025052281	ABI	Attorney Fees	Merced Union High	176.25
615594	09/15/2026	BRIGNOLA ENGINEERING,	2025051741	LBI	Legal-Other	Brawley Union	3,111.45
615595	09/15/2026	EDDINGS ATTORNEY	2023043663	LBI	Legal-Other	Greenfield Union	210.00
615596	09/15/2026	MCCORMICK, BARSTOW,	2025054346	LBI	Attorney Fees	Sonora Elementary	1,960.00
615597	09/15/2026	MCCORMICK, BARSTOW,	2023044769	LEP	Attorney Fees	Palmdale	2,390.00
615598	09/15/2026	MCCORMICK, BARSTOW,	2023045998	LBI	Attorney Fees	Antelope Valley	40.00
615613	09/17/2026	ALACRITY PARENT LLC,	2027061198	LPD	Adjusting	El Centro	472.44
615614	09/17/2026	ENTERPRISE RENT-A-CAR	2027060964	APD	Rental Vehicle	Kern County Supt	1,196.91
615615	09/17/2026	HALL, HIEATT, CONNELY &	2026057554	LBI	Attorney Fees	Atascadero Unified	3,508.00
615616	09/17/2026	HALL, HIEATT, CONNELY &	2026057968	LBI	Attorney Fees	Lucia Mar Unified	986.00
615617	09/17/2026	HALL, HIEATT, CONNELY &	2026058158	LBI	Attorney Fees	Lucia Mar Unified	360.00
615618	09/17/2026	HALL, HIEATT, CONNELY &	2026060480	LBI	Attorney Fees	San Luis Coastal	360.00
615619	09/17/2026	HALL, HIEATT, CONNELY &	2026058158	LBI	Attorney Fees	Lucia Mar Unified	330.00
615620	09/17/2026	HALL, HIEATT, CONNELY &	2027061117	LBI	Attorney Fees	San Luis Obispo	1,170.00
615621	09/17/2026	MARK B. BUSICK	2023047252	LBI	Legal-Other	Merced County	1,750.00
615622	09/17/2026	ROBINSON & KELLAR	2026056163	LBI	Attorney Fees	Mojave Unified	6,354.38
615623	09/17/2026	ROBINSON & KELLAR	2026057190	LBI	Attorney Fees	Beardsley School	333.80
615624	09/17/2026	SUSAN MARTINEZ	2026059483	LBI	Full and Final	Rosedale Union	5,419.29
615625	09/17/2026	CARPENTER, ROTHANS &	2024048761	LSM	Attorney Fees	Lake Elsinore	78.00
615626	09/17/2026	SAND, JON D.	2023043663	LBI	Legal-Other	Greenfield Union	3,600.00
615627	09/17/2026	ANLEE KUO, MD, A MEDICAL	2022043429	LBI	Legal-Other	Lucia Mar Unified	12,825.00
615645	09/22/2026	CARPENTER, ROTHANS &	2024049766	LPI	Attorney Fees	Palmdale	137.50
615646	09/22/2026	CARPENTER, ROTHANS &	2024048761	LSM	Attorney Fees	Lake Elsinore	6,034.50
615647	09/22/2026	CARPENTER, ROTHANS &	2024050162	LEP	Attorney Fees	Palmdale	6,930.00
615648	09/22/2026	CARPENTER, ROTHANS &	2025052280	LPI	Attorney Fees	Upland USD (GL)	110.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
615649	09/22/2026	CARPENTER, ROTHANS &	2025055171	LBI	Attorney Fees	Palmdale	3,678.00
615650	09/22/2026	CARPENTER, ROTHANS &	2024050571	LSM	Attorney Fees	Palmdale	5,067.50
615651	09/22/2026	CARPENTER, ROTHANS &	2025055765	LBI	Attorney Fees	Antelope Valley	165.00
615652	09/22/2026	CARPENTER, ROTHANS &	2025055051	LBI	Attorney Fees	Antelope Valley	82.50
615653	09/22/2026	PEGASUS CLAIMS SERVICES,	2025052394	ABI	Legal-Other	Merced County	195.00
615654	09/22/2026	OLVERA COURT REPORTING	2024049171	LBI	Legal-Other	Greenfield Union	1,096.50
615655	09/22/2026	DEPOVISION	2024049171	LBI	Legal-Other	Greenfield Union	825.00
615656	09/22/2026	DEPOVISION	2024049171	LBI	Legal-Other	Greenfield Union	600.00
615657	09/22/2026	DENISON WERNER MACIAS	2025055089	LBI	Attorney Fees	Sierra Sands	516.00
615658	09/22/2026	LJ PATHOLOGY	2025051741	LBI	Legal-Other	Brawley Union	11,625.00
615659	09/22/2026	ALACRITY PARENT LLC,	2027060966	APD	Adjusting	Bakersfield City	203.21
615660	09/22/2026	Kern County Supt of Schools	2026059377	ACL	Deductible	Kern County Supt	2,500.00
615661	09/22/2026	UNISOURCE DISCOVERY	2025052349	LEP	Legal-Other	Tehachapi Unified	310.58
615662	09/22/2026	DEMARIA LAW FIRM, APC	2025053848	ABI	Attorney Fees	Amador County	573.00
615663	09/22/2026	BREMER WHYTE BROWN &	2025055264	LSM	Attorney Fees	Palmdale	2,127.50
615664	09/22/2026	BREMER WHYTE BROWN &	2025055264	LSM	Attorney Fees	Palmdale	345.50
615665	09/22/2026	BREMER WHYTE BROWN &	2025055264	LSM	Attorney Fees	Palmdale	12,987.50
615666	09/22/2026	EXTTI, INCORPORATED	2023044769	LEP	Legal-Other	Palmdale	2,475.00
615667	09/22/2026	MC GROUP LAW, APC	2026055948	LPI	Attorney Fees	Sierra Sands	247.50
615668	09/22/2026	PAIRAVI LAW, P.C. CLIENT	2025053361	LEP	Settlement	Panama-Buena	50,000.00
615669	09/22/2026	MICHELLE CONOVER, PH.D.	2024048762	LBI	Legal-Other	Lake Elsinore	22,930.00
615670	09/22/2026	SANDERSON FIRM, PLLC	2026058243	ABI	Adjusting	Fruitvale School	240.00
615671	09/22/2026	Merced County Office of	2027061020	ACL	Collision Loss	Merced County	2,164.90
615672	09/22/2026	SUSAN MARTINEZ	2026059483	LBI	Full and Final	Rosedale Union	5,000.00
615673	09/22/2026	HALL, HIEATT, CONNELY &	2026059738	LPI	Attorney Fees	San Luis Coastal	4,198.00
615674	09/22/2026	HALL, HIEATT, CONNELY &	2026060518	LEP	Attorney Fees	Lucia Mar Unified	3,126.00
615675	09/22/2026	LIBERTY MUTUAL GROUP INC	2027061313	APD	Property	Arvin Union School	3,217.63
615676	09/22/2026	ZIMMER & MELTON, LLP	2025054242	LBI	Attorney Fees	Richland School	800.00
615677	09/22/2026	ZIMMER & MELTON, LLP	2025054432	LBI	Attorney Fees	Bakersfield City	1,075.00
615678	09/22/2026	ZIMMER & MELTON, LLP	2027060696	LEP	Attorney Fees	Panama-Buena	350.00
615679	09/22/2026	ZIMMER & MELTON, LLP	2025054527	LBI	Attorney Fees	Bakersfield City	1,725.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
615680	09/22/2026	CARPENTER, ROTHANS &	2024050571	LSM	Attorney Fees	Palmdale	8,012.00
615681	09/22/2026	CARPENTER, ROTHANS &	2025055765	LBI	Attorney Fees	Antelope Valley	2,379.70
615682	09/22/2026	CARPENTER, ROTHANS &	2024048762	LBI	Attorney Fees	Lake Elsinore	36,006.14
615683	09/22/2026	CARPENTER, ROTHANS &	2024048762	LBI	Attorney Fees	Lake Elsinore	23,635.14
615684	09/22/2026	WINET PATRICK GAYER	2024050856	LBI	Attorney Fees	Lake Elsinore	6,894.75
615685	09/22/2026	NEW YORK LIFE INSURANCE	2024050459	LBI	In Partial	Kern County Supt	155,705.34
615686	09/22/2026	Greenfield Union School District	2027060955	ACL	Collision Loss	Greenfield Union	5,796.14
615687	09/22/2026	APTUS COURT REPORTING,	2024047934	LBI	Legal-Other	Lake Elsinore	1,896.54
615718	09/24/2026	HALL, HIEATT, CONNELY &	2024050873	LBI	Attorney Fees	Santa Maria-Bonita	1,802.50
