



**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
JANUARY 16, 2025
10:30 A.M.**

AGENDA

I. Consent Agenda

- A. Approval of Minutes for December 2024 Board of Directors Meeting Dave Ostash
- B. Approval of Payment of Student Insurance Claims in the Amount of \$56,960.87 and Tackle Football Claims in the amount of \$7,292.46 for the Month of December 2024 Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

II. Public Comment

III. Closed Session- Property and Liability Claims

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

District	File Number	Claimant
Antelope Valley Union High School District By Ty Taylor	2022042882	M.M. (a minor) L-SM
Elk Hills School District By Ryan Bourget	2025052856	Property
Delhi Unified School District By Ryan Bourget	2025052914	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 \$3,988,833.76
for the Month of December 2024 and Ratification of Payment of this Amount

Robert Kretzmer

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- B. Financial Report – Presentation of Financial Statements for the Month
of December 2024 Will Be Submitted for Approval

Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

VI. Information and Discussion Items

- A. Quarterly Report

Kerri Jones

- B. New Property & Liability Claims through 12/31/2024

Ty Taylor

- C. New Student Insurance Claims through 12/31/2024

Elsa Lara

- D. Recognition for Completion of the Risk Management Practitioner Program

Robert Kretzmer

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

Dave Ostash

- F. Next Meeting:

Dave Ostash

Thursday, February 20, 2025

10:30 a.m.

SISC Board Room, 4th Floor – Larry E. Reider Education Center

2000 K Street, Bakersfield, CA 93301

- G. Adjournment

Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

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

2000 K Street, Bakersfield, CA. 93301

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

krcomstock@siscschools.org

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

PROPERTY & LIABILITY TERMINOLOGY

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

ABI – Auto Bodily Injury	BM – Boiler/Machinery	LPI – Liability Personal Injury
ACL – Auto Collision	CF – Crime/Fidelity	LPD–Liability Property Damage
ACP – Auto Comprehension	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
DECEMBER 19, 2024
10:30 A.M.**

MINUTES

The Regular Meeting of the Board of Directors of SISC II Property and Liability Program was called to order by Director Ostash at 10:30 a.m. on Thursday, December 19, 2024 in the SISC Board Room of the Larry E. Reider Building, 2000 K Street, Bakersfield, California 93301. The following individuals were in attendance:

MEMBERS PRESENT:

Dave Ostash
Jennifer Hedge
Ty Bryson
Rhonda Phinney
Sue Lemon
Katie Russell
Brad Pawlowski
Robert Hughes

ALTERNATES PRESENT:

Christian Shannon
Steve Martinez
Ramon Hendrix

OTHERS PRESENT:

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

Consent Agenda

Motion was made by Director Lemon, 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 November 2024 Board of Directors Meeting

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of \$61,552.51 and Tackle Football Claims in the amount of \$2,720.50 for the month of November 2024.

Public Comment

None

Closed Session – Property & Liability Claims

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

Reconvene to Open Session

The Board reconvened into open session at 10:55 a.m.

With respect to the claim filed by L.O. (a minor) against Fruitvale School District after discussion, motion was made by Director Bryson, seconded by Director Russell and by roll call vote of 9-0-0 the board approved the payment of \$115,000 for the settlement of this claim with L.O. (a minor).

With respect to the claim filed by Alpine Unified School District after discussion, motion was made by Director Hughes, seconded by Director Phinney and by roll call vote of 9-0-0 the board approved the payment of \$29,948.90 for supplemental damage discovered to building and HVAC system due to a storm.

With respect to the claim filed by Panama Buena Vista Union School District after discussion, motion was made by Director Lemon, seconded by Director Pawlowski and by roll call vote of 8-0-1 (abstention by Director Russell) the board approved the payment of \$62,913.65 for repair to portable classroom due to fire caused by arson.

With respect to the claim filed by Abel Davila against Delano Joint Union High School District after discussion, motion was made by Director Bryson, seconded by Director Hedge and by roll call vote of 9-0-0 the board approved the settlement authority of \$200,000.00 for the settlement of this claim with Abel Davila.

With respect to the claim filed by Jonisha Holden against Palmdale School District after discussion, motion was made by Director Hedge, seconded by Director Lemon and by roll call vote of 9-0-0 the board approved the payment of \$80,000.00 for the settlement of this claim with Jonisha Holden.

Action Items

Report of Property and Liability Claims – November 2024

Robert Kretzmer presented the Report of Property and Liability Claims. There were 52 new claims, 85 claims were closed and no claims reopened in November, resulting in 556 pending claims. Robert reviewed the check register for November 2024, reporting on nine checks that were in excess of \$50,000.00. After discussion, motion was made by Director Russell, seconded by Director Pawlowski and by roll call vote of 9-0-0, approving payment of Property and Liability Claims in the amount of \$3,069,091.88 for the month of November 2024.

Financial Report

Megan Hanson reviewed with the Board the Financial Report for the period ending November 30, 2024. Megan reported the LAIF rate for the month of November 2024 dropped to 4.48% from last month at 4.52%. After discussion, motion was made by Director Phinney, seconded by Director Hughes and by roll call vote of 9-0-0, approving the Financial Reports as submitted.

Approval of Excess Property Insurance Rate Renewal for 2025

Megan Hanson reviewed with the Board the Excess Property Renewal for 2025. Megan reported that there would be a decrease in the rate from the previous year. After discussion, motion was made by Director Lemon, seconded by Director Hughes and by roll call vote of 9-0-0, approving the Property Insurance Rate Renewal for 2025.

Information and Discussion Items

Property Database Update

Robert Kretzmer discussed the total insured value report completed by Randye Rogers and Centerisk with the Board.

Property Loss Reporting

Ryan Bourget discussed the property loss report with the Board. Ryan also reviewed the steps when reporting a loss.

New Claims Examiner

Robert Kretzmer introduced Ashley Moland as the new lead claims examiner for the Property & Liability Program.

U.S. Chamber of Commerce Update on Nuclear Verdicts

Robert Kretzmer reviewed an article on Nuclear Verdicts with the Board.

Comments from the Board

None

Adjournment

There being no further business to come before the Board, motion was made by Director Hedge, seconded by Director Pawlowski and by roll call vote of 9-0-0, adjourning the meeting at 11:25 a.m.

Next Meeting

The next meeting of the Board of Directors will be held **Thursday, January 16th at 10:30 a.m.** in the SISC Board Room, 4th Floor – Larry E. Reider Education Center, 2000 K Street, Bakersfield, CA 93301.

Robert Hughes, Secretary



SUMMARY OF ACTIVITY
DECEMBER 2024

	<u>STUDENT</u> <u>INSURANCE</u>	<u>TACKLE</u> <u>FOOTBALL</u>
Opened	85	8
Closed	90	4
Events	69	0
 Total Open & Event claims	 744	 57
 Amount Paid	 \$ 56,960.87	 \$ 7,292.46
Credit	\$ (226.43)	\$ -
Net Paid Current Month	\$ 56,734.44	\$ 7,292.46
 Net Paid YTD	 \$ 292,865.99	 11,498.23

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

FILES REOPENED	0
FILES OPENED	36
FILES CLOSED	40
TOTAL PENDING CLAIMS	551
OPEN EVENT FILES	61
PENDING INDEMNITY RESERVES	\$43,464,982.52
PENDING EXPENSE RESERVES	\$10,970,618.97
	<hr/>
<i>TOTAL RESERVES</i>	\$54,435,601.49
INDEMNITY PAID, CURRENT MONTH	\$3,418,134.46
EXPENSES PAID, CURRENT MONTH	\$570,699.30
	<hr/>
<i>SUB-TOTAL</i>	\$3,988,833.76
PRIOR MONTH VOIDS (CREDITS)	(\$48,222.50)
RECOVERY	(\$171,899.45)
REFUNDS	(\$6,000.00)
	<hr/>
<i>NET PAID CURRENT MONTH</i>	\$3,762,711.81
INDEMNITY PAID YEAR-TO-DATE	\$9,978,567.11
EXPENSES PAID YEAR-TO-DATE	\$3,466,080.41
	<hr/>
<i>SUB-TOTAL</i>	\$13,444,647.52
CREDITS YEAR-TO-DATE	(\$256,394.20)
RECOVERY YEAR-TO-DATE	(\$824,288.10)
REFUNDS YEAR-TO-DATE	(\$89,405.47)
	<hr/>
<i>SUB-TOTAL</i>	(\$1,170,087.77)
	<hr/>
<i>NET PAID YEAR-TO-DATE</i>	\$12,274,559.75

