



SISC

Self-Insured Schools
of California
Schools Helping Schools

**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
APRIL 17, 2025
10:30 A.M.**

AGENDA

I. Consent Agenda

- | | |
|---|-------------|
| A. Approval of Minutes for March 2025 Board of Directors Meeting | Dave Ostash |
| B. Approval of Payment of Student Insurance Claims in the Amount of \$59,510.33 and Tackle Football Claims in the amount of \$83.39 for the Month of March 2025 | Dave Ostash |

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

II. Public Comment

III. Closed Session- Property and Liability Claims

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

District	File Number	Claimant
Palmdale School District By Ty Taylor	2024049003	M.D., V.C., R.R., A.M. and Z.T. (all minors) L-SM
East Sierra Unified School District By Ty Taylor	2022041753	Robert Merton Auto – BI
Lake Elsinore Unified School District By Ty Taylor	2024050243	L.B. (a minor) L-SM
Eastern Sierra Unified School District By Ryan Bourget	2025051801	Property
Mono County Office of Education By Ryan Bourget	2024050212	Property
Upland Unified School District By Ryan Bourget	2025052380	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 \$1,572,294.27 for the Month of March 2025 and Ratification of Payment of this Amount Robert Kretzmer

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- B. Financial Report – Presentation of Financial Statements for the Month of March 2025 Will Be Submitted for Approval Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

VI. Information and Discussion Items

- A. SELF – AB 218 Assessment Kim Sloan
- B. Update on AB 218 Collaborative Dave Ostash
- C. Update on Safety & Loss Advisory Group Robert Kretzmer
- D. Claims Count Update - Liability Ty Taylor
- E. Claims Count Update – Property Ryan Bourget
- F. Claims Count Update - Student Insurance Elsa Lara
- G. Quarterly Report (Newsletter) Kerri Jones
- H. Comments from the Board of Directors Will Be Heard Dave Ostash
- I. Next Meeting: Dave Ostash
Thursday, May 15, 2025
10:30 a.m.
SISC Board Room, 4th Floor – Larry E. Reider Education Center
2000 K Street, Bakersfield, CA 93301

- J. 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

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**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
MARCH 20, 2025
10:30 A.M.**

MINUTES

The Regular Meeting of the Board of Directors of SISC II Property and Liability Program was called to order by Director Ostash at 10:30 a.m. on Thursday, March 20, 2025 in the SISC Board Room of the Larry E. Reider Building, 2000 K Street, Bakersfield, California 93301. The following individuals were in attendance:

MEMBERS PRESENT:

Dave Ostash
Jennifer Hedge
Ty Bryson
Rhonda Phinney
Sue Lemon
Katie Russell
Steve Torres
Robert Hughes

ALTERNATES PRESENT:

Christian Shannon
Steve Martinez
Aaron Asplund

OTHERS PRESENT:

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

Consent Agenda

Motion was made by Director Russell, 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 February 2025 Board of Directors Meeting

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of \$80,765.50 and Tackle Football Claims in the amount of \$3,100.03 for the month of February 2025.

Public Comment

None

Closed Session – Property & Liability Claims

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

Reconvene to Open Session

The Board reconvened into open session at 11:29 a.m.

With respect to the claim filed by W.A. (a minor) against Panama Buena Vista Union School District after discussion, motion was made by Director Torres, seconded by Director Hughes and by roll call vote of 8-0-1 (abstention by Director Russell) the board approved the payment of an undisclosed amount for the settlement of this claim with W.A. (a minor).
With respect to the claim filed by C.N. (a minor) against Southern Kern Unified School District after discussion, motion was made by Director Lemon, seconded by Director Bryson and by roll call vote of 9-0-0 the board approved the payment of an undisclosed amount for the settlement of this claim with C.N. (a minor).
With respect to the claim filed by Merced County Office of Education after discussion, motion was made by Director Russell, seconded by Director Lemon and by roll call vote of 9-0-0 the board approved the payment of \$350,855.82 for demolition and replacement costs of cabin due to fire damage.
With respect to the claim filed by Vertis Bayne against Antelope Valley Union High School District after discussion, motion was made by Director Hughes, seconded by Director Torres and by roll call vote of 9-0-0 the board approved the payment of an undisclosed amount for the settlement of this claim with Vertis Bayne.
With respect to the claim filed by Eva Pruneda-Pruett against Merced County Office of Education 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 an undisclosed amount for the settlement of this claim with Eva Pruneda-Pruett.
With respect to the claim filed by Todd Ryckman against Santa Barbara Unified School District after discussion, motion was made by Director Russell, seconded by Director Hughes and by roll call vote of 8-0-1 (abstention by Director Torres) the board approved the payment of an undisclosed amount for the settlement of this claim with Todd Ryckman.