615719	09/24/2026	HALL, HIEATT, CONNELY &	2022043429	LBI	Attorney Fees	Lucia Mar Unified	6,603.00
615720	09/24/2026	WINET PATRICK GAYER	2026056218	LEP	Attorney Fees	Central Union High	1,694.75
615721	09/24/2026	WINET PATRICK GAYER	2025052144	LBI	Attorney Fees	Central Union High	238.58
615722	09/24/2026	WINET PATRICK GAYER	2025054010	LBI	Attorney Fees	Lake Elsinore	1,189.58
615723	09/24/2026	HALL, HIEATT, CONNELY &	2026057721	LBI	Attorney Fees	Lucia Mar Unified	772.83
615724	09/24/2026	BREMER WHYTE BROWN &	2025054389	LBI	Attorney Fees	Kern County Supt	3,660.00
615725	09/24/2026	TYSON & MENDES LLP	2025055264	LSM	Attorney Fees	Palmdale	3,485.00
615726	09/24/2026	MCCORMICK, BARSTOW,	2026056743	LBI	Attorney Fees	Delhi Unified	4,733.85
615727	09/24/2026	JACOBY & MEYERS	2022042589	LBI	Settlement	Palmdale	225,000.00
615728	09/24/2026	HALL, HIEATT, CONNELY &	2026059868	LBI	Attorney Fees	San Luis Obispo	6,252.00
615729	09/24/2026	DEMARIA LAW FIRM, APC	2023047252	LBI	Attorney Fees	Merced County	1,219.00
615730	09/24/2026	DEMARIA LAW FIRM, APC	2024047705	LBI	Attorney Fees	Merced County	26.50
615731	09/24/2026	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	53.00
615732	09/24/2026	DEMARIA LAW FIRM, APC	2024050021	LBI	Attorney Fees	Merced Union High	4,613.57
615733	09/24/2026	DEMARIA LAW FIRM, APC	2025052353	LEP	Attorney Fees	Lamont School	935.00
615734	09/24/2026	DEMARIA LAW FIRM, APC	2026057247	LBI	Attorney Fees	Calaveras Unified	2,379.00
615735	09/24/2026	CARPENTER, ROTHANS &	2024050162	LEP	Attorney Fees	Palmdale	59.27
615736	09/24/2026	BREMER WHYTE BROWN &	2025055647	LBI	Attorney Fees	Imperial Unified	4,375.00
615737	09/24/2026	WINET PATRICK GAYER	2023045410	LSM	Attorney Fees	Lake Elsinore	930.56
615738	09/24/2026	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	2,252.50
615739	09/24/2026	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	1,147.50
615740	09/24/2026	MCCUNE & HARBER LLP	2025054103	LBI	Attorney Fees	Antelope Valley	1,507.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
615741	09/24/2026	MCCUNE & HARBER LLP	2026056425	LBI	Attorney Fees	Palmdale	523.50
615742	09/24/2026	MCCUNE & HARBER LLP	2025055402	LBI	Attorney Fees	Palmdale	82.50
615743	09/24/2026	MCCUNE & HARBER LLP	2026058554	LBI	Attorney Fees	Wilsona School	1,530.00
615744	09/24/2026	MCCUNE & HARBER LLP	2026056422	LBI	Attorney Fees	Palmdale	457.50
615745	09/24/2026	MCCUNE & HARBER LLP	2024049889	ABI	Attorney Fees	Merced County	348.63
615746	09/24/2026	MCCUNE & HARBER LLP	2026056108	EBW	Attorney Fees	Upland USD (GL)	2,375.00
615747	09/24/2026	MCCUNE & HARBER LLP	2026056211	LBI	Attorney Fees	Antelope Valley	27.50
615748	09/24/2026	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	1,054.00
615749	09/24/2026	DEMARIA LAW FIRM, APC	2024048766	LPI	Attorney Fees	Maricopa Unified	421.50
615750	09/24/2026	DEMARIA LAW FIRM, APC	2025053848	ABI	Attorney Fees	Amador County	7,024.50
615751	09/24/2026	DEMARIA LAW FIRM, APC	2026057785	LBI	Attorney Fees	Amador County	1,839.50
615752	09/24/2026	STENO AGENCY, INC	2025053848	ABI	Legal-Other	Amador County	2,033.95
615753	09/24/2026	BREMER WHYTE BROWN &	2026056724	LBI	Attorney Fees	Delano Jt Union	9,120.00
615754	09/24/2026	BREMER WHYTE BROWN &	2024051303	LSM	Attorney Fees	Upland USD (GL)	3,120.00
615755	09/24/2026	STENO AGENCY, INC	2023043663	LBI	Legal-Other	Greenfield Union	650.00
615756	09/24/2026	STENO AGENCY, INC	2023043663	LBI	Legal-Other	Greenfield Union	650.00
615760	09/29/2026	DEMARIA LAW FIRM, APC	2024051651	LBI	Attorney Fees	Kern High School	115.00
615761	09/29/2026	DEMARIA LAW FIRM, APC	2024050744	LEO	Attorney Fees	Bakersfield City	259.50
615762	09/29/2026	DEMARIA LAW FIRM, APC	2024050276	LBI	Attorney Fees	Tehachapi Unified	3,227.50
615763	09/29/2026	DEMARIA LAW FIRM, APC	2026058521	LSM	Attorney Fees	Tehachapi Unified	5,948.00
615764	09/29/2026	DEMARIA LAW FIRM, APC	2025054650	LPI	Attorney Fees	Tehachapi Unified	1,271.00
615765	09/29/2026	DEMARIA LAW FIRM, APC	2025052285	LBI	Attorney Fees	Chowchilla	7,266.50
615766	09/29/2026	DEMARIA LAW FIRM, APC	2022041926	LSM	Attorney Fees	Norris School	175.50
615767	09/29/2026	DEMARIA LAW FIRM, APC	2024049790	LBI	Attorney Fees	Bakersfield City	268.58
615768	09/29/2026	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	26.50
615769	09/29/2026	DEMARIA LAW FIRM, APC	2024047833	LBI	Attorney Fees	Southern Kern	60.00
615770	09/29/2026	DEMARIA LAW FIRM, APC	2023043915	LBI	Attorney Fees	Tehachapi Unified	4,961.00
615771	09/29/2026	DEMARIA LAW FIRM, APC	2023043663	LBI	Attorney Fees	Greenfield Union	23,467.00
615772	09/29/2026	DEMARIA LAW FIRM, APC	2026057026	LBI	Attorney Fees	Panama-Buena	265.00
615773	09/29/2026	DEMARIA LAW FIRM, APC	2023044047	LPI	Attorney Fees	Muroc Joint Unified	215.00
615774	09/29/2026	DEMARIA LAW FIRM, APC	2024047874	LPI	Attorney Fees	Kern County Supt	215.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
615775	09/29/2026	OLSEN CONSTRUCTION &	2026059617	P	Vehicle Damage	Chowchilla	10,000.00
615776	09/29/2026	Santa Barbara Unified School	2026060453	P	Water Loss	Santa Barbara	103,112.50
615777	09/29/2026	Panama-Buena Vista Unified	2027060954	P	Water Loss	Panama-Buena	48,664.55
615778	09/29/2026	JOSE ISABEL ARAGON JR.	2027061511	APD	Property	McSwain Union	3,047.29
615779	09/29/2026	FOZI DWORK & MODAFFERI,	2025051741	LBI	Attorney Fees	Brawley Union	40,130.74
615780	09/29/2026	NEW YORK LIFE INSURANCE	2024050459	LBI	In Partial	Kern County Supt	155,705.34
615781	09/29/2026	WEST COAST FIRE & WATER	2026060211	P	Water Loss	Summerville Union	23,079.35
615782	09/29/2026	WEST COAST FIRE & WATER	2026060211	P	Water Loss	Summerville Union	33,709.88
615783	09/29/2026	JOEL FRANTZ	2026060211	P	Water Loss	Summerville Union	53,235.00
615784	09/29/2026	ROBINSON & KELLAR	2024050301	LSM	Attorney Fees	Bakersfield City	2,078.36
615785	09/29/2026	ROBINSON & KELLAR	2024050597	LSM	Attorney Fees	Beardsley School	11,050.61
		Total For Property & Liability Only					1,685,434.91