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606802	12/03/2024	KERN COUNTY HOSPITAL	2025053237	SI	Medical	Richland School	466.61
606803	12/03/2024	VALLEY CHILDRENS MEDICAL	2025052183	SI	Medical	McFarland Unified	10.94
606804	12/03/2024	WEST SIDE URGENT CARE	2025053206	SI	Medical	Taft Union High	151.40
606805	12/03/2024	UCLA IPN SCOI	2025052034	SI	Medical	Kern Community	75.00
606806	12/03/2024	UCLA IPN SCOI	2025052034	SI	Medical	Kern Community	1,099.04
606807	12/03/2024	UCLA IPN SCOI	2025052034	SI	Medical	Kern Community	60.00
606808	12/03/2024	ORTHOPAEDIC ASSOCIATES	2025052496	SI	Medical	Kern Community	12.49
606809	12/03/2024	ORTHOPAEDIC ASSOCIATES	2025052496	SI	Medical	Kern Community	296.71
606810	12/03/2024	UCLA IPN SCOI	2024050737	SI	Medical	Kern Community	25.00
606811	12/03/2024	RIDGECREST REGIONAL	2025053396	SI	Medical	Sierra Sands	2,500.00
606812	12/03/2024	NGUYEN, JASON K. DDS	2025052757	SI	Medical	Standard School	2,145.00
606813	12/03/2024	BAKERSFIELD MEMORIAL	2025052007	SI	Medical	Rosedale Union	75.00
606814	12/03/2024	COMMUNITY FOUNDATION	2024050731	SI	Medical	Merced Union High	114.87
606815	12/03/2024	WALKER & KIRKPATRICK	2020038371	LPI	Attorney Fees	Palmdale	565.50
606816	12/03/2024	WALKER & KIRKPATRICK	2023044769	LEP	Attorney Fees	Palmdale	390.00
606817	12/03/2024	WALKER & KIRKPATRICK	2023043663	LSM	Attorney Fees	Greenfield Union	2,266.20
606818	12/03/2024	WALKER & KIRKPATRICK	2023047512	LEP	Attorney Fees	Brawley	263.25
606819	12/03/2024	WALKER & KIRKPATRICK	2024047702	LBI	Attorney Fees	Antelope Valley	1,147.60
606820	12/03/2024	WALKER & KIRKPATRICK	2023046314	LBI	Attorney Fees	Palmdale	6,702.79
606821	12/03/2024	WALKER & KIRKPATRICK	2023043969	ABI	Attorney Fees	Lake Elsinore	30,505.04
606822	12/03/2024	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	5,104.50
606823	12/03/2024	OLVERA COURT REPORTING	2022042967	LBI	Legal-Other	Lake Elsinore	1,067.00
606824	12/03/2024	OLVERA COURT REPORTING	2022042967	LBI	Legal-Other	Lake Elsinore	1,006.00
606825	12/03/2024	ANLEE KUO, MD, A MEDICAL	2023047327	LSM	Legal-Other	Lucia Mar Unified	9,500.00
606826	12/03/2024	Edison School District	2024050109	P	Water Loss	Edison School	15,737.50
606827	12/03/2024	ENGINEERING DESIGN AND	2024047744	ACP	Adjusting	Bishop Unified	5,249.07
606828	12/03/2024	AMERICAN FAMILY INS	2025052394	APD	Property	Merced County	6,596.34
606829	12/03/2024	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	75.00
606830	12/03/2024	DEMARIA LAW FIRM, APC	2025052572	LBI	Attorney Fees	Bret Harte Union	3,164.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606831	12/03/2024	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	772.50
606832	12/03/2024	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	75.00
606833	12/03/2024	DEMARIA LAW FIRM, APC	2022042555	LPI	Attorney Fees	Bishop Unified	225.00
606834	12/03/2024	DEMARIA LAW FIRM, APC	2024048766	LPI	Attorney Fees	Maricopa Unified	5,577.00
606835	12/03/2024	HALL, HIEATT, CONNELLY &	2022040627	LSM	Attorney Fees	San Luis Coastal	990.00
606836	12/03/2024	HALL, HIEATT, CONNELLY &	2022043429	LSM	Attorney Fees	Lucia Mar Unified	7,049.00
606837	12/03/2024	HALL, HIEATT, CONNELLY &	2024051130	LPI	Attorney Fees	Los Olivos School	1,305.00
606838	12/03/2024	HALL, HIEATT, CONNELLY &	2025052120	LPI	Attorney Fees	Lucia Mar Unified	427.50
606839	12/03/2024	HALL, HIEATT, CONNELLY &	2024051277	LEP	Attorney Fees	Paso Robles Joint	5,982.00
606840	12/03/2024	HALL, HIEATT, CONNELLY &	2025053069	LEP	Attorney Fees	San Luis Coastal	1,350.00
606841	12/04/2024	SHAFTER URGENT CARE	2024051036	SI	Medical	Richland School	64.57
606842	12/04/2024	OMNI FAMILY HEALTH	2025053177	SI	Medical	McFarland Unified	143.79
606843	12/04/2024	OMNI FAMILY HEALTH	2025053177	SI	Medical	McFarland Unified	143.79
606844	12/04/2024	OMNI FAMILY HEALTH	2025053177	SI	Medical	McFarland Unified	143.79
606845	12/04/2024	PACIFIC CENTRAL COAST	2025052825	TF	Medical	Orcutt Union	20.00
606846	12/04/2024	SANTA MARIA VALLEY	2025052263	SI	Medical	Santa Maria Joint	15.00
606847	12/04/2024	FOOT & ANKLE INSTITUTE	2025053515	SI	Medical	Lakeside Union	355.42
606848	12/04/2024	FOOT & ANKLE INSTITUTE	2025053515	SI	Medical	Lakeside Union	69.22
606849	12/04/2024	COTTAGE CLINICAL	2025052817	SI	Medical	Santa Maria Joint	254.25
606850	12/04/2024	KERN RADIOLOGY MEDICAL	2025052989	SI	Medical	Wasco Union High	222.69
606851	12/05/2024	TYSON & MENDES LLP	2021040073	LSM	Attorney Fees	Santa Barbara	2,108.50
606852	12/05/2024	DEMARIA LAW FIRM, APC	2024051133	LPI	Attorney Fees	Mark Twain Union	3,171.00
606853	12/05/2024	ALACRITY PARENT LLC,	2025053360	APD	Adjusting	Santa Maria Joint	234.47
606854	12/05/2024	Merced County Office of	2025052912	ACP	Collision Loss	Merced County	5,474.86
606855	12/05/2024	ALACRITY PARENT LLC,	2025052908	APD	Adjusting	Sierra Sands	749.47
606856	12/05/2024	Di Giorgio School District	2025052834	ACL	Collision Loss	Di Giorgio School	4,247.49
606857	12/05/2024	MC LAW GROUP, APC	2019034991	LBI	Attorney Fees	Santa Barbara	6,744.50
606858	12/05/2024	MC LAW GROUP, APC	2023043760	LBI	Attorney Fees	Santa Barbara	822.50
606859	12/05/2024	MC LAW GROUP, APC	2023047441	LEP	Attorney Fees	Orcutt Union	4,723.50
606860	12/05/2024	DEMARIA LAW FIRM, APC	2023044138	LEP	Attorney Fees	Amador County	50.00
606861	12/05/2024	DEMARIA LAW FIRM, APC	2023044468	ABI	Attorney Fees	Merced County	376.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606862	12/05/2024	DEMARIA LAW FIRM, APC	2023047512	LEP	Attorney Fees	Brawley	60.75
606863	12/05/2024	OLVERA COURT REPORTING	2022042303	LBI	Legal-Other	Lakeside Union	1,124.25
606864	12/05/2024	MARC A COHEN, MD	2023044769	LEP	Legal-Other	Palmdale	2,100.00
606865	12/05/2024	HALL, HIEATT, CONNELLY &	2025052547	LPI	Attorney Fees	Shandon Joint	2,025.56
606866	12/05/2024	FIRST LEGAL BUYER INC.	2023045998	LBI	Legal-Other	Antelope Valley	37.95
606867	12/05/2024	DEMARIA LAW FIRM, APC	2022043321	LSM	Attorney Fees	Mojave Unified	279.00
606868	12/05/2024	DEMARIA LAW FIRM, APC	2024051651	LSM	Attorney Fees	Kern High School	5,863.50
606869	12/05/2024	DEMARIA LAW FIRM, APC	2024050276	LSM	Attorney Fees	Tehachapi Unified	4,565.50
606870	12/05/2024	DEMARIA LAW FIRM, APC	2024050157	LEP	Attorney Fees	Amador County	1,929.50
606871	12/05/2024	DEMARIA LAW FIRM, APC	2023045988	LBI	Attorney Fees	Tehachapi Unified	1,172.50
606872	12/05/2024	DEMARIA LAW FIRM, APC	2022041753	ABI	Attorney Fees	Eastern Sierra	3,917.00
606873	12/05/2024	DEMARIA LAW FIRM, APC	2023047243	LBI	Attorney Fees	Fruitvale School	3,519.00
606874	12/05/2024	DEMARIA LAW FIRM, APC	2024047833	LSM	Attorney Fees	Southern Kern	579.00
606875	12/05/2024	DEMARIA LAW FIRM, APC	2023046256	LSM	Attorney Fees	Kern High School	2,248.00
606876	12/05/2024	DEMARIA LAW FIRM, APC	2023045590	LSM	Attorney Fees	Southern Kern	868.00
606877	12/05/2024	DEMARIA LAW FIRM, APC	2023043915	LSM	Attorney Fees	Tehachapi Unified	2,829.00
606878	12/05/2024	DEMARIA LAW FIRM, APC	2023043663	LSM	Attorney Fees	Greenfield Union	941.00
606879	12/05/2024	DEMARIA LAW FIRM, APC	2022041926	LSM	Attorney Fees	Norris School	303.50
606880	12/05/2024	DEMARIA LAW FIRM, APC	2021039753	LSM	Attorney Fees	Bakersfield City	1,623.00
606881	12/05/2024	DEMARIA LAW FIRM, APC	2023044047	LPI	Attorney Fees	Muroc Joint Unified	185.25
606882	12/05/2024	DEMARIA LAW FIRM, APC	2024047874	LPI	Attorney Fees	Kern County Supt	185.25
606883	12/05/2024	DEMARIA LAW FIRM, APC	2021040054	LPI	Attorney Fees	Panama-Buena	343.50
606884	12/05/2024	DEMARIA LAW FIRM, APC	2021040054	LPI	Attorney Fees	Panama-Buena	658.75
606885	12/05/2024	DEMARIA LAW FIRM, APC	2024050154	LSM	Attorney Fees	Panama-Buena	18,447.18
606886	12/05/2024	Panama-Buena Vista Unified	2024051408	P	Water Loss	Panama-Buena	56,088.14
606887	12/05/2024	MC LAW GROUP, APC	2023045353	LEP	Attorney Fees	Santa Barbara	822.50
606888	12/05/2024	MC LAW GROUP, APC	2022043429	LSM	Attorney Fees	Lucia Mar Unified	2,462.35
606889	12/05/2024	DEMARIA LAW FIRM, APC	2023047252	LBI	Attorney Fees	Merced County	3,637.50
606890	12/05/2024	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	1,676.00
606891	12/05/2024	DEMARIA LAW FIRM, APC	2022041780	LBI	Attorney Fees	Winton School	54.00
606892	12/05/2024	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	100.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606893	12/05/2024	HALL, HIEATT, CONNELLY &	2023047327	LSM	Attorney Fees	Lucia Mar Unified	3,082.50
606894	12/05/2024	Panama-Buena Vista Unified	2025051762	P	Water Loss	Panama-Buena	226,750.31
606895	12/05/2024	ZIMMER & MELTON, LLP	2024050981	LEP	Attorney Fees	Madera County	494.50
606896	12/05/2024	ZIMMER & MELTON, LLP	2023046256	LSM	Attorney Fees	Kern High School	86.00
606897	12/05/2024	ZIMMER & MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	1,862.07
606898	12/05/2024	ZIMMER & MELTON, LLP	2024051637	LEP	Attorney Fees	Standard School	3,221.25
606899	12/05/2024	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	1,182.50
606900	12/06/2024	UNIVERSAL HEALTHCARE	2025053188	SI	Medical	Lakeside Union	133.21
606901	12/06/2024	PACIFIC MEDICAL INC	2025052900	TF	Medical	Lucia Mar Unified	349.74
606902	12/06/2024	WEST SIDE URGENT CARE	2025053420	SI	Medical	Taft City School	156.38
606903	12/06/2024	KERN RADIOLOGY MEDICAL	2025052849	SI	Medical	Kern Community	28.33
606904	12/06/2024	KERN RADIOLOGY MEDICAL	2025052849	SI	Medical	Kern Community	58.26
606905	12/06/2024	KERN MEDICAL CENTER	2025053421	SI	Medical	McFarland Unified	278.40
606906	12/06/2024	CHILDREN'S HOSPITAL OF	2024050499	SI	Medical	Bakersfield City	1,030.54
606907	12/06/2024	ORTHOPAEDIC ASSOCIATES	2025052850	SI	Medical	Kern Community	265.20
606908	12/06/2024	KERN MEDICAL CENTER	2025053425	SI	Medical	Arvin Union School	312.15
606909	12/06/2024	KERN MEDICAL CENTER	2025053425	SI	Medical	Arvin Union School	1,157.06
606910	12/06/2024	BAKERSFIELD MEMORIAL	2025053343	SI	Medical	Greenfield Union	2,500.00
606911	12/06/2024	KERN MEDICAL CENTER	2025053427	SI	Medical	Kern County Supt	150.00
606912	12/06/2024	MARIAN MEDICAL CENTER	2025052539	SI	Medical	Santa Maria Joint	1,386.00
606913	12/06/2024	PINNACLE EMERG PHYS OF	2025052884	SI	Medical	Kern Community	105.97
606914	12/06/2024	UNIVERSAL HEALTHCARE	2025053271	SI	Medical	Bakersfield City	133.21
606915	12/06/2024	RIDGECREST REGIONAL	2024051316	SI	Medical	Kern Community	65.65
606916	12/06/2024	RIDGECREST REGIONAL	2025052592	TF	Medical	Sierra Sands	75.00
606917	12/06/2024	ORTHOPAEDIC ASSOCIATES	2025053268	SI	Medical	Kern Community	231.95
606918	12/06/2024	SISC II	2025052850	SI	Interplan Fee	Kern Community	22.73
606919	12/06/2024	SISC II	2025053268	SI	Interplan Fee	Kern Community	231.95
606920	12/10/2024	CHILDREN'S HOSP. CENTRAL	2025052183	SI	Medical	McFarland Unified	143.00
606921	12/10/2024	SHAFTER URGENT CARE	2024050228	SI	Medical	Richland School	150.00
606922	12/10/2024	SHAFTER URGENT CARE	2024050736	SI	Medical	Wasco Union	75.97
606923	12/10/2024	SHAFTER URGENT CARE	2025052692	SI	Medical	Wasco Union	150.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606924	12/10/2024	RIDGECREST REGIONAL	2025053533	SI	Medical	Sierra Sands	435.00
606925	12/10/2024	RIDGECREST REGIONAL	2025053533	SI	Medical	Sierra Sands	2,065.00
606926	12/10/2024	SHAFTER URGENT CARE	2024050229	SI	Medical	Richland School	150.00
606927	12/10/2024	SHAFTER URGENT CARE	2024049870	SI	Medical	Wasco Union High	150.00
606928	12/10/2024	RIDGECREST REGIONAL	2025053534	SI	Medical	Sierra Sands	309.70
606929	12/10/2024	CLINICA SIERRA VISTA	2025053133	SI	Medical	Tehachapi Unified	132.00
606930	12/10/2024	ADVENTIST HEALTH	2025053133	SI	Medical	Tehachapi Unified	26.00
606931	12/10/2024	KERN RADIOLOGY MEDICAL	2024050420	SI	Medical	Richland School	1,672.00
606932	12/10/2024	SHAFTER URGENT CARE	2024050509	SI	Medical	Wasco Union High	147.00
606933	12/10/2024	SHAFTER URGENT CARE	2024050733	SI	Medical	Richland School	150.00
606934	12/10/2024	SHAFTER URGENT CARE	2024050006	SI	Medical	Richland School	150.00
606935	12/10/2024	ACCELERATED URGENT CARE	2025053312	SI	Medical	Fairfax School	470.00
606936	12/10/2024	MAMMOTH HOSPITAL	2025053518	SI	Medical	Eastern Sierra	1,051.30
606937	12/10/2024	SHAFTER URGENT CARE	2024049871	SI	Medical	Richland School	150.00
606938	12/10/2024	BLUEPRINT SERVICE CO. INC.	2023047399	LSM	Legal-Other	Panama-Buena	842.27
606939	12/10/2024	MCLARENS, LLC	2024048018	P	Adjusting	Mammoth Unified	5,131.17
606940	12/10/2024	VERITEXT CORP	2023047242	LBI	Legal-Other	Antelope Valley	2,430.10
606941	12/10/2024	PEAKE, LARRY F.	2024049784	LBI	Legal-Other	Panama-Buena	540.00
606942	12/10/2024	JUDICATE WEST	2024049787	LBI	Legal-Other	Fruitvale School	2,650.00
606943	12/10/2024	SYDNEY HUTCHINS AS LEGAL	2024051553	LBI	Full and Final	Upland USD (GL)	2,500.00
606944	12/10/2024	SETHI ORCHID MINER LLP	2023044138	LEP	Trust Account -	Amador County	45,900.00
606945	12/10/2024	Greenfield Union School District	2025052944	P	Water Loss	Greenfield Union	16,247.99
606946	12/10/2024	ZACHARY PARKS	2025052908	APD	Property	Sierra Sands	1,564.75
606947	12/10/2024	Sierra Sands Unified School	2025053239	ACL	Collision Loss	Sierra Sands	3,165.11
606948	12/10/2024	Merced County Office of	2025052078	ACL	Collision Loss	Merced County	493.22
606949	12/10/2024	ZIMMER & MELTON, LLP	2023047242	LBI	Attorney Fees	Antelope Valley	1,571.32
606950	12/10/2024	ZIMMER & MELTON, LLP	2024049789	LBI	Attorney Fees	Delano Jt Union	4,033.59
606951	12/10/2024	ZIMMER & MELTON, LLP	2023043854	ABI	Attorney Fees	Delano Union	86.00
606952	12/10/2024	ZIMMER & MELTON, LLP	2024049787	LBI	Attorney Fees	Fruitvale School	1,591.00
606953	12/10/2024	ZIMMER & MELTON, LLP	2024047710	LBI	Attorney Fees	Panama-Buena	451.50
606954	12/10/2024	ZIMMER & MELTON, LLP	2024049461	LPI	Attorney Fees	Wilsona School	344.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606955	12/10/2024	ZIMMER & MELTON, LLP	2022041685	LBI	Attorney Fees	Westside Union	107.50
606956	12/10/2024	ZIMMER & MELTON, LLP	2024049784	LBI	Attorney Fees	Panama-Buena	1,354.50
606957	12/10/2024	ROBINSON & KELLAR	2024047704	LBI	Attorney Fees	Bakersfield City	490.60
606958	12/10/2024	ROBINSON & KELLAR	2024050250	LBI	Attorney Fees	Greenfield Union	5,436.25
606959	12/10/2024	ROBINSON & KELLAR	2023045038	LBI	Attorney Fees	Lake Elsinore	1,378.70
606960	12/10/2024	ROBINSON & KELLAR	2023045569	LBI	Attorney Fees	Antelope Valley	286.00
606961	12/10/2024	ROBINSON & KELLAR	2021039114	LBI	Attorney Fees	Lake Elsinore	443.80
606962	12/10/2024	ROBINSON & KELLAR	2023044381	LBI	Attorney Fees	Lake Elsinore	1,097.45
606963	12/10/2024	ROBINSON & KELLAR	2022042967	LBI	Attorney Fees	Lake Elsinore	10,823.60
606964	12/10/2024	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	4,409.50
606965	12/10/2024	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	522.75
606966	12/10/2024	HERR PEDERSEN &	2024048981	LBI	Attorney Fees	Bakersfield City	7,121.05
606967	12/10/2024	HERR PEDERSEN &	2024048228	ABI	Attorney Fees	Kern County Supt	2,353.00
606968	12/10/2024	HERR PEDERSEN &	2018031218	LBI	Attorney Fees	Merced County	587.59
606969	12/10/2024	CARPENTER, ROTHANS &	2023047175	LBI	Attorney Fees	Antelope Valley	1,406.00
606970	12/10/2024	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	5,374.11
606971	12/10/2024	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	3,706.00
606972	12/10/2024	CARPENTER, ROTHANS &	2022043595	LBI	Attorney Fees	Palmdale	6,615.00
606973	12/10/2024	CARPENTER, ROTHANS &	2022042602	LBI	Attorney Fees	Antelope Valley	1,970.50
606974	12/10/2024	CARPENTER, ROTHANS &	2024049766	LEP	Attorney Fees	Palmdale	2,527.50
606975	12/10/2024	CARPENTER, ROTHANS &	2020036944	LSM	Attorney Fees	Antelope Valley	3,418.54
606976	12/10/2024	CARPENTER, ROTHANS &	2023046823	LBI	Attorney Fees	Antelope Valley	1,198.29
606977	12/10/2024	CARPENTER, ROTHANS &	2023044768	LSM	Attorney Fees	Antelope Valley	1,835.45
606978	12/10/2024	CARPENTER, ROTHANS &	2024048761	LSM	Attorney Fees	Lake Elsinore	784.40
606979	12/10/2024	CARPENTER, ROTHANS &	2022042882	LSM	Attorney Fees	Antelope Valley	1,072.00
606980	12/10/2024	CARPENTER, ROTHANS &	2024048762	LSM	Attorney Fees	Lake Elsinore	3,664.50
606981	12/10/2024	CARPENTER, ROTHANS &	2023046821	ABI	Attorney Fees	Palmdale	45.00
606982	12/10/2024	CARPENTER, ROTHANS &	2024050163	LEP	Attorney Fees	Antelope Valley	427.50
606983	12/10/2024	CARPENTER, ROTHANS &	2024047835	LEP	Attorney Fees	Palmdale	1,407.95
606984	12/10/2024	CARPENTER, ROTHANS &	2024051274	LEP	Attorney Fees	Antelope Valley	1,018.49
606985	12/10/2024	CARPENTER, ROTHANS &	2020038371	LPI	Attorney Fees	Palmdale	231.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
606986	12/10/2024	CARPENTER, ROTHANS &	2024047834	LEP	Attorney Fees	Palmdale	57.95
606987	12/10/2024	CARPENTER, ROTHANS &	2024050162	LEP	Attorney Fees	Palmdale	900.00
606988	12/10/2024	CARPENTER, ROTHANS &	2019035125	LBI	Attorney Fees	Palmdale	15,913.64
606989	12/10/2024	CARPENTER, ROTHANS &	2023044769	LEP	Attorney Fees	Palmdale	3,221.50
606990	12/10/2024	CARPENTER, ROTHANS &	2023045606	LBI	Attorney Fees	Antelope Valley	3,479.00
606991	12/10/2024	CARPENTER, ROTHANS &	2021039887	LBI	Attorney Fees	Palmdale	575.95
606992	12/10/2024	HERR PEDERSEN &	2022041679	LEP	Attorney Fees	Merced County	350.09
606993	12/10/2024	HERR PEDERSEN &	2022042705	LEP	Attorney Fees	Tulare COE (GL)	1,256.08
606994	12/10/2024	HERR PEDERSEN &	2024047700	LEP	Attorney Fees	Madera County	4,223.44
606995	12/10/2024	HERR PEDERSEN &	2025051870	LBI	Attorney Fees	Tulare COE (GL)	558.07
606996	12/10/2024	HERR PEDERSEN &	2025052546	LBI	Attorney Fees	Tulare COE (GL)	160.36
606997	12/10/2024	HERR PEDERSEN &	2025052349	LEP	Attorney Fees	Tehachapi Unified	1,584.50
606998	12/10/2024	MCCORMICK, BARSTOW,	2013006822	LBI	Attorney Fees	Taft Union High	29,906.73
606999	12/10/2024	DEPOVISION	2022042303	LBI	Legal-Other	Lakeside Union	727.50
607000	12/10/2024	OLVERA COURT REPORTING	2022042303	LBI	Legal-Other	Lakeside Union	1,325.50
607001	12/10/2024	DEPOVISION	2022042303	LBI	Legal-Other	Lakeside Union	457.50
607002	12/10/2024	ALACRITY PARENT LLC,	2025053358	APD	Adjusting	Panama-Buena	206.53
607003	12/10/2024	JOEL CORTES HERRERA	2025052296	LPD	Property	Fairfax School	50.00
607004	12/10/2024	MCLARENS, LLC	2024050853	P	Adjusting	Santa Barbara	2,665.78
607005	12/10/2024	SAM'S AUTO BODY & RV	2025052951	LPD	Property	Sierra Sands	2,010.05
607006	12/10/2024	PATRIA RHOADES AND THE	2022043194	LEP	Trust Account -	Amador County	25,000.00
607007	12/10/2024	THERESA CRAMER AND THE	2022043187	LEP	Trust Account -	Amador County	7,500.00
607008	12/11/2024	CERRI, BOSKOVICH & ALLARD	2017024683	LSM	Trust Account -	Merced County	1,400,000.00
607009	12/11/2024	CERRI, BOSKOVICH & ALLARD	2017025182	LSM	Trust Account -	Merced County	1,400,000.00
607010	12/11/2024	E-JUSTICE PROJECT, APC	2024050981	LEP	Trust Account -	Madera County	20,000.00
607011	12/11/2024	VERMILLION INVESTIGATIONS	2023044768	LSM	Legal-Other	Antelope Valley	4,378.50
607012	12/11/2024	UNISOURCE DISCOVERY	2025052294	LBI	Adjusting	Paso Robles Joint	133.02
607013	12/11/2024	JOSE BARRERA CORDERO	2024050664	APD	Property	McKittrick School	924.98
607014	12/11/2024	MELISSA NICHOLS	2025051983	APD	Property	Lucia Mar Unified	929.74
607015	12/11/2024	STENO AGENCY, INC	2023047252	LBI	Legal-Other	Merced County	2,002.00
607016	12/11/2024	STENO AGENCY, INC	2023047252	LBI	Legal-Other	Merced County	2,726.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
607017	12/11/2024	FOZI DWORK & MODAFFERI,	2024047934	LBI	Attorney Fees	Lake Elsinore	5,083.15
607018	12/11/2024	SOUTHWEST HEALTHCARE	2025052531	SI	Medical	Lake Elsinore	250.00
607019	12/11/2024	UCLA IPN SCOI	2025052612	SI	Medical	Kern Community	108.60
607020	12/11/2024	UCLA IPN SCOI	2025052612	SI	Medical	Kern Community	30.00
607021	12/11/2024	UCLA IPN SCOI	2025052396	SI	Medical	Kern Community	25.40
607022	12/11/2024	UCLA IPN SCOI	2024050191	SI	Medical	Rio Bravo-Greeley	227.00
607023	12/11/2024	CENTRAL COAST	2025053491	SI	Medical	Orcutt Union	50.27
607024	12/11/2024	ELITE EYECARE MEDICAL	2025052817	SI	Medical	Santa Maria Joint	167.94
607025	12/11/2024	CENTRAL COAST	2025053490	SI	Medical	Santa Maria-Bonita	937.37
607026	12/11/2024	SOUND PHYSICIANS	2024050068	SI	Medical	Delano Jt Union	504.00
607027	12/12/2024	FOZI DWORK & MODAFFERI,	2024051213	LPI	Attorney Fees	Kern County Supt	200.00
607028	12/12/2024	FOZI DWORK & MODAFFERI,	2025051741	LBI	Attorney Fees	Brawley Union	280.00
607029	12/12/2024	ROBINSON & KELLAR	2023047399	LSM	Attorney Fees	Panama-Buena	4,942.30
607030	12/12/2024	ROBINSON & KELLAR	2022042303	LBI	Attorney Fees	Lakeside Union	474.80
607031	12/12/2024	ROBINSON & KELLAR	2024050301	LSM	Attorney Fees	Bakersfield City	373.15
607032	12/12/2024	ROBINSON & KELLAR	2022043321	LSM	Attorney Fees	Mojave Unified	176.00
607033	12/12/2024	DEPOVISION	2022043321	LSM	Legal-Other	Mojave Unified	265.00
607034	12/12/2024	ZIMMER & MELTON, LLP	2025051734	ADM	Attorney Fees	Kern County Supt	1,634.00
607035	12/12/2024	ZIMMER & MELTON, LLP	2022043499	LEP	Attorney Fees	Carpinteria Unified	21.50
607036	12/13/2024	CENTRAL COAST	2025052822	TF	Medical	Lucia Mar Unified	45.00
607037	12/13/2024	COASTAL SURGICAL	2025052822	TF	Medical	Lucia Mar Unified	4,625.00
607038	12/13/2024	SARAH AYALA	2025053560	SI	Medical	Greenfield Union	85.95
607039	12/13/2024	FAMILY HEALTHCARE	2024051609	SI	Medical	Delano Jt Union	10.00
607040	12/13/2024	KERN COUNTY HOSPITAL	2025053425	SI	Medical	Arvin Union School	199.27
607041	12/13/2024	KERN COUNTY HOSPITAL	2025053425	SI	Medical	Arvin Union School	127.12
607042	12/13/2024	KERN RADIOLOGY MEDICAL	2025053425	SI	Medical	Arvin Union School	40.57
607043	12/13/2024	BAKERSFIELD MEMORIAL	2025053425	SI	Medical	Arvin Union School	663.83
607044	12/13/2024	BRITTNEY BUSTAMANTE	2025053582	SI	Medical	Orcutt Union	230.00
607045	12/13/2024	SISC II	2025053268	SI	Interplan Fee	Kern Community	19.88
607046	12/13/2024	SIERRA VISTA REGIONAL	2025053042	TF	Medical	Lucia Mar Unified	87.72
607047	12/13/2024	CENTRAL COAST	2025053042	TF	Medical	Lucia Mar Unified	75.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
607048	12/13/2024	KARINA ETCHART	2025053443	SI	Medical	Panama-Buena	299.51
607049	12/13/2024	COASTAL ANESTHESIOLOGY	2025052822	TF	Medical	Lucia Mar Unified	1,015.00
607050	12/13/2024	CENTRAL COAST	2025052822	TF	Medical	Lucia Mar Unified	1,000.00
607051	12/17/2024	KERN RADIOLOGY MEDICAL	2025053135	SI	Medical	Kern Community	821.00
607052	12/17/2024	KERN RADIOLOGY MEDICAL	2025053135	SI	Medical	Kern Community	1,272.00
607053	12/17/2024	SHAFTER URGENT CARE	2025053049	SI	Medical	Richland School	221.00
607054	12/17/2024	ADVENTIST HEALTH	2025053257	SI	Medical	Muroc Joint Unified	126.00
607055	12/17/2024	ADVENTIST HEALTH	2025053257	SI	Medical	Muroc Joint Unified	2,374.00
607056	12/17/2024	CA EMERG PHYSICIANS -	2025053263	SI	Medical	Tehachapi Unified	1,154.00
607057	12/17/2024	ADVENTIST HEALTH	2025053263	SI	Medical	Tehachapi Unified	127.00
607058	12/17/2024	ADVENTIST HEALTH	2025053263	SI	Medical	Tehachapi Unified	126.00
607059	12/17/2024	ADVENTIST HEALTH	2025053263	SI	Medical	Tehachapi Unified	1,093.00
607060	12/17/2024	PRO PHYSICAL THERAPY	2025052496	SI	Medical	Kern Community	32.00
607061	12/17/2024	PRO PHYSICAL THERAPY	2025052496	SI	Medical	Kern Community	16.00
607062	12/17/2024	MERCY HOSPITAL	2025053138	SI	Medical	Panama-Buena	1,706.67
607063	12/17/2024	COASTAL KIDS A	2025053138	SI	Medical	Panama-Buena	55.95
607064	12/17/2024	ADVENTIST HEALTH DELANO	2025052857	SI	Medical	Delano Jt Union	961.00
607065	12/17/2024	ADVENTIST HEALTH DELANO	2025052857	SI	Medical	Delano Jt Union	22.00
607066	12/17/2024	ADVENTIST HEALTH	2024051299	SI	Medical	Tehachapi Unified	100.00
607067	12/17/2024	BAKERSFIELD MEMORIAL	2025052375	SI	Medical	Panama-Buena	2,500.00
607068	12/17/2024	UCLA IPN SCOI	2025052576	SI	Medical	Kern Community	508.00
607069	12/17/2024	KERN MEDICAL CENTER	2025053113	SI	Medical	Edison School	914.05
607070	12/17/2024	CENTRAL COAST	2025053668	SI	Medical	Santa Maria-Bonita	1,458.38
607071	12/17/2024	ACCELERATED URGENT CARE	2025053537	SI	Medical	Rosedale Union	45.00
607072	12/17/2024	SUSANNA HERNANDEZ &	2022042967	LBI	In Partial	Lake Elsinore	5,000.00
607073	12/17/2024	Bakersfield City School District	2025052560	ACL	Collision Loss	Bakersfield City	2,473.76
607074	12/17/2024	JUANA PEREZ	2025053360	APD	Property	Santa Maria Joint	3,580.71
607075	12/17/2024	WELTY, ANNE C., MD	2019035125	LBI	Legal-Other	Palmdale	6,000.00
607076	12/17/2024	CARPENTER, ROTHANS &	2020038371	LPI	Attorney Fees	Palmdale	4,213.88
607077	12/17/2024	WINET PATRICK GAYER	2024048760	LSM	Attorney Fees	Lake Elsinore	1,613.86
607078	12/17/2024	WINET PATRICK GAYER	2024050243	LSM	Attorney Fees	Lake Elsinore	17,811.40