With respect to the claim filed by Jeannie Arnett against Panama Buena Vista Union School District after discussion, motion was made by Director Torres, seconded by Director Lemon and by roll call vote of 8-0-1 (abstention by Director Russell) the board approved the payment of an undisclosed amount for the settlement of this claim with Jeannie Arnett.

With respect to the claim filed by Natalie Mills against Fruitvale 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 an undisclosed amount for the settlement of this claim with Natalie Mills.

With respect to the claim filed by Lone Pine 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 \$207,000.00 for complete floor removal and replacement in gym due to water damage.

With respect to the claim filed by Delano Joint Union High School District after discussion, motion was made by Director Russell, seconded by Director Torres and by roll call vote of 9-0-0 the board approved the payment of \$65,000.00 for replacement of bus due to engine fire.

With respect to the claim filed by Bakersfield City School District after discussion, motion was made by Director Phinney, seconded by Director Asplund and by roll call vote of 9-0-0 the board approved the payment of \$83,022.84 for replacement of HVAC units due to vandalism of copper coils and refrigerant lines.

Action Items

Report of Property and Liability Claims – February 2025

Robert Kretzmer presented the Report of Property and Liability Claims. There were 48 new claims, 50 claims were closed and no claims reopened in February, resulting in 528 pending claims. Robert reviewed the check register for February 2025, reporting on seven checks that were in excess of \$50,000.00. After discussion, motion was made by Director Torres, seconded by Director Hedge and by roll call vote of 9-0-0, approving payment of Property and Liability Claims in the amount of \$3,762,989.55 for the month of February 2025.

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending February 28, 2025. Kim reported the LAIF rate for the month of February 2025 dropped to 4.33% from last month at 4.37%. After discussion, motion was made by Director Asplund, seconded by Director Hughes and by roll call vote of 9-0-0, approving the Financial Reports as submitted.

Request Approval of the 2025-2026 Rates

Kim Sloan reviewed the Board the rates of 2025-2026. After discussion, motion was made by Director Torres, seconded by Director Hughes and by roll call vote of 9-0-0, approving the recommendation for the 2025-2026 rates.

Information and Discussion Items

Safety & Loss Advisory Group

Robert Kretzmer informed the Board that Property & Liability has formed a Safety & Loss Advisory Group that will convene quarterly to receive presentations and discuss relevant topics.

Social Inflation Article

Robert Kretzmer discussed an article on Social Inflation 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 Hughes and by roll call vote of 9-0-0, adjourning the meeting at 12:46 p.m.

Next Meeting

The next meeting of the Board of Directors will be held **Thursday, April 17th 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
MARCH 2025

	<u>STUDENT</u> <u>INSURANCE</u>	<u>TACKLE</u> <u>FOOTBALL</u>
Opened	117	0
Closed	77	1
Events	36	0
 Total Open & Event claims	 967	 57
 Amount Paid	\$ 59,510.33	\$ 83.39
Credit	\$ -	\$ -
Net Paid Current Month	\$ 59,510.33	\$ 83.39
 Net Paid YTD	\$ 398,325.51	\$ 18,021.60