Number of Check: 257
Number Of Payments: 257

First Check Number: 615421
Last Check Number: 615785
Check Sequence:

SISC II
INCOME STATEMENT
SEPTEMBER 2026

		BUDGET	YEAR-TO-DATE	CURRENT MONTH
REVENUES				
8660.00	Interest-County Treasurer	$799,000.00	($0.01)	$0.00
8660.03	LAIF	$263.00	$0.00	$0.00
8660.04	Investments	$4,209,693.00	$0.00	$0.00
8660.05	Bank	$1,341,781.00	$163,771.31	$89,835.74
8674.02	Premiums-Prop & Liab	$69,319,006.00	$17,518,996.37	$5,831,498.79
8674.12	Student Ins	$1,011,328.00	$251,433.84	$83,811.28
8674.13	Tackle Football	$19,500.00	$10,080.00	$6,060.00
8674.14	Special Ed Defense	$548,344.00	$400,103.00	$85,911.00
8699.06	Administrative Fees	$100.00	$0.00	$0.00
TOTAL REVENUES		$77,249,015.00	$18,344,384.51	$6,097,116.81
EXPENSES				
4300.00	Supplies	$10,600.00	$2,238.74	$492.36
5200.00	Travel/Conference	$25,000.00	$8,660.86	$3,955.91
5300.00	Dues and Memberships	$171,186.00	$131,382.22	$120.66
5450.01	Insurance-Property & Fire	$9,647,569.00	$2,256,606.00	$752,202.00
5450.02	Boiler & Machinery	$216,558.00	$54,684.00	$18,230.00
5450.04	Crime	$71,211.00	$18,302.00	$6,101.00
5450.06	Excess Liability	$12,356,308.00	$3,986,931.92	$1,023,211.00
5450.17	Data Compromise	$296,000.00	$71,596.05	$22,062.00
5450.18	Concussion Coverage	$27,000.00	$6,750.00	$2,250.00
5450.19	Terrorism	$40,278.00	$9,591.00	$3,197.00
5800.00	Miscellaneous	$500.00	$0.00	$0.00
5800.01	Professional Services	$83,875.00	$77,137.93	$0.00
5800.02	Audit	$14,750.00	$4,000.00	$0.00
5800.10	Consulting	$174,000.00	$10,364.50	$921.50
5800.15	Property Appraisals	$199,340.00	$60,238.50	$0.00
5800.32	Bank Fees	$0.00	$0.00	$0.00
5800.50	Administration - KCSOS	$4,060,593.00	$776,532.41	$654,600.20
5800.55	Student Ins Claims	$773,000.00	$126,121.96	$43,593.50
5800.56	Tackle FB Claims	$25,000.00	$3,941.95	$2,340.57
5800.58	Spec Ed VCP	$548,344.00	$0.00	$0.00
5800.66	Property Claims	$3,355,679.00	$568,085.55	$271,771.28
5800.67	Liability Claims	$18,094,185.00	$2,990,109.26	$883,344.39
5800.69	Auto Claims	$3,125,765.00	$560,739.57	$51,553.81
5800.90	Bill Review	$9,900.00	$1,217.12	$1,557.70
5800.94	Other Distributions	$0.00	$0.00	$0.00
5800.95	Unpaid Claims Liab Adj	$8,203,000.00	$2,050,753.00	$683,583.00
TOTAL EXPENSES		$61,529,641.00	$13,775,984.54	$4,425,087.88
CHANGE IN NET ASSETS		$15,719,374.00	$4,568,399.97	$1,672,028.93
NET ASSETS - BEGINNING		$17,055,041.73	$17,055,041.73	$19,951,412.77
NET ASSETS - ENDING		$32,774,415.73	$21,623,441.70	$21,623,441.70

SISC II
BALANCE SHEET
September 30, 2026

		July 1, 2026 BALANCE	September 30, 2026 BALANCE
ASSETS			
9110.00	Cash in County Treasury	$19,014,024.85	$6,196,841.91
9120.02	Bank Account-Claims Fund	$915,138.21	$13,075,706.94
9150.01	Local Agency Investment Fund	$7,012.29	$7,080.74
9150.02	US Bank Investments	$10,009,048.87	$44,621,736.84
9150.03	Investments	$100,871,155.28	$110,871,155.28
9200.00	Accounts Receivable	$1,360,505.54	$372,345.59
9330.00	Prepaid Insurance	$4,534,644.00	$11,915,133.00
TOTAL ASSETS		$136,711,529.04	$187,060,000.30
LIABILITIES			
9500.00	Current Liabilities	$819,064.31	$285,754.62
9650.00	Deferred Income	$0.00	$44,262,627.98
9668.00	Unpd Clms Liab (90% Conf Lvl)	$118,837,423.00	$120,888,176.00
TOTAL LIABILITIES		$119,656,487.31	$165,436,558.60
NET ASSETS - Funding Stabilization Reserves		$17,055,041.73	$21,623,441.70
TOTAL LIABILITIES AND NET ASSETS		$136,711,529.04	$187,060,000.30

AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

SISC II
Investments
September 30, 2026

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	$6,196,841.91	X.XX	LAST QUARTER	APR-JUN 2026
		2.56%	5 YEAR AVERAGE	JUL 2021-JUN 2026
LOCAL AGENCY				
INVESTMENT FUND	$7,080.74	3.91%	CURRENT MONTH	September, 2026
		3.92%	LAST QUARTER	APR-JUN 2026
		3.11%	5 YEAR AVERAGE	JUL 2021-JUN 2026

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, 2026 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS	$28,267,479.00	0.45%	1.80%	LAST QUARTER	APR-JUN 2026
(SISC INVESTMENT POOL)			2.17%	5 YEAR AVERAGE	JUL 2021-JUN 2026
			4.22%	YIELD TO MATURITY	AS OF JUN 30, 2026
WELLS FARGO ADVISORS	$72,603,676.28	0.64%	2.58%	LAST QUARTER	APR-JUN 2026
(RICH EDWARDS)			1.99%	5 YEAR AVERAGE	JUL 2021-JUN 2026
			3.75%	YIELD TO MATURITY	AS OF JUN 30, 2026
	$100,871,155.28				

5-YEAR HISTORY OF RETURNS - ANNUALIZED

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
6/30/2026	X.XX	3.92%	1.80%	2.58%	X.XX
3/31/2026	3.93%	3.98%	1.31%	2.38%	2.45%
12/31/2025	3.88%	4.20%	3.95%	4.00%	3.96%
9/30/2025	3.87%	4.34%	4.63%	4.53%	4.31%
6/30/2025	3.44%	4.40%	5.25%	4.39%	4.44%
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%
5-Yr Average	2.56%	3.11%	2.17%	1.99%	2.30%



Kern County Treasurer-Tax Collector



Pay Your Taxes Online
We accept the following credit cards and electronic checks.
click here

Pay Property Tax Monthly
We partnered with Easy Smart Pay to offer monthly payments for your current annual secured property tax
click here

Supplemental Tax Bill Calculator
Have you recently purchased, or are you considering purchasing property?
Estimate your property taxes.
click here

Online Tax Sales
Place bids online for property and real estate located in Kern County.
Visit https://www.govease.com/ to place your bid, today!
click here

Your Property Tax Online
Research and view property tax information.
View previous years taxes.
click here

Quarterly Report

For Quarter Ended March 31, 2026

Letter to the Board Portfolio Report

Investment Earnings

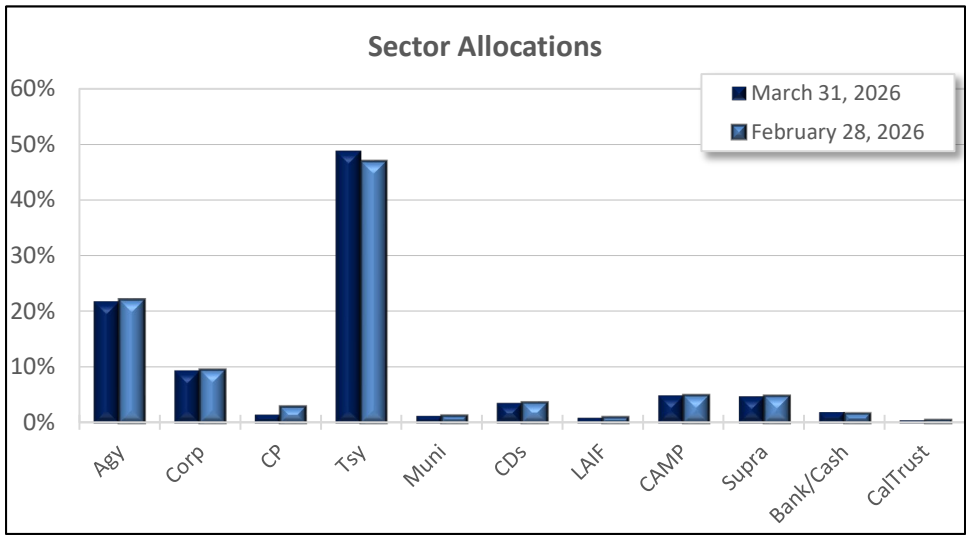
Kern County Treasurer-Tax Collector's
Comparative Statement of Interest Earnings and Statistical Data

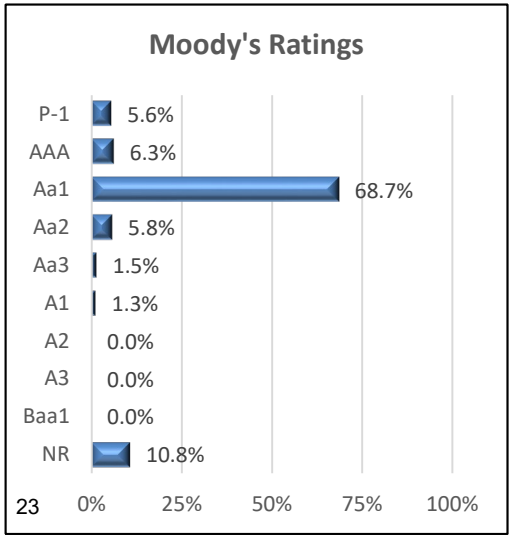
Quarter Ending	Interest Earnings	Net Avg. Daily Balance	Co. Treasury Annualized Yield	T-Bill (91 day) Daily Avg.	Money Market Fund Daily Avg.
March 31, 2026	$67,248,160.34	$6,938,415,013.39	3.93 %	3.67 %	3.57 %
December 31, 2025	$65,396,447.38	$6,686,241,821.79	3.88 %	3.62 %	3.71 %
September 30, 2025	$66,315,464.49	$6,802,943,341.74	3.87 %	3.93 %	4.06 %
June 30, 2025	$61,141,794.66	$7,125,329,931.95	3.44 %	4.29 %	4.24 %

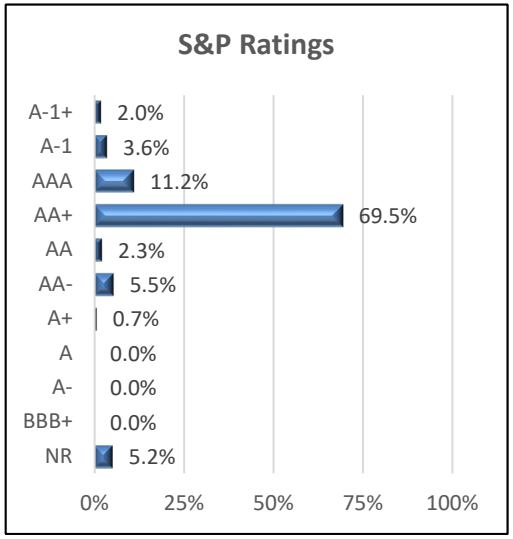
Interest is computed on the accrual basis of accounting on the average daily balance method of apportionment, simple interest method, and net of all administrative costs.