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
607079	12/17/2024	SYLVIA MENDEZ &	2024047711	LBI	Legal-Other	Delano Jt Union	584.50
607080	12/17/2024	DAVIS, BENGSTON & YOUNG,	2022043194	LEP	Attorney Fees	Amador County	47.00
607081	12/18/2024	BAHAMAS SURGERY CENTER	2025052261	SI	Medical	Kern Community	2,289.00
607082	12/18/2024	SHAFTER URGENT CARE	2025053415	SI	Medical	Lost Hills Union	154.70
607083	12/18/2024	KERN RADIOLOGY MEDICAL	2024050073	SI	Medical	Standard School	31.00
607084	12/18/2024	BAKERSFIELD MEMORIAL	2024050073	SI	Medical	Standard School	2,469.00
607085	12/18/2024	CENTRAL COAST	2025052263	SI	Medical	Santa Maria Joint	20.00
607086	12/18/2024	SANTA MARIA VALLEY	2025052263	SI	Medical	Santa Maria Joint	15.00
607087	12/18/2024	SANTA MARIA VALLEY	2025052263	SI	Medical	Santa Maria Joint	15.00
607088	12/18/2024	SANTA MARIA VALLEY	2025052263	SI	Medical	Santa Maria Joint	15.00
607089	12/18/2024	SHAFTER PEDIATRICS	2025053544	SI	Medical	Richland School	130.44
607090	12/18/2024	SHAFTER PEDIATRICS	2025053544	SI	Medical	Richland School	130.44
607091	12/18/2024	MAMMOTH HOSPITAL	2024051468	SI	Medical	Sierra Sands	309.29
607092	12/18/2024	TAMELA KIRKENDOLL	2025051756	SI	Medical	Sierra Sands	35.00
607093	12/19/2024	PRO PHYSICAL THERAPY	2025052496	SI	Medical	Kern Community	16.00
607094	12/19/2024	BAKERSFIELD PROSTHETIC &	2025052936	SI	Medical	Kern Community	3,829.57
607095	12/19/2024	ACCELERATED URGENT CARE	2025053714	SI	Medical	Panama-Buena	432.24
607096	12/19/2024	KERN RADIOLOGY MEDICAL	2025052224	SI	Medical	Kernville Union	7.48
607097	12/19/2024	VANGUARD MEDICAL	2025052705	SI	Medical	Wasco Union	20.00
607098	12/19/2024	CENTRAL COAST	2025053668	SI	Medical	Santa Maria-Bonita	206.38
607099	12/19/2024	DACC	2025052216	SI	Medical	McFarland Unified	28.24
607100	12/19/2024	DACC	2025052216	SI	Medical	McFarland Unified	28.24
607101	12/19/2024	DACC	2025052216	SI	Medical	McFarland Unified	28.24
607102	12/19/2024	DACC	2025052216	SI	Medical	McFarland Unified	28.24
607103	12/19/2024	DACC	2025052216	SI	Medical	McFarland Unified	28.24
607104	12/19/2024	DACC	2025052216	SI	Medical	McFarland Unified	28.24
607105	12/19/2024	DACC	2025052216	SI	Medical	McFarland Unified	137.64
607106	12/19/2024	UCLA IPN SCOI	2024050816	SI	Medical	Bakersfield City	31.91
607107	12/19/2024	WEST SIDE URGENT CARE	2025053609	SI	Medical	Taft City School	105.98
607108	12/19/2024	BAKERSFIELD MEMORIAL	2024047696	SI	Medical	Kern County Supt	2,204.10
607109	12/19/2024	MERCY HEALTH CARE-BA	2025053443	SI	Medical	Panama-Buena	273.15