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

FILES REOPENED	0
FILES OPENED	67
FILES CLOSED	57
TOTAL PENDING CLAIMS	559
OPEN EVENT FILES	69
PENDING INDEMNITY RESERVES	\$49,732,412.19
PENDING EXPENSE RESERVES	\$10,558,758.13
	<hr/>
<i>TOTAL RESERVES</i>	\$60,291,170.32
INDEMNITY PAID, CURRENT MONTH	\$1,216,095.22
EXPENSES PAID, CURRENT MONTH	\$356,199.05
	<hr/>
<i>SUB-TOTAL</i>	\$1,572,294.27
PRIOR MONTH VOIDS (CREDITS)	(\$5,348.35)
RECOVERY	(\$74,803.38)
REFUNDS	(\$359.33)
	<hr/>
<i>NET PAID CURRENT MONTH</i>	\$1,491,783.21
INDEMNITY PAID YEAR-TO-DATE	\$14,858,305.84
EXPENSES PAID YEAR-TO-DATE	\$4,842,813.10
	<hr/>
<i>SUB-TOTAL</i>	\$19,701,118.94
CREDITS YEAR-TO-DATE	(\$262,846.30)
RECOVERY YEAR-TO-DATE	(\$1,251,623.09)
REFUNDS YEAR-TO-DATE	(\$164,499.64)
	<hr/>
<i>SUB-TOTAL</i>	(\$1,678,969.03)
<i>NET PAID YEAR-TO-DATE</i>	<hr/> \$18,022,149.91