Kern County Treasurer's Pooled Cash
Portfolio Summary
3/31/2026

Sector	Par Amount	Original Cost	Market Value	Original Yield	% of Total Assets	Policy Limit Rating	Days to Maturity
Local Agency Investment Fund	71,583,356	71,583,356	71,583,356	3.83%	1.01%	$75 Million	1
California Asset Management Program	349,487,858	349,487,858	349,487,858	3.80%	4.95%	10%	1
CalTRUST	37,325,731	37,325,731	37,325,731	3.76%	0.53%	10%	1
CalFIT	5,065,925	5,065,925	5,065,925	3.76%	0.07%	10%	1
Money Markets	36,350,662	36,350,662	36,350,662	3.53%	0.51%	10%	1
Bank Sweep (ICS)	22,428,916	22,428,916	22,428,916	0.00%	0.32%	10%	1
U.S. Treasuries	3,560,000,000	3,391,177,390	3,481,817,499	3.94%	49.28%	100%	685
Federal Agencies	1,526,616,000	1,519,326,362	1,525,935,355	3.91%	21.60%	75%	730
Municipal Bonds	89,590,000	91,850,580	91,833,326	4.10%	1.30%	10%	1,392
Supranationals	343,650,000	336,938,346	341,845,998	4.27%	4.84%	10%	934
Negotiable CDs	255,000,000	255,000,000	255,019,718	4.07%	3.61%	30%	101
Commercial Paper	110,000,000	107,305,644	108,941,963	3.86%	1.54%	40%	240
Corporate Notes	672,468,000	657,918,187	657,298,857	3.82%	9.30%	30%	1,070
Total Securities	7,079,566,449	6,881,758,958	6,984,935,166	3.92%	98.86%		673
Total Cash	80,431,301	80,431,301	80,431,301		1.14%		
Total Assets	7,159,997,751	6,962,190,260	7,065,366,467		100.00%		



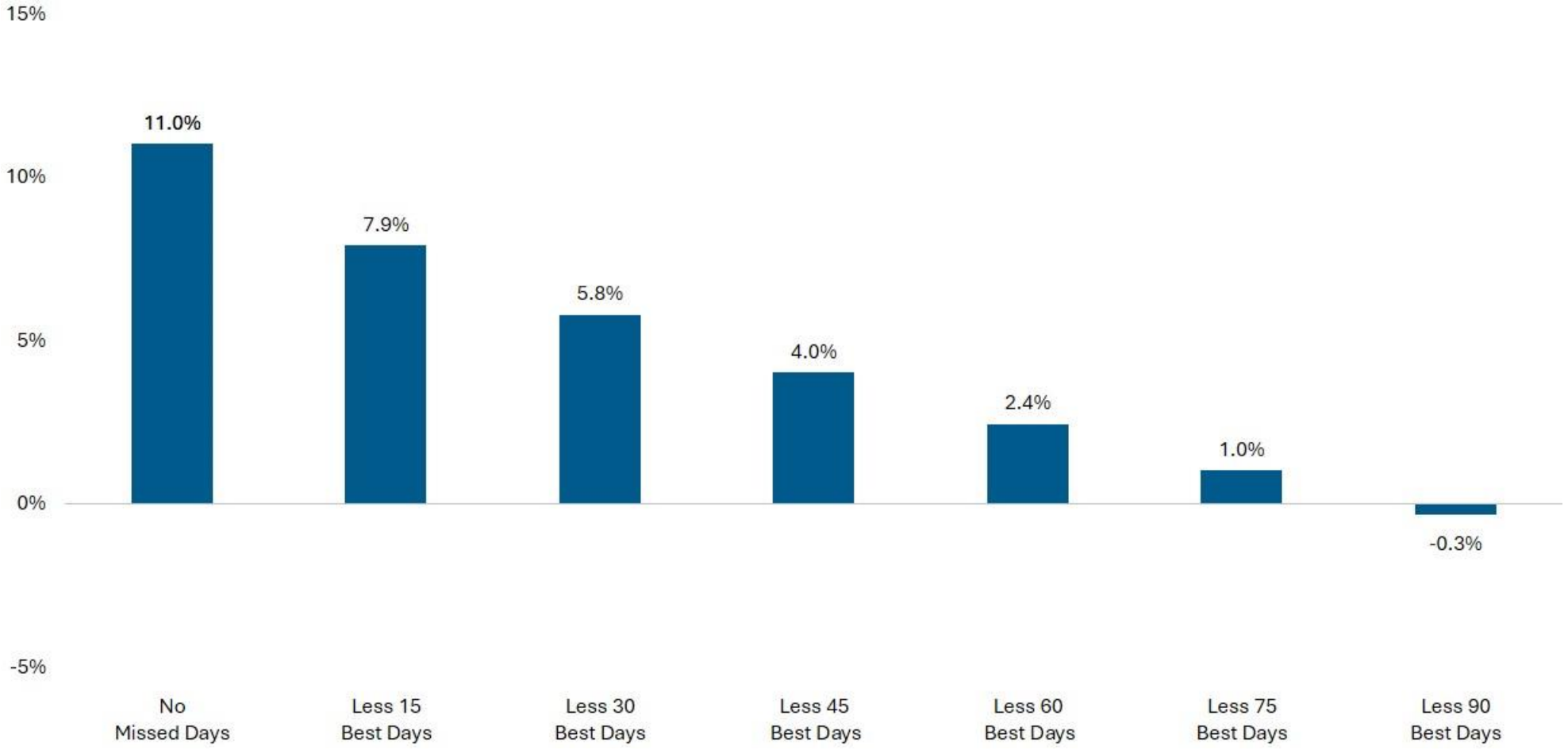




Poor Market Timing Can Reduce Investors' Return

S&P 500: TOTAL RETURN (ANN., 1990-2026)