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
607110	12/19/2024	KARINA ETCHART	2025053443	SI	Medical	Panama-Buena	2.99
607111	12/19/2024	KARINA ETCHART	2025053443	SI	Medical	Panama-Buena	37.34
607112	12/19/2024	ELITE EYECARE MEDICAL	2024047785	SI	Medical	Santa Maria-Bonita	97.60
607113	12/19/2024	ELITE EYECARE MEDICAL	2024047785	SI	Medical	Santa Maria-Bonita	128.83
607114	12/19/2024	STENO AGENCY, INC	2022043429	LSM	Legal-Other	Lucia Mar Unified	1,002.50
607115	12/19/2024	MCCORMICK, BARSTOW,	2024051291	LSM	Attorney Fees	Santa Barbara	32.50
607116	12/19/2024	MCCORMICK, BARSTOW,	2025051734	ADM	Attorney Fees	Kern County Supt	860.00
607117	12/19/2024	MCCORMICK, BARSTOW,	2025051734	ADM	Attorney Fees	Kern County Supt	20,824.00
607118	12/19/2024	HAINES, TODD F.	2015017975	P	Attorney Fees	Montecito Union	38.45
607119	12/19/2024	BOSCO LEGAL SERVICES c/o	2024049983	LBI	Legal-Other	Antelope Valley	2,062.50
607120	12/19/2024	DENISON WERNER MACIAS	2024050975	LBI	Attorney Fees	Standard School	666.50
607121	12/19/2024	MC LAW GROUP, APC	2023047441	LEP	Attorney Fees	Orcutt Union	2,315.50
607122	12/19/2024	MCLARENS, LLC	2024049929	P	Adjusting	Lone Pine Unified	6,537.15
607123	12/19/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	64.00
607124	12/19/2024	ENTERPRISE RENT-A-CAR	2025052977	LPD	Rental Vehicle	Santa Maria Joint	948.96
607125	12/19/2024	NOEMI VARGAS	2025052977	LPD	Property	Santa Maria Joint	145.65
607126	12/19/2024	ENTERPRISE RENT-A-CAR	2025052951	LPD	Rental Vehicle	Sierra Sands	615.23
607127	12/19/2024	PEGASUS CLAIMS SERVICES,	2024050676	ACL	Adjusting	Lakeside Union	291.50
607128	12/19/2024	Mojave Unified School District	2025053078	P	Burglary Loss	Mojave Unified	10,305.00
607129	12/19/2024	LEVL INC	2025053290	APD	Property	Chowchilla	5,065.15
607130	12/19/2024	Santa Barbara Unified School	2025052740	ACL	Collision Loss	Santa Barbara	2,656.97
607131	12/23/2024	DANIELLE NEWMAN - GAL FOR	2024050277	LBI	Full and Final	Panama-Buena	34,091.06
607132	12/23/2024	CHAIN COHN CLARK	2024050277	LBI	Attorney Fees -	Panama-Buena	13,408.94
607133	12/23/2024	VERITEXT	2023047242	LBI	Legal-Other	Antelope Valley	2,430.10
607134	12/23/2024	BOSCO LEGAL SERVICES c/o	2023047242	LBI	Legal-Other	Antelope Valley	1,937.50
607135	12/23/2024	STENO AGENCY, INC	2023045998	LBI	Legal-Other	Antelope Valley	501.30
607136	12/23/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	105.93
607137	12/23/2024	CARPENTER, ROTHANS &	2024049766	LEP	Attorney Fees	Palmdale	90.00
607138	12/23/2024	CARPENTER, ROTHANS &	2020036944	LSM	Attorney Fees	Antelope Valley	21,037.23
607139	12/23/2024	CARPENTER, ROTHANS &	2023046823	LBI	Attorney Fees	Antelope Valley	2,019.67
607140	12/23/2024	CARPENTER, ROTHANS &	2023044768	LSM	Attorney Fees	Antelope Valley	1,012.86