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
607988	03/04/2025	Santa Barbara Unified School	2025052247	P	Vehicle Damage	Santa Barbara	4,503.00
607989	03/04/2025	ALACRITY PARENT LLC,	2025053975	ACL	Adjusting	Santa Barbara	44.00
607990	03/04/2025	Santa Barbara County Education	2025053975	ACL	Collision Loss	Santa Barbara	9,796.63
607991	03/04/2025	WALKER & KIRKPATRICK	2023046314	LBI	Attorney Fees	Palmdale	2,418.00
607992	03/04/2025	TYSON & MENDES LLP	2021039801	LBI	Attorney Fees	Fairfax School	150.00
607993	03/04/2025	TYSON & MENDES LLP	2023045990	LEP	Attorney Fees	Palmdale	563.95
607994	03/04/2025	WALKER & KIRKPATRICK	2023043663	LBI	Attorney Fees	Greenfield Union	102.50
607995	03/04/2025	HALL, HIEATT, CONNELLY &	2025052120	LPI	Attorney Fees	Lucia Mar Unified	180.00
607996	03/04/2025	HALL, HIEATT, CONNELLY &	2025054011	LEP	Attorney Fees	San Luis Coastal	1,080.00
607997	03/04/2025	HALL, HIEATT, CONNELLY &	2024051130	LPI	Attorney Fees	Los Olivos School	2,938.55
607998	03/04/2025	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	1,382.00
607999	03/04/2025	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	532.50
608020	03/06/2025	DEMARIA LAW FIRM, APC	2025054346	LBI	Attorney Fees	Sonora Elementary	525.00
608021	03/06/2025	DEMARIA LAW FIRM, APC	2025053559	LEP	Attorney Fees	Amador County	219.50
608022	03/06/2025	DEMARIA LAW FIRM, APC	2024051133	LPI	Attorney Fees	Mark Twain Union	2,472.90
608023	03/06/2025	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	1,095.50
608024	03/06/2025	DEMARIA LAW FIRM, APC	2024048766	LPI	Attorney Fees	Maricopa Unified	1,626.00
608025	03/06/2025	HALL, HIEATT, CONNELLY &	2022043429	LBI	Attorney Fees	Lucia Mar Unified	8,284.50
608026	03/06/2025	HALL, HIEATT, CONNELLY &	2022040627	LBI	Attorney Fees	San Luis Coastal	2,701.50
608027	03/06/2025	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	19,000.17
608028	03/06/2025	HALL, HIEATT, CONNELLY &	2023045353	LEP	Attorney Fees	Santa Barbara	1,407.00
608029	03/06/2025	HALL, HIEATT, CONNELLY &	2023047327	LBI	Attorney Fees	Lucia Mar Unified	1,107.00
608030	03/06/2025	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	2,156.50
608031	03/06/2025	DEMARIA LAW FIRM, APC	2023047252	LBI	Attorney Fees	Merced County	625.00
608032	03/06/2025	DEMARIA LAW FIRM, APC	2024047705	LBI	Attorney Fees	Merced County	925.00
608033	03/06/2025	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	5,932.00
608034	03/06/2025	DEMARIA LAW FIRM, APC	2024050159	LBI	Attorney Fees	Chowchilla	517.50
608035	03/06/2025	TJMC CONSULTING	2025054057	P	Adjusting	Tulare COE (GL)	1,636.25
608036	03/06/2025	IMPAXX	2025052294	LBI ₁₂	Adjusting	Paso Robles Joint	350.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608037	03/06/2025	ALACRITY PARENT LLC,	2025051892	ACL	Adjusting	Upland USD (GL)	295.40
608038	03/06/2025	HALL, HIEATT, CONNELLY &	2024049119	LBI	Attorney Fees	Blochman Union	950.00
608039	03/06/2025	DEMARIA LAW FIRM, APC	2023044042	LBI	Attorney Fees	Greenfield Union	589.00
608040	03/06/2025	DEMARIA LAW FIRM, APC	2023044468	ABI	Attorney Fees	Merced County	572.00
608041	03/06/2025	DEMARIA LAW FIRM, APC	2024051503	LBI	Attorney Fees	Panama-Buena	700.00
608042	03/06/2025	DEMARIA LAW FIRM, APC	2023047512	LEP	Attorney Fees	Brawley	4,473.25
608043	03/06/2025	Bellevue-Santa Fe Charter	2025054282	P	Wind Loss	Bellevue-Santa Fe	8,312.61
608044	03/06/2025	WALKER & KIRKPATRICK	2024051160	ABI	Attorney Fees	Antelope Valley	4,530.08
608045	03/06/2025	JULIE A. WELSH	2024048665	LBI	Legal-Other	Merced County	2,062.50
608046	03/06/2025	HALL, HIEATT, CONNELLY &	2023046181	LSM	Attorney Fees	San Luis Coastal	2,434.50
608047	03/06/2025	COMPLETE CLAIM	2023044042	LBI	Legal-Other	Greenfield Union	250.00
608048	03/06/2025	BROCKS & GONZALES, LLP	2024050157	LEP	Trust Account -	Amador County	50,000.00
608049	03/06/2025	ROBINSON & KELLAR	2023045038	LBI	Attorney Fees	Lake Elsinore	9,272.80