AS OF AUGUST 7, 2026



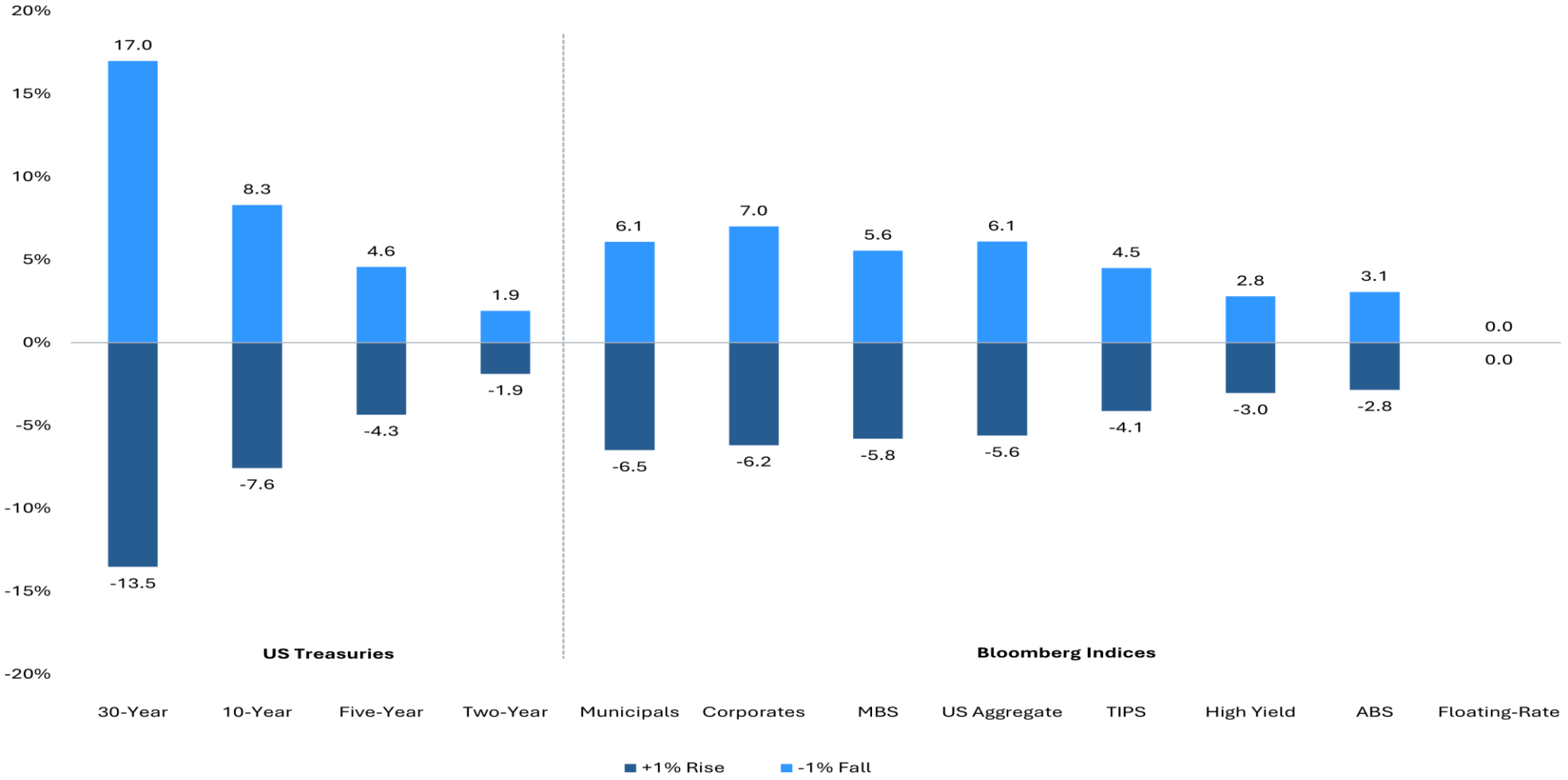
Source: Morgan Stanley Wealth Management GIO, Bloomberg. Note: Best days are defined as the days with the highest single-day returns in the S&P 500.

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.

Impact of Yield Changes on Fixed Income Total Return

TOTAL RETURN IMPACT OF A 1% RISE OR FALL IN YIELDS

AS OF AUGUST 31, 2026



information about duration risks, please refer to the Risk Considerations section at the end of this material.

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

SISC
Self-Insured Schools of California
Schools Helping Schools

Property & Liability Division

Fall 2026
Volume 6, Issue 3

Quarterly Update

SCHOOL FIELD TRIPS / RECORDS RETENTION

Field trips are an important part of the learning experience. These excursions have a way of exposing students to different learning experiences that cannot always be replicated in a classroom. The California State Legislature, recognizing the value of field trips and outdoor excursions on the educational process, passed legislation in 1976 granting immunity to school districts for injuries occurring during a school sponsored field trip. The legislation codified under **California Education Code Section *35330 (d) reads: "all persons making the field trip or excursion shall be deemed to have waived all claims against the district, a charter school, or the State of California for injury, accident, illness, or death occurring during or by reason of the field trip or excursion".***

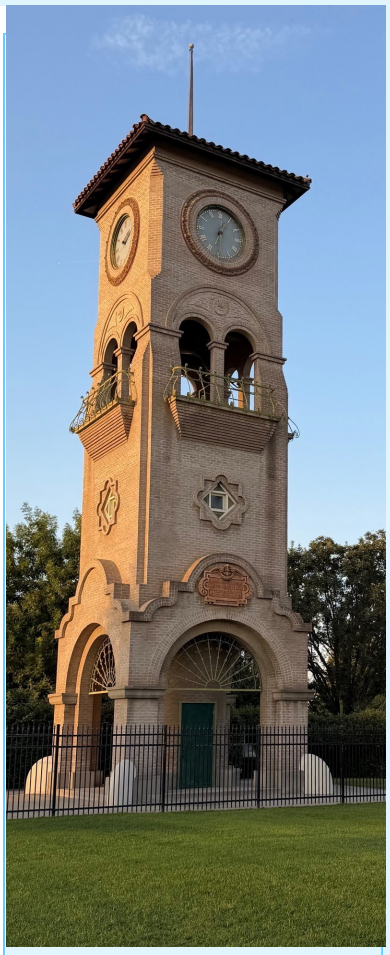
SISC recommends that our member school districts require a Parental/Guardian Permission form for any student participating in a district field trip. Those permission forms should include the verbatim language directly from the California Education Code as cited above. If a SISC member district would like to use our SISC template Field Trip Participation form, please contact your district's SISC assigned Safety & Loss Control Specialist. In addition, forms are available for adult volunteers participating as well.

These forms should be collected by the district office before any student participates in a field trip. These documents should be kept indefinitely, therefore an electronic filing system that allows for retrieval of these parent signed forms long into the future is imperative for the district's immunity from liability. Detailed information about the field trip should be included in a companion file with the permission forms. Information including start date, end date, details of the trip, transportation utilized, district staff participating, location of any overnight stays, safety parameters in place, and any volunteers should be detailed and preserved in the event a liability claim is made several years into the future.

Why indefinitely? Effective 1-1-24 (AB 452) the California State Legislature eliminated all Statutes of Limitations pertaining to childhood sexual abuse. For example, if a former student in the year 2046 files a lawsuit against your school district as a 32-year-old adult, claiming that she was sexually assaulted during an off campus field trip in the year 2026 when she was 12 years old, your successor and school district's future defense attorney will be hard pressed to defend themselves without adequate and reliable records. They will need the ability to reference a digital file repository to retrieve these records. The district cannot rely upon the availability of witnesses, nor their memories.

Effective 7-1-2026, SB 848 requires volunteers who will be unsupervised during interaction with children to complete the Child Abuse and Neglect Reporting Act (CANRA) training and should be required to complete the district background screening process. The training and background screening for volunteer chaperones participating in these field trips should also be maintained in the event an allegation is made.

(continued on page 6)



INSIDE THIS ISSUE

El Niño Preparations 2
Student Accident Coverage 3
Furniture & Appliances 4
Lithium-Ion Batteries 5

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

Helpful Resources For El Niño

NOAA Climate Prediction Center – ENSO Outlook
https://www.cpc.ncep.noaa.gov/products/analysis_monitoring/enso_advisory/ensodisc.html

California Department of Water Resources – Flood Preparedness
https://water.ca.gov/What-We-Do/Flood-Preparedness

Cal OES My Hazards
https://www.myhazards.caloes.ca.gov/

FEMA Flood Map Service Center
https://msc.fema.gov/portal/home

Caltrans Quick Map
https://quickmap.dot.ca.gov/

EL NIÑO PREPARATIONS

The National Oceanic and Atmospheric Administration (NOAA) is forecasting an El Niño weather season for California beginning in September 2026. An El Niño is a warm phase in the climate pattern characterized by unusually warm ocean surface temperatures in the central and eastern tropical Pacific Ocean. In fact, NOAA indicates a 98% chance of a very strong El Niño event through the fall and winter seasons. NOAA indicates the warmer ocean will likely increase the amount of available moisture in the atmosphere and enhance precipitation in winter storms, prolonged rain events, flash flooding and urban drainage overflow. Particularly in burn scar areas, landslide and debris flows could occur. In addition, coastal erosion and storm surge along some coastline areas is possible. For the Sierra Nevada mountains, a heavy snowpack at higher elevations and increased spring melt runoff could occur. Desert areas could experience high levels of rainfall creating flash flooding and road erosion. In addition, Governor Newsom proclaimed a State of Emergency on Monday, September 21, 2026, in anticipation of a strong El Niño season. The proclamation will mobilize state resources and streamline procedures in anticipation of the impacts of strong storms.