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
607141	12/23/2024	CARPENTER, ROTHANS &	2022042882	LSM	Attorney Fees	Antelope Valley	112.50
607142	12/23/2024	CARPENTER, ROTHANS &	2024048762	LSM	Attorney Fees	Lake Elsinore	178.50
607143	12/23/2024	CARPENTER, ROTHANS &	2024050163	LEP	Attorney Fees	Antelope Valley	1,251.50
607144	12/23/2024	CARPENTER, ROTHANS &	2024047835	LEP	Attorney Fees	Palmdale	809.22
607145	12/23/2024	CARPENTER, ROTHANS &	2024051274	LEP	Attorney Fees	Antelope Valley	1,031.37
607146	12/23/2024	CARPENTER, ROTHANS &	2020038371	LPI	Attorney Fees	Palmdale	479.00
607147	12/23/2024	CARPENTER, ROTHANS &	2024050162	LEP	Attorney Fees	Palmdale	799.95
607148	12/23/2024	CARPENTER, ROTHANS &	2019035125	LBI	Attorney Fees	Palmdale	6,429.67
607149	12/23/2024	CARPENTER, ROTHANS &	2023044769	LEP	Attorney Fees	Palmdale	405.00
607150	12/23/2024	CARPENTER, ROTHANS &	2023045606	LBI	Attorney Fees	Antelope Valley	824.50
607151	12/23/2024	CARPENTER, ROTHANS &	2021039887	LBI	Attorney Fees	Palmdale	135.64
607152	12/23/2024	CARPENTER, ROTHANS &	2022043595	LBI	Attorney Fees	Palmdale	225.00
607153	12/23/2024	CARPENTER, ROTHANS &	2023047175	LBI	Attorney Fees	Antelope Valley	536.50
607154	12/23/2024	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	7,018.21
607155	12/23/2024	HALLIWELL ENGINEERING	2024049929	P	Adjusting	Lone Pine Unified	19,801.19
607156	12/23/2024	Alpine County Unified SD (GL)	2023046343	P	Water Loss	Alpine County	29,948.90
607157	12/23/2024	Panama-Buena Vista Unified	2024048828	P	Fire Loss	Panama-Buena	62,913.65
607158	12/23/2024	Kern County Supt of Schools	2024047941	ACL	Deductible	Kern County Supt	3,300.00
607159	12/23/2024	Merced Union High School	2024050128	ACL	Deductible	Merced Union High	2,500.00
607160	12/23/2024	ABI DOCUMENT SUPPORT	2022041753	ABI	Legal-Other	Eastern Sierra	1,871.50
607161	12/30/2024	ZIMMER & MELTON, LLP	2021039543	APD	Attorney Fees	Kern County Supt	43.00
607162	12/30/2024	HERR PEDERSEN &	2017025182	LSM	Attorney Fees	Merced County	1,694.99
607163	12/30/2024	ZIMMER & MELTON, LLP	2022043499	LEP	Attorney Fees	Carpinteria Unified	129.00
607164	12/30/2024	ZIMMER & MELTON, LLP	2025051734	ADM	Attorney Fees	Kern County Supt	387.00
607165	12/30/2024	TYSON & MENDES LLP	2021040073	LSM	Attorney Fees	Santa Barbara	4,065.00
607166	12/30/2024	MC LAW GROUP, APC	2023046326	LEP	Attorney Fees	Santa Ynez Valley	2,221.50
607167	12/30/2024	MC LAW GROUP, APC	2022043499	LEP	Attorney Fees	Carpinteria Unified	728.00
607168	12/30/2024	MC LAW GROUP, APC	2023044672	LPI	Attorney Fees	Santa Barbara	1,081.50
607169	12/30/2024	MC LAW GROUP, APC	2023043827	LBI	Attorney Fees	Santa Barbara	964.00
607170	12/30/2024	HORVITZ & LEVY, LLP	2022040627	LSM	Attorney Fees	San Luis Coastal	1,377.00
607171	12/30/2024	HORVITZ & LEVY, LLP	2022040627	LSM	Attorney Fees	San Luis Coastal	195.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
607172	12/30/2024	HORVITZ & LEVY, LLP	2022040627	LSM	Attorney Fees	San Luis Coastal	650.00
607173	12/30/2024	HORVITZ & LEVY, LLP	2022040627	LSM	Attorney Fees	San Luis Coastal	2,336.19
607174	12/30/2024	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	14,475.00
607175	12/30/2024	STENO AGENCY, INC	2023045998	LBI	Legal-Other	Antelope Valley	500.65
607176	12/30/2024	FIRST LEGAL BUYER INC.	2023045998	LBI	Legal-Other	Antelope Valley	37.95
607177	12/30/2024	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	8,837.15
607178	12/30/2024	FIRST LEGAL BUYER INC.	2023045998	LBI	Legal-Other	Antelope Valley	37.95
607179	12/30/2024	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	6,333.00
607180	12/30/2024	TYSON & MENDES LLP	2023045096	LSM	Attorney Fees	Fruitvale School	7,746.00
607181	12/30/2024	TYSON & MENDES LLP	2021039801	LSM	Attorney Fees	Fairfax School	338.50
607182	12/30/2024	ZIMMER & MELTON, LLP	2023046256	LSM	Attorney Fees	Kern High School	365.50
607183	12/30/2024	ZIMMER & MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	559.00
607184	12/30/2024	ZIMMER & MELTON, LLP	2024051637	LEP	Attorney Fees	Standard School	3,031.50
607185	12/30/2024	ZIMMER & MELTON, LLP	2024050981	LEP	Attorney Fees	Madera County	666.50
607186	12/30/2024	ZIMMER & MELTON, LLP	2025052349	LEP	Attorney Fees	Tehachapi Unified	215.00
607187	12/30/2024	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	322.50
607188	12/30/2024	ADR SERVICES, INC.	2023044768	LSM	Legal-Other	Antelope Valley	3,900.00
607189	12/30/2024	DAVIS, BENGSTON & YOUNG,	2022043187	LEP	Attorney Fees	Amador County	239.50
607190	12/30/2024	DAVIS, BENGSTON & YOUNG,	2022043194	LEP	Attorney Fees	Amador County	286.50
607191	12/30/2024	TYSON & MENDES LLP	2023045990	LEP	Attorney Fees	Palmdale	3,141.48
607192	12/30/2024	STENO AGENCY, INC	2023045998	LBI	Legal-Other	Antelope Valley	512.35
			Total For 122235821	158300179906			4,053,319.04
			Number of Check:	391	First Check Number:	606802	
			Number Of Payments:	391	Last Check Number:	607192	
			Check Sequence:				

SISC II
INCOME STATEMENT
DECEMBER 2024

		BUDGET	YEAR-TO-DATE	CURRENT MONTH
<u>REVENUES</u>				
8660.00	Interest-County Treasurer	\$2,095,238.00	\$107,452.55	\$0.00
8660.03	LAIF	\$309.00	\$77.05	\$0.00
8660.04	Investments	\$4,764,648.00	\$1,916,731.14	\$0.00
8660.05	Bank	\$12,800.00	\$49,979.08	\$22,610.43
8674.02	Premiums-Prop & Liab	\$56,933,716.00	\$28,768,568.96	\$4,793,673.00
8674.12	Student Ins	\$1,144,929.00	\$572,462.49	\$95,411.00
8674.13	Tackle Football	\$25,500.00	\$20,760.00	\$0.00
8674.14	Special Ed Defense	\$492,530.00	\$483,273.00	\$12,995.00
8699.06	Administrative Fees	\$100.00	\$0.00	\$0.00
TOTAL REVENUES		\$65,469,770.00	\$31,919,304.27	\$4,924,689.43
<u>EXPENSES</u>				
4300.00	Supplies	\$500.00	\$4,553.45	\$529.14
5200.00	Travel/Conference	\$5,000.00	\$7,987.54	\$651.84
5300.00	Dues and Memberships	\$134,650.00	\$133,159.46	\$0.00
5450.01	Insurance-Property & Fire	\$13,169,853.00	\$5,809,986.00	\$968,331.00
5450.02	Boiler & Machinery	\$282,095.00	\$114,235.00	\$19,040.00
5450.04	Crime	\$72,834.00	\$36,414.00	\$6,070.00
5450.06	Excess Liability	\$10,967,031.00	\$5,552,995.18	\$760,028.60
5450.17	Data Compromise	\$261,252.00	\$147,074.00	\$24,512.00
5450.18	Concussion Coverage	\$27,000.00	\$13,500.00	\$2,250.00
5450.19	Terrorism	\$41,170.00	\$19,602.00	\$3,267.00
5800.00	Miscellaneous	\$500.00	\$0.00	\$0.00
5800.02	Audit	\$14,085.00	\$5,585.00	\$1,085.00
5800.10	Consulting	\$165,590.00	\$80,264.41	\$23,705.00
5800.15	Property Appraisals	\$174,365.00	\$172,026.00	\$0.00
5800.32	Bank Fees	\$8,000.00	\$932.68	\$0.00
5800.50	Administration - KCSOS	\$4,072,845.00	\$1,794,439.87	\$294,378.25
5800.55	Student Ins Claims	\$780,000.00	\$292,707.61	\$56,533.05
5800.56	Tackle FB Claims	\$25,000.00	\$11,473.23	\$7,267.46
5800.58	Spec Ed VCP	\$492,530.00	\$0.00	\$0.00
5800.66	Property Claims	\$4,223,033.00	\$3,964,931.08	\$451,665.23
5800.67	Liability Claims	\$13,956,835.00	\$7,307,765.11	\$3,266,178.19
5800.69	Auto Claims	\$2,398,878.00	\$522,778.34	\$23,485.89
5800.90	Bill Review	\$7,200.00	\$3,105.12	\$452.96
5800.94	Other Distributions	\$0.00	\$0.00	\$0.00
5800.95	Unpaid Claims Liab Adj	\$9,442,000.00	\$4,721,000.02	\$786,833.33
TOTAL EXPENSES		\$60,722,246.00	\$30,716,515.10	\$6,696,263.94
CHANGE IN NET ASSETS		\$4,747,524.00	\$1,202,789.17	(\$1,771,574.51)
NET ASSETS - BEGINNING		\$11,572,917.85	\$11,572,917.85	\$14,547,281.53
NET ASSETS - ENDING		\$16,320,441.85	\$12,775,707.02	\$12,775,707.02

SISC II
BALANCE SHEET
December 31, 2024

	July 1, 2024 BALANCE	December 31, 2024 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$16,447,014.19	\$47,333,114.82
9120.02 Bank Account-Claims Fund	\$1,411,199.66	\$4,517,688.56
9130.00 Revolving Fund	\$1,500.00	\$0.00
9150.01 Local Agency Investment Fund	\$6,424.38	\$6,573.92
9150.03 Investments	\$83,353,981.92	\$85,270,713.06
9200.00 Accounts Receivable	\$414,887.60	\$6,320.00
9330.00 Prepaid Insurance	\$5,831,838.00	\$5,429,304.00
TOTAL ASSETS	\$107,466,845.75	\$142,563,714.36
<u>LIABILITIES</u>		
9500.00 Current Liabilities	\$756,803.90	\$293,493.52
9650.00 Deferred Income	\$0.00	\$29,636,389.80
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$95,137,124.00	\$99,858,124.02
TOTAL LIABILITIES	\$95,893,927.90	\$129,788,007.34
NET ASSETS - Funding Stabilization Reserves	\$11,572,917.85	\$12,775,707.02
TOTAL LIABILITIES AND NET ASSETS	\$107,466,845.75	\$142,563,714.36

AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

SISC II
Investments
December 31, 2024

24-HOUR LIQUID FUNDS

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

AGENCY	BALANCE	RETURN	PERIOD	DATES
COUNTY OF KERN	\$47,333,114.82	3.53%	LAST QUARTER	JUL-SEP 2024
		1.96%	5 YEAR AVERAGE	OCT 2019-SEP 2024
LOCAL AGENCY INVESTMENT FUND	\$6,573.92	4.43%	CURRENT MONTH	December, 2024
		4.71%	LAST QUARTER	JUL-SEP 2024
		2.02%	5 YEAR AVERAGE	OCT 2019-SEP 2024

INVESTMENT MANAGEMENT ACCOUNTS

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

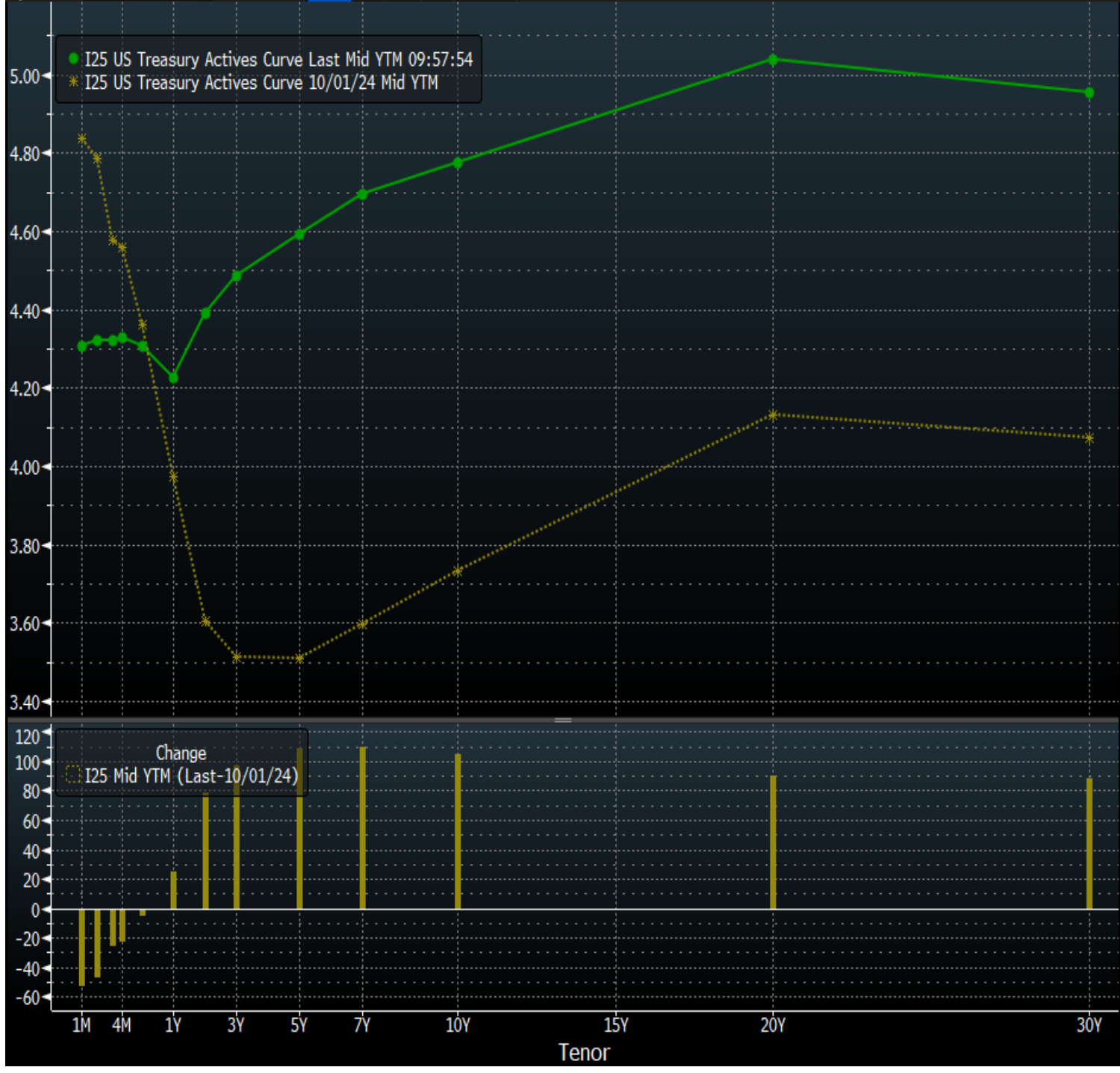
The fair market value of the investment securities available for sale at September 30, 2024 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$26,658,302.00	2.92%	11.61%	LAST QUARTER	JUL-SEP 2024
			1.57%	5 YEAR AVERAGE	OCT 2019-SEP 2024
			3.86%	YIELD TO MATURITY	AS OF SEP 30, 2024
WELLS FARGO ADVISORS (RICH EDWARDS)	\$58,612,411.06	2.02%	8.04%	LAST QUARTER	JUL-SEP 2024
			1.19%	5 YEAR AVERAGE	OCT 2019-SEP 2024
			2.76%	YIELD TO MATURITY	AS OF SEP 30, 2024
	<u>\$85,270,713.06</u>				

5-YEAR HISTORY OF RETURNS - ANNUALIZED

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
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%
6/30/2020	1.70%	1.47%	2.89%	4.28%	3.23%
3/31/2020	2.10%	2.03%	8.05%	3.01%	5.13%
12/31/2019	2.13%	2.29%	1.12%	2.22%	1.80%
5-Yr Average	1.96%	2.02%	1.57%	1.19%	1.76%





Plot Curves

Add Curve Browse | CRVF »

- ☒ US Treasury Actives Curve
- ☒ Mid YTM
- + Add Field

Base Curve I25 Mid YTM

☐ Show Constituents on Base Curve

Recent Curves

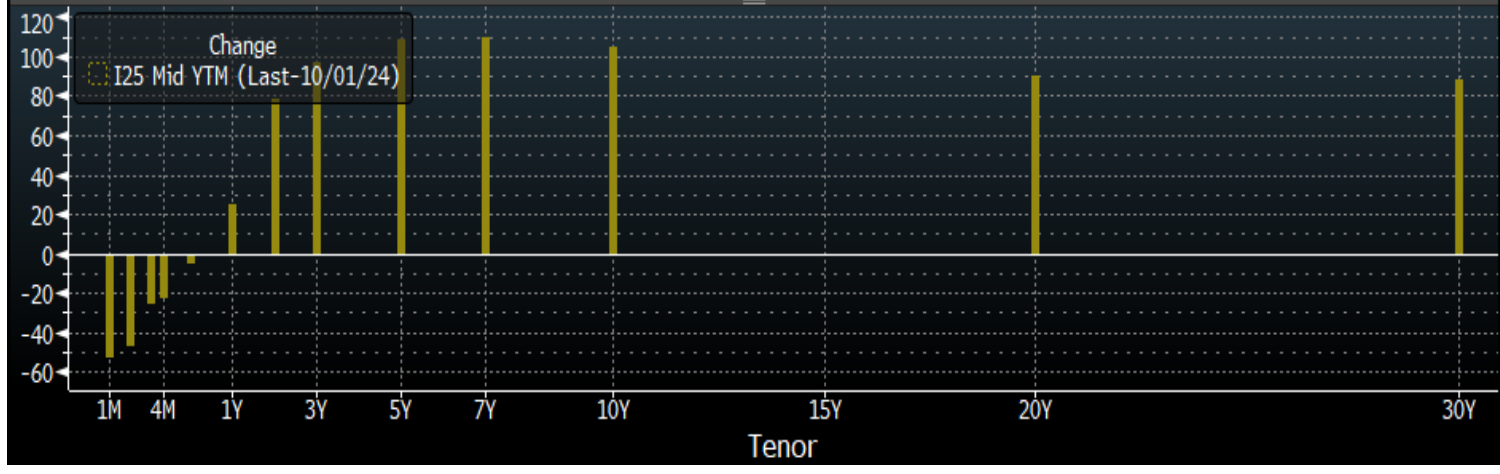
- + USD Applied Materials BVAL Yield Cur...
- + USD SOFR (vs. FIXED RATE)
- Curves related to T 4 ³/₈ 12/15/26 <Go...