We encourage our districts to prepare now for the potential impacts of an El Niño season.

- **Review Emergency Operation Plans** – How will your district handle a power outage; are your emergency lighting systems up to date and operational; review your evacuation plans; do you have adequate emergency equipment and supplies; and update your communication plan to include staff, parents, or other changes to exit routes, shelter locations, emergency equipment.
- **Resources** –Now is the time to secure additional resources that may be needed in a storm. This may include: backup generators, sandbags, pumps, shovels, barricades, flashlights, radios, batteries, water supply etc. When needed, you want your resources in an accessible area and ready for use.
- **Roofs** - Inspect your roofs for any cracks or damage. Make any necessary repairs or consult a roofing vendor for assistance now.
- **Other Structures** – Check your shade structures, portable buildings and other storage buildings to eliminate flying materials or damage in high winds. Check the stability of your fences and replace any rotten, loose or damaged boards and posts.



- **Trees and Vegetation** – Consult with your tree trimmers and arborists now to reduce the potential for damage and injury due to falling branches and trees.
- **Gutters, Drains & Scuppers** – Gutters, drains and scuppers should be clear of debris and material that could collect and prevent proper drainage. Attention may be necessary again after a wind event or falling foliage.
- **Storm Water Drains** – Check the path of storm water drainage and drains. Work with your local municipality for appropriate drainage before a forecasted storm.
- **Snow and Ice** – Identify the areas that will be vulnerable to snow and ice collection, and potential for freezing pipes. Have a plan for snow removal and resources available to reduce slip and fall injuries due to ice. Wrapping pipes, maintaining heat in the building, opening cabinet doors under sinks and using water detection devices can mitigate the potential for freezing pipes and water damage to buildings.
- **Office of Emergency Services** – Make connections now with your city, county or other municipalities Office of Emergency Services. How are schools factored into the emergency operations plans? Are you a disaster relocation site? What if you need to evacuate your site(s)?

STUDENT ACCIDENT COVERAGE UPDATES

BY ELSA LARA, CLAIMS EXAMINER III

Back to School: Student Accident Coverage Reminders

With students back in classrooms and participating in recess, athletics, field trips, and other school-sponsored activities, accidents are bound to happen. Prompt reporting and a clear understanding of the available coverage helps districts support students and their families, preserve important claim deadlines, create an accurate record of the incident, identify potential safety concerns and mitigate possible liability.

Student Accident Coverage

Student Accident Coverage is automatically provided to all enrolled TK–12 students in participating SISC member districts. Parents do not need to enroll their children or purchase this coverage—all enrolled students are automatically covered.

The plan provides a maximum benefit of **$2,500 per accident**, subject to all plan provisions, limitations, and exclusions. Student Accident Coverage is:

- Secondary to any valid and collectible commercial health insurance.
- Primary to Medi-Cal or other state-funded programs.

The program is intended to assist with eligible medical expenses resulting from an accident rather than an illness or pre-existing condition. Initial medical treatment must begin within **30 days of the accident**. Eligible services must be rendered within **one year of the injury date**. These deadlines are important.

Prompt Reporting Is Important

Even when an injury initially appears minor, symptoms may develop or worsen later. Reporting the accident promptly helps preserve a record of what occurred and gives the family the information needed if medical treatment becomes necessary.

Districts should complete and submit a Student Accident Claim Form to SISC promptly after every student accident. Prompt reporting:

- Creates an accurate record while the circumstances and details are still fresh.
- Helps families understand and meet important treatment and claim deadlines.
- Allows SISC to review the accident and provide early guidance.
- Helps identify recurring hazards or potential safety concerns.
- Supports early investigation and may help mitigate possible liability.

Submitting a Student Accident Claim form does not determine liability. It simply ensures that SISC receives timely information and has an opportunity to evaluate the accident details.

A New Way to Submit Student Accident Claims

SISC has established a new email address specifically for Student Accident Claim forms, supporting documentation, and related correspondence: **SAClaims@siscschools.org**

Districts are encouraged to use this email address when submitting Student Accident Claim information. Using the designated mailbox will help ensure that documentation reaches the claims team efficiently and can be reviewed and processed as quickly as possible.

Digital Student Accident Form Coming Soon

SISC is continuing to work toward an electronic Student Accident Claim form designed to make accident reporting easier and more convenient for districts. Additional information and instructions will be provided when the new form is ready to launch.

Districts that would like to receive notification when the electronic form becomes available

(continued on page 6)

Property & Liability Division

Tyrone Taylor,
Executive Director
661-636-4601

Ryan Bourget, Coordinator
661-636-4606

Pamela Cerda, Secretary
661-636-4495

Hilda Hankins, Adjuster
661-636-4694

Micaelle Myers, Adjuster
661-636-4786

Julio Perez, Claims Examiner
661-636-4892

Belinda Herrera,
Claims Assistant
661-636-4250

Lourdes Santamaria,
Claims Assistant
661-636-4871

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

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

Randye 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

Artificial Food Dyes

In 2024, Governor Gavin Newsom signed legislation regarding food dyes sold in products in California schools. The California School Food Safety Act bans Blue dye #1, Blue dye #2, Green dye #3, Red dye #40, Yellow dye #5 and Yellow dye #6. The act takes effect December 31, 2027.

While limited information is available at this time on implementation of this new Act, districts are encouraged to begin having conversations with your food service vendors now to determine what foods or beverages may require consideration.

To read the text of AB 2316 visit:
Bill Text - AB-2316 Pupil nutrition: substances: prohibition.

FURNITURE AND APPLIANCES IN THE CLASSROOM

BY RANDYE ROGERS, SAFETY & LOSS CONTROL SPECIALIST III

Furniture and Appliances From Home: District Safety Considerations

Employees sometimes bring furniture, rugs, refrigerators, microwaves, coffee makers and other personal items into classrooms and offices. While these items may improve comfort or convenience, they can also create fire, electrical, pest, sanitation, accessibility, student-safety and supervision concerns.

Districts should consider requiring approval before privately owned furniture and appliances are placed in school facilities.

Fire and Electrical Safety

Furniture designed for residential use may not have readily available documentation or labeling demonstrating compliance with applicable California flammability requirements or suitability for a public-school environment. Districts should therefore consider the condition, labeling and intended use of upholstered furniture before allowing it in school facilities.

The California State Fire Marshal also regulates certain decorative fabrics and materials used in schools, including curtains, drapes, hangings and similar materials, which may be required to meet applicable flame-resistance requirements.