Bond Spread to Curve

Add Security

Plot New Issues / Points

Interpolate Curves





SISC

Self-Insured Schools of California
Schools Helping Schools

Property & Liability Division

December 2024
Volume 4, Issue 4

Quarterly Update

2024 DEFENSE COUNSEL SUMMIT

This year's Defense Counsel Summit included a look back and a look forward at significant issues in school district litigation. Caren Curtiss with Herr Pedersen and Berglund provided a detail history of Code of Civil Procedure (CCP)340.1. This is the code that deals with childhood sexual abuse and how the parameters for reporting and filing suit have changed over the years. Curtiss reviewed the legislation introduced in 1985 and how it has changed over the years, with the last modification in 2023. The document Curtiss prepared as part of this presentation is available on our website sisc.kern.org/pl/ under Articles and Documents of Interest.

A look back at the legislative year and bills that have passed or were proposed was provided by Faith Borges, with Actum, LLC. Borges shared which bills will impact school districts and the litigation landscape. Assembly Bill 1913 signed by Governor Newsom becomes effective 7-1-25 and requires school districts to incorporate training on recognizing childhood sexual abuse as part of the Child Abuse and Neglect Report Act (CANRA) training that school district employees must complete annually as part of their mandated reporter responsibilities.

Golnar Fozi, Attorney with Fozi Dwork & Modafferi, LLP provided information on current trends in employment litigation and included the opportunity for questions. This was an important opportunity for defense counsel members to discuss what they are seeing in defending employment litigation claims, and how districts can implement practices to reduce these types of claims.

Also included was a panel discussion on the current landscape in California education and what they see for the future. Panel members included Michael Fine, Chief Executive Officer, Fiscal Crisis Management Assistance Team (FCMAT), David George, CEO of Schools Excess Liability Fund (SELF), Anthony DeMaria, Owner/Attorney, DeMaria Law Firm, Dr. John Mendiburu, Superintendent of the Kern County Superintendent of Schools Office. The panelists discussed the impact of legislative changes on the education landscape, insurance coverage and fiscal stability. State leaders are monitoring birth rates, legislative changes, staff turnover and retirement, and its impact on California school districts. In addition, the panel discussed the opportunities to improve the landscape in their respective areas and how educational entities must evolve and explore new opportunities to expand educational opportunities to meet the social, emotional, and educational outcomes for children in our evolving world.



INSIDE THIS ISSUE

AHERA Management Plans.....	2
Personnel Profile	3
From the Director	4

PROPERTY & LIABILITY DIVISION

Mailing:
P.O. Box 1847
Bakersfield, CA 93303
Physical:
2000 K Street
Bakersfield, CA 93301
Phone: 661-636-4495

Newsletter Editor: Kerri Jones

2025 Property Appraisal Scheduled

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

These services include onsite inspections and valuation of buildings with a value of \$1 million or greater. These inspections will be scheduled in a 5-year cycle.

Centurisk will be scheduling inspections in January and February for our member districts in the following counties:

- Alpine County
- Amador County
- Calaveras County
- Fresno County
- Inyo County
- Kings County
- Madera County
- Merced County
- Mono County
- San Joaquin County
- Tulare County
- Tuolumne County

AHERA MANAGEMENT PLANS

The Environmental Protection Agency enacted the Asbestos Hazard Emergency Response Act (AHERA) in 1987. AHERA applies to all K-12 public and private schools. Briefly, districts must inspect and identify suspect asbestos containing building material, conduct periodic surveillance of the material and maintain a management plan. While many districts have abated suspect building materials through modernization projects, some sites still have building material that is being monitored.

The SISC Property and Liability Safety and Loss Control Specialists provide the following AHERA asbestos services to member districts:

- ◆ Maintaining the management plan on a computer database.
- ◆ Performing the required three-year re-inspections.
- ◆ Updating the management plan pursuant to inspection results.
- ◆ Providing employee training pursuant to AHERA.
- ◆ Advising districts regarding compliance issues.

Although the SISC Property and Liability safety staff offers a valuable service, it is important to note that your district has responsibilities regarding AHERA compliance. Some of those responsibilities include the following:

- ◆ Selecting and training an appropriate “designated person” to implement the AHERA requirements.
- ◆ Notifying employees, parents and contractors of the presence of the district’s management plan.
- ◆ Tracking new construction and obtaining documentation from architects and contractors regarding certification of asbestos-free construction.
- ◆ Obtaining documentation that new materials installed in buildings do not contain asbestos.
- ◆ Maintaining documentation of all abatement projects and archived management plans.
- ◆ Making sure all six-month asbestos inspections are performed and kept in a permanent file.

Please be aware that SISC Property and Liability safety staff will always strive to provide service regarding AHERA compliance; however, our job is dependent on, and limited to, the active participation of each member district. SISC cannot be responsible for districts that do not fulfill their compliance responsibilities. It is by working together that we can produce a viable management plan.

If you have additional questions, please feel free to contact your SISC Safety and Loss Control Specialist.

INTRODUCING LISA PITSTICK

Lisa Pitstick is a Claims Examiner II with Self-Insured Schools of California, Property & Liability division. While one of the newer adjusters in the Division, Pitstick has a vast amount of experience and knowledge she brings to the department.

Pitstick has over 35 years of experience in claims adjusting, including experience in auto claims, workers' compensation claims, catastrophe claims, boat, and farm/ranch claims. Her experience in property, casualty and general liability and bodily injury claims make her an asset to the SISC Property & Liability Division. All this experience has given Pitstick strong skills in investigation, analysis, and negotiation skills. This



allows her to assess the circumstances of claims and bring them to a satisfactory resolution. Pitstick is also experienced in working with defense counsel on litigation claims to determine necessary discovery and resolution of liability and damages through settlement and alternative dispute resolution. She has also been in roles as a team resource on complex Medicare and ERISA liens and served as a Claim Service Support Supervisor/Claim Team Manager.

Pitstick has a bachelor's degree from University of California, Irvine and continued her education with an Associate in Claims and a Chartered Property & Casualty Underwriter (CPCU) designation.

Pitstick is married to Dale Pitstick, who is also in the insurance industry. Pitstick has three sons: Collin, Sean, and Ian. The family enjoys getting together with extended family and hiking, traveling, and spending quality time together. Pitstick enjoys taking all the pictures from the family's activities and putting them in an annual photobook. This allows them all to relive the fun times and travel from years past. They are looking forward to their first trip to Italy in the near future. No doubt that will involve a very large photobook or multiple volumes to adequately capture all the special moments!

Property & Liability Division

Robert Kretzmer, Director
661-636-4709

Tyrone Taylor, Coordinator
661-636-4601

Lilia Morentin, Administrative Secretary
661-636-4495

Ryan Bourget, Adjuster
661-636-4606

Hilda Hankins, Adjuster
661-636-4694

Ashley Moland, Adjuster
661-636-4848

Lisa Pitstick, Adjuster
661-636-4761

Jahna Lewis,
Claims Assistant
661-636-4871

Micaelle Morales,
Claims Assistant
661-636-4786

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

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

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

Debbie Jackson,
Student Insurance
661-636-4206

Elsa Lara,
Student Insurance
661-636-4736

Sabrina Moten,
Student Insurance
661-636-4414

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

FROM THE DIRECTOR

As 2024 comes to a close we are grateful for the trust our member districts have placed in the SISC Property & Liability division throughout the year.

This year brought two new employees to the SISC family in Ashley Moland, Lead Claims Examiner and Lisa Pitstick, Adjuster II. We were fortunate to be able to bring on board two experienced claims people from the private sector who will help reinforce an already excellent claims staff in Ty Taylor, Coordinator, Ryan Bourget, Adjuster II, and Hilda Hankins, Adjuster II. In addition, all of this good work could not be done without the assistance of our two claims assistants Jahna Lewis and Micaelle Morales.

I also wanted to point out that four individuals on the SISC Property & Liability staff have completed the Risk Management Professional Certificate program through an offering by our excess reinsurer the Schools Excess Liability Fund (SELF). This program helps the learner develop a more complete understanding of risk management methods, practices and applications within school districts. There are five classes over a five-month period in addition to a self-study component. Congratulations to Kerri Jones, Randy Rogers, Sabrina Moten and Shelby Gonzales for earning their RMP Certificates.

2024 also brought the offering of another successful Defense Counsel Summit in October. Each year SISC endeavors to bring our defense counsel panel together for a deep dive into the most pressing legal issues confronting the pool. Our outstanding speakers bring clarity to the important issues and we appreciated the support of our business partners the Schools Excess Liability Fund, Walter Mortensen/Insurica and McCormick Barstow LLP for their sponsorship of the day. We look forward to next year's event.

Please feel free to contact me directly should you have any suggestions or thoughts on how the Property and Liability division can be more responsive and/or improve services. While 2025 will be a challenging year for pools and reinsurers, we never shy away from engaging with our districts and are always looking for ways to increase that engagement. Thank you for your support and Happy New Year.

Happy Holidays from the Property & Liability staff



Left to right: Ashley Moland, Hilda Hankins, Sabrina Moten, Ty Taylor, Randy Rogers, Shelby Gonzales, Jahna Lewis, Robert Kretzmer, Micaelle Morales, Dave Ostash, Lisa Pitstick, Elsa Lara, Lilia Morentin, Ryan Bourget, Kerri Jones, Debbie Jackson.