Additional furniture and equipment should not:

- Block exits, aisles, doors or accessible routes;
- Obstruct fire extinguishers, alarms, sprinklers or electrical panels;
- Increase combustible loading unnecessarily;
- Rely on extension cords as permanent wiring; or
- Result in daisy-chained power strips or overloaded circuits.

Heat-producing appliances, including coffee makers, kettles, hot plates, toasters and space heaters, warrant particular review. In classrooms serving preschool, transitional kindergarten, kindergarten and other young students, these appliances can create burn and scald hazards if they are within a child's reach or located where students routinely move or play.

Districts may wish to restrict heat-producing appliances to designated staff areas or other locations where student access can be controlled.

Pest, Sanitation and Maintenance Concerns

Furniture, rugs and other items brought from home can introduce bed bugs and other pests, as well as dust, pet dander, mold, food residue and allergens.

Districts should also consider who will be responsible for ongoing maintenance. Custodial staff typically do not clean rugs, upholstered furniture or other personal items brought from home as part of routine custodial services. These items can therefore accumulate dirt, allergens and contaminants unless responsibility for their maintenance is clearly established.

Student Protection and Professional Boundaries

Districts may also wish to consider how furniture affects visibility, supervision and appropriate staff-student boundaries. Large couches, oversized upholstered furniture or furnishings arranged to create secluded or concealed areas can reduce visibility within a classroom or office.

Spaces used for student meetings, counseling or one-on-one interactions should remain appropriately observable and consistent with district expectations for professional boundaries and student safeguarding.

(continued on page 6)

BEYOND THE CHARGE: MANAGING LITHIUM-ION BATTERY RISK

Lithium-ion batteries provide rechargeable energy sources that are becoming the industry standard due to portability, lightweight designs, fast charging, and high-density energy capacities. As their use has expanded, so has a largely hidden exposure that many organizations may not fully appreciate or recognize. Lithium-ion batteries used in items like electric vehicles, power tools, lawncare equipment, and even laptops, can become overheated when the battery experiences conditions like extreme heat, overcharging, a puncture, or a defect. While the likelihood of a battery-related incident may seem uncommon, the severity of failure can be significant.

"There are several straightforward practices that can prevent the chain reaction thermal runaways we have seen in the field related to lithium-ion batteries," said Sonya Luisoni, Senior Risk Control Manager at Safety National. "Preventing these incidents starts with understanding which batteries are onsite, who uses them, where they are charged and stored, and whether employees know the warning signs, including the importance of state of charge."

Recognizing Lithium-Ion Battery Hazards

While there are benefits for the use of these batteries in several industries, there are also a handful of risks associated with these devices, including:

- High energy density in a small package.
- Rapid heat generation.
- Thermal runaways that can escalate fast, sometimes resulting in explosions.
- Fire that can spread from cell to cell.
- Reignition that can happen hours or days later.
- Toxic/flammable gas release.

Early warning signs of battery failure can include excessive heat, swelling, hissing sounds, smoke or vapor, and a strong chemical odor. If any of these signs are present, stop using the equipment, isolate it if safe to do so, and follow emergency procedures.

Safe Charging Practices

Lithium-ion batteries are embedded across countless industries, powering a multitude of devices such as bikes, phones, vehicles, medical equipment, power tools, and more. With a wide range of battery powered devices, it is important for organizations to emphasize safe charging practices to reduce the risk of thermal runaway and equipment failure, which include:

- Using manufacturer-approved chargers and charging stations only.
- Enforcing prohibited practices (use of extension cords, damaged cables).
- Monitoring during charging.
- Training on how to respond if a charger faults or overheats.
- Keeping charge stations clear of combustibles.

Storage and Handling Procedures

Proper storage and handling further reduces risk, especially in the event of failure. Clear, established protocols are essential, such as the following:

- Follow state-of-charge (SOC) guidelines during storage.
- Use designated battery storage areas that are cool and dry, protected from physical damage and away from heat sources or direct sunlight.
- Maintain appropriate spacing between battery-powered equipment.

(continued on page 6)

Get with the Time

As the weather begins to cool off and the daylight hours get shorter, districts should check their irrigation schedules. It may be time to reduce the length of time and frequency of cycles. SISC member districts have had claims where students and staff have slipped on standing water areas on the sidewalk and lawns.

In addition, check your lighting that may be on timers. Again, shorter daylight hours may necessitate a change in when lights come on and go off. Check the a.m. and p.m. setting as well. In addition, time changes on November 1st, which may require an adjustment to timers.

These are simple adjustments to reduce your slip and fall risks. Lighting is also beneficial in reducing vandalism on campus and enhances the ability of security cameras to capture incidents.



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 Pamela Cerda, Property & Liability Division Secretary at pacerda@siscschools.org

FIELD TRIPS (CONTINUED FROM PAGE 1)

Transportation for the field trip is an additional consideration. The use of district school buses and district drivers is recommended. In the event a charter bus is being considered, contact SISC for insurance requirements.

SISC understands that long term retention of field trip participation forms and relevant information may not have been retained indefinitely in the past. The electronic, indefinite retention of these records will assist SISC in defending the district if claims are presented 30, 40 or even 50 years down the road with claims of alleged misconduct, abuse, or injury. If you have additional questions, please feel free to contact SISC.

STUDENT ACCIDENT COVERAGE UPDATE (CONTINUED FROM PAGE 3)

should contact Elsa Lara at ellara@siscschools.org or by phone at (661) 636-4736. Please provide the name and email address of the appropriate contact person at your district, and they will be added to the electronic-form rollout notification list.

Webex presentations are also available for districts that would like additional information or training regarding Student Accident Coverage, Tackle Football Coverage, or the claims reporting process.

As always, our goal is to make accident reporting and the claims process as straightforward as possible, while ensuring that students and their families receive the assistance available to them.

FURNITURE AND APPLIANCES (CONTINUED FROM PAGE 4)

Food and Appliance Considerations

Personal refrigerators, microwaves, coffee stations and similar appliances can contribute to pest activity when food, spills and crumbs are not properly managed.

Appliances should also be evaluated for location, electrical demand, cord placement, cleanability and whether their use is appropriate for the age group being served.

A Practical District Approach

A districtwide approval process can help ensure that personal furniture and appliances:

- Are appropriate for use in a public-school environment;
- Meet applicable fire and electrical safety expectations;
- Do not interfere with emergency egress or accessibility;
- Can be properly cleaned and maintained;
- Do not create unnecessary pest concerns;
- Support appropriate visibility and supervision; and
- Do not create avoidable burn, scald, trip or tip-over hazards

A simple "review before use" standard can help districts maintain consistency while reducing preventable safety, facilities and student-protection concerns.

LITHIUM-ION BATTERY RISK (CONTINUED FROM PAGE 5)

- Safely isolate and manage damaged or suspect batteries.
- Avoid stacking battery-powered devices unless using approved systems.

Why State of Charge Matters

State of charge (SOC) refers to the battery's remaining charge relative to its full capacity, usually expressed as a percentage of its total usable capacity. SOC is important for the safe storage of lithium-ion batteries because the amount of energy stored in the battery directly affects the severity of a potential failure event. Many manufacturers and safety standards recommend storing lithium-ion batteries at a partial charge, often around 30–50% SOC, because it balances safety, battery longevity, and readiness for use. *Reprinted with permission from Safety National, Carrier Chronicles, June 2026.*