AUTO CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term

	23 – 24	24 – 25
July – Total	13	10
Collision	6	6
Property Damage	6	3
Bodily Injury	0	1
Comprehensive	1	0
Miscellaneous	0	0
August – Total	15	12
Collision	7	8
Property Damage	6	4
Bodily Injury	1	0
Comprehensive	1	0
Miscellaneous	0	0
September – Total	23	21
Collision	12	13
Property Damage	10	2
Bodily Injury	0	5
Comprehensive	1	1
Miscellaneous	0	0
October – Total	21	30
Collision	11	18
Property Damage	8	10
Bodily Injury	2	0
Comprehensive	0	2
Miscellaneous	0	0
November – Total	17	25
Collision	8	12
Property Damage	7	9
Bodily Injury	2	4
Comprehensive	0	0
Miscellaneous	0	0
December – Total	19	10
Collision	8	7
Property Damage	6	3
Bodily Injury	4	0
Comprehensive	1	0
Miscellaneous	0	0

	23 – 24	24 – 25
January – Total	17	
Collision	6	
Property Damage	5	
Bodily Injury	5	
Comprehensive	1	
Miscellaneous	0	
February – Total	29	
Collision	17	
Property Damage	9	
Bodily Injury	3	
Comprehensive	0	
Miscellaneous	0	
March – Total	18	
Collision	10	
Property Damage	4	
Bodily Injury	0	
Comprehensive	4	
Miscellaneous	0	
April – Total	20	
Collision	9	
Property Damage	9	
Bodily Injury	0	
Comprehensive	2	
Miscellaneous	0	
May – Total	45	
Collision	18	
Property Damage	15	
Bodily Injury	10	
Comprehensive	0	
Miscellaneous	2	
June – Total	25	
Collision	13	
Property Damage	9	
Bodily Injury	2	
Comprehensive	1	
Miscellaneous	0	

AUTO CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term

Total Auto Claim Assignments	2023 – 2024	2024 - 2025
First Semester (July – December)	108	108
Second Semester (January – June)	154	
Total	262	

Total Claim Types	2023 – 2024	2024 - 2025¹
Collision	125	64
Property Damage	94	31
Bodily Injury	29	10
Comprehensive	12	3
Miscellaneous	2	0

¹ First semester (July – December) only

PROPERTY CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term

	23 – 24	24 – 25
July – Total	4	10
Water	1	4
Wind	0	0
Fire	0	1
Theft	3	2
Vehicle	0	2
Other	0	1
August – Total	6	5
Water	2	0
Wind	0	1
Fire	0	1
Theft	1	2
Vehicle	0	1
Other	3	0
September – Total	9	7
Water	1	2
Wind	2	0
Fire	0	1
Theft	4	1
Vehicle	1	2
Other	1	1
October – Total	11	8
Water	2	5
Wind	0	0
Fire	0	2
Theft	3	1
Vehicle	5	0
Other	1	0
November – Total	6	3
Water	1	0
Wind	1	0
Fire	1	0
Theft	3	2
Vehicle	0	0
Other	0	1
December – Total	7	4
Water	1	0
Wind	0	1
Fire	1	0
Theft	3	0
Vehicle	2	3
Other	0	0

	23 – 24	24 – 25
January – Total	9	
Water	0	
Wind	0	
Fire	0	
Theft	4	
Vehicle	2	
Other	3	
February – Total	11	
Water	4	
Wind	2	
Fire	0	
Theft	3	
Vehicle	2	
Other	0	
March – Total	6	
Water	2	
Wind	1	
Fire	0	
Theft	1	
Vehicle	1	
Other	1	
April – Total	14	
Water	6	
Wind	2	
Fire	1	
Theft	2	
Vehicle	2	
Other	1	
May – Total	5	
Water	2	
Wind	0	
Fire	0	
Theft	2	
Vehicle	1	
Other	0	
June – Total	6	
Water	1	
Wind	0	
Fire	0	
Theft	3	
Vehicle	2	
Other	0	

PROPERTY CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term

Total Property Claim Assignments	2023 – 2024	2024 - 2025
July – December	43	37
January – June	51	
Total	94	

Total Claim Types	2023 – 2024	2024 - 2025 ¹
Water	23	11
Wind	8	2
Fire	3	5
Theft	32	8
Vehicle	18	8
Other	10	3

¹ First semester (July – December) only

LIABILITY CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term

	23 – 24	24 – 25
July – Total¹	13	21
Bodily Injury	7	7
Personal Injury	1	2
Sexual Misconduct	0	1
Property Damage	3	5
Employment Practices	1	5
Errors & Omissions	0	0
Administrative	1	1
August – Total¹	16	9
Bodily Injury	5	3
Personal Injury	1	2
Sexual Misconduct	0	1
Property Damage	7	2
Employment Practices	2	1
Errors & Omissions	0	0
Administrative	0	0
September – Total	7	17
Bodily Injury	6	9
Personal Injury	0	2
Sexual Misconduct	0	0
Property Damage	1	3
Employment Practices	0	3
Errors & Omissions	0	0
Administrative	0	0
October – Total	15	21
Bodily Injury	7	4
Personal Injury	3	5
Sexual Misconduct	2	6
Property Damage	3	4
Employment Practices	0	2
Errors & Omissions	0	0
Administrative	0	0

	23 – 24	24 – 25
November – Total	23	24
Bodily Injury	12	6
Personal Injury	4	13
Sexual Misconduct	4	1
Property Damage	2	2
Employment Practices	1	2
Errors & Omissions	0	0
Administrative	0	0
December – Total	7	22
Bodily Injury	1	11
Personal Injury	0	1
Sexual Misconduct	0	2
Property Damage	3	4
Employment Practices	3	4
Errors & Omissions	0	0
Administrative	0	0
January – Total	15	
Bodily Injury	5	
Personal Injury	4	
Sexual Misconduct	0	
Property Damage	6	
Employment Practices	0	
Errors & Omissions	0	
Administrative	0	
February – Total	17	
Bodily Injury	11	
Personal Injury	0	
Sexual Misconduct	1	
Property Damage	2	
Employment Practices	3	
Errors & Omissions	0	
Administrative	0	

¹ Total does not reflect SEVCP claims opened at the beginning of each fiscal year.

LIABILITY CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term

	23 – 24	24 – 25
March – Total	29	
Bodily Injury	16	
Personal Injury	0	
Sexual Misconduct	4	
Property Damage	6	
Employment Practices	3	
Errors & Omissions	0	
Administrative	0	
April – Total	28	
Bodily Injury	14	
Personal Injury	0	
Sexual Misconduct	2	
Property Damage	7	
Employment Practices	3	
Errors & Omissions	1	
Employee Benefits & Wrongful Acts	1	

	23 – 24	24 – 25
May – Total	28	
Bodily Injury	9	
Personal Injury	4	
Sexual Misconduct	1	
Property Damage	10	
Employment Practices	4	
Errors & Omissions	0	
Administrative	0	
June – Total	15	
Bodily Injury	5	
Personal Injury	1	
Sexual Misconduct	1	
Property Damage	7	
Employment Practices	1	
Errors & Omissions	0	
Administrative	0	

Total Liability Claim Assignments	2023 – 2024	2024 - 2025
First Semester (July – December)	80	114
Second Semester (January – June)	132	
Total	212	

Total Claim Types	2023 – 2024	2024 - 2025 ²
Bodily Injury	98	40
Personal Injury	18	25
Sexual Misconduct	15	11
Property Damage	57	20
Employment Practices	21	17
Errors & Omissions	1	0
Employee Benefits & Wrongful Acts	1	0
Administrative	1	1

² First semester (July – December) only

STUDENT INSURANCE CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term

	23 – 24	24 – 25
July – Total	39	20
Assault	0	1
Athletic Competition/PE	8	2
Auto	0	0
Event	0	0
Other General Liability	12	8
Playground	8	5
Slip/Trip/Fall	11	4
August – Total	34	52
Assault	0	0
Athletic Competition/PE	13	10
Auto	0	0
Event	0	0
Other General Liability	10	22
Playground	7	7
Slip/Trip/Fall	4	13
September – Total	64	75
Assault	2	1
Athletic Competition/PE	22	23
Auto	0	0
Event	0	0
Other General Liability	18	22
Playground	9	9
Slip/Trip/Fall	13	20
October – Total	126	118
Assault	3	2
Athletic Competition/PE	28	34
Auto	0	1
Event	0	0
Other General Liability	44	40
Playground	18	9
Slip/Trip/Fall	33	32

	23 – 24	24 – 25
November – Total	105	104
Assault	0	4
Athletic Competition/PE	20	32
Auto	1	0
Event	0	1
Other General Liability	44	27
Playground	16	19
Slip/Trip/Fall	24	21
December – Total	91	85
Assault	2	0
Athletic Competition/PE	33	39
Auto	1	0
Event	0	1
Other General Liability	23	16
Playground	10	15
Slip/Trip/Fall	22	14
January – Total	76	
Assault	0	
Athletic Competition/PE	22	
Auto	0	
Event	0	
Other General Liability	30	
Playground	6	
Slip/Trip/Fall	18	
February – Total	113	
Assault	2	
Athletic Competition/PE	34	
Auto	1	
Event	1	
Other General Liability	36	
Playground	9	
Slip/Trip/Fall	30	

STUDENT INSURANCE CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term

	23 – 24	24 – 25
March – Total	88	
Assault	0	
Athletic Competition/PE	20	
Auto	0	
Event	1	
Other General Liability	35	
Playground	12	
Slip/Trip/Fall	20	
April – Total	102	
Assault	2	
Athletic Competition/PE	31	
Auto	2	
Event	2	
Other General Liability	28	
Playground	18	
Slip/Trip/Fall	21	

	23 – 24	24 – 25
May – Total	96	
Assault	4	
Athletic Competition/PE	14	
Auto	0	
Event	1	
Other General Liability	31	
Playground	30	
Slip/Trip/Fall	16	
June – Total	86	
Assault	4	
Athletic Competition/PE	14	
Auto	1	
Event	1	
Other General Liability	31	
Playground	11	
Slip/Trip/Fall	24	

Total SI Claim Assignments	2023 – 2024	2024 – 2025
July – December	459	454
January – June	561	
Total	1020	

Total Claim Types	2023 – 2024	2024 – 2025 ¹
Assault	19	8
Athletic Competition	259	140
Auto	4	1
Event	6	2
Other General Liability	342	135
Playground	154	64
Slip/Trip/Fall	236	104

¹ First semester (July – December) only

Certificate of Completion

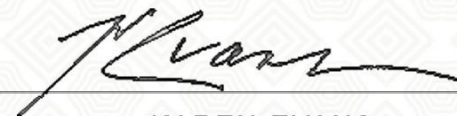
CERTIFIES THAT

Kerri Jones

HAS COMPLETED THE
RISK MANAGEMENT PRACTITIONER'S CERTIFICATE PROGRAM



MELISSA ASHER
Director



KAREN EVANS
Training Manager



Certificate of Completion

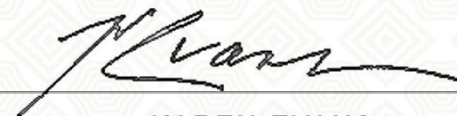
CERTIFIES THAT

RANDYE ROGERS

HAS COMPLETED THE
RISK MANAGEMENT PRACTITIONER'S CERTIFICATE PROGRAM



MELISSA ASHER
Director



KAREN EVANS
Training Manager



Certificate of Completion

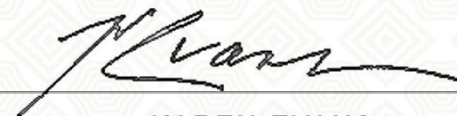
CERTIFIES THAT

SABRINA MOTEN

HAS COMPLETED THE
RISK MANAGEMENT PRACTITIONER'S CERTIFICATE PROGRAM



MELISSA ASHER
Director



KAREN EVANS
Training Manager



Certificate of Completion

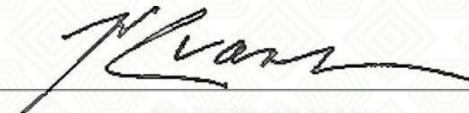
CERTIFIES THAT

SHELBY GONZALES

HAS COMPLETED THE
RISK MANAGEMENT PRACTITIONER'S CERTIFICATE PROGRAM



MELISSA ASHER
Director



KAREN EVANS
Training Manager