608050	03/06/2025	SAMANTHA JOHNSON AND	2025053769	APD	Property	Kern County Supt	4,654.81
608051	03/06/2025	Upland USD (GL)	2025051892	ACL	Collision Loss	Upland USD (GL)	14,321.42
608052	03/06/2025	CARR, JAMES P.	2023045569	LBI	Attorney Fees -	Antelope Valley	33,333.33
608053	03/06/2025	CARR, JAMES P.	2023045569	LBI	Partial	Antelope Valley	7,588.63
608054	03/06/2025	DEPARTMENT OF HEALTH	2023045569	LBI	Medical	Antelope Valley	8,301.40
608055	03/07/2025	GOLD COAST COLLISION #2	2025053975	ACL	Collision Loss	Santa Barbara	2,562.19
608074	03/11/2025	USAA ANNUITY SERVICES	2023045569	LBI	Partial	Antelope Valley	50,776.64
608075	03/11/2025	TAYLOR & RING, LLP CLIENT	2023046181	LSM	Trust Account -	San Luis Coastal	375,000.00
608076	03/11/2025	ROBINSON & KELLAR	2024049171	LBI	Attorney Fees	Greenfield Union	1,068.30
608077	03/11/2025	ROBINSON & KELLAR	2023045569	LBI	Attorney Fees	Antelope Valley	507.50
608078	03/11/2025	ROBINSON & KELLAR	2024048797	LBI	Attorney Fees	Merced Union High	3,141.10
608079	03/11/2025	ZIMMER & MELTON, LLP	2023046256	LBI	Attorney Fees	Kern High School	782.00
608080	03/11/2025	VERITEXT CORP	2023046256	LBI	Legal-Other	Kern High School	428.00
608081	03/11/2025	TYSON & MENDES LLP	2023045990	LEP	Attorney Fees	Palmdale	1,200.20
608082	03/11/2025	ROBINSON & KELLAR	2024050597	LSM	Legal-Other	Beardsley School	323.80
608083	03/11/2025	ROBINSON & KELLAR	2022042303	LBI	Attorney Fees	Lakeside Union	146.70
608084	03/11/2025	ROBINSON & KELLAR	2024050301	LSM	Attorney Fees	Bakersfield City	6,280.03
608085	03/11/2025	DEMARIA LAW FIRM, APC	2023045988	LBI	Attorney Fees	Tehachapi Unified	170.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608086	03/11/2025	DEMARIA LAW FIRM, APC	2024050276	LBI	Attorney Fees	Tehachapi Unified	911.00
608087	03/11/2025	DEMARIA LAW FIRM, APC	2023043915	LBI	Attorney Fees	Tehachapi Unified	1,780.50
608088	03/11/2025	DEMARIA LAW FIRM, APC	2024051651	LBI	Attorney Fees	Kern High School	986.45
608089	03/11/2025	DEMARIA LAW FIRM, APC	2021039753	LBI	Attorney Fees	Bakersfield City	1,672.21
608090	03/11/2025	DEMARIA LAW FIRM, APC	2023046256	LBI	Attorney Fees	Kern High School	538.50
608091	03/11/2025	DEMARIA LAW FIRM, APC	2024050157	LEP	Attorney Fees	Amador County	1,063.00
608092	03/11/2025	DEMARIA LAW FIRM, APC	2022041926	LSM	Attorney Fees	Norris School	13,217.00
608093	03/11/2025	DEMARIA LAW FIRM, APC	2019032987	LBI	Attorney Fees	Weaver Union	300.00
608094	03/11/2025	DEMARIA LAW FIRM, APC	2022041753	ABI	Attorney Fees	Eastern Sierra	2,854.00
608095	03/11/2025	DEMARIA LAW FIRM, APC	2023043663	LBI	Attorney Fees	Greenfield Union	2,477.50
608096	03/11/2025	HALL, HIEATT, CONNELLY &	2025052547	LPI	Attorney Fees	Shandon Joint	652.50
608097	03/11/2025	EDDINGS ATTORNEY	2023045590	LBI	Legal-Other	Southern Kern	184.50
608098	03/11/2025	EDDINGS ATTORNEY	2023045590	LBI	Legal-Other	Southern Kern	184.50
608099	03/11/2025	HERR PEDERSEN &	2024048228	ABI	Attorney Fees	Kern County Supt	7,473.52
608100	03/11/2025	HERR PEDERSEN &	2024048981	LBI	Attorney Fees	Bakersfield City	466.98
608101	03/11/2025	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	1,523.90
608102	03/11/2025	HERR PEDERSEN &	2022041435	LBI	Attorney Fees	Sierra Sands	1,216.00
608103	03/11/2025	HERR PEDERSEN &	2024048665	LBI	Attorney Fees	Merced County	2,086.85
608104	03/11/2025	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	272.13
608105	03/11/2025	STENO AGENCY, INC	2024047934	LBI	Legal-Other	Lake Elsinore	1,727.05
608106	03/11/2025	DAPRA CONSTRUCTION	2025054210	P	Adjusting	Pioneer Union	572.20
608107	03/11/2025	UNISOURCE DISCOVERY	2025052294	LBI	Adjusting	Paso Robles Joint	197.37
608108	03/11/2025	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	3,016.76
608109	03/11/2025	MC LAW GROUP, APC	2022043499	LEP	Attorney Fees	Carpinteria Unified	3,525.00
608110	03/11/2025	MC LAW GROUP, APC	2023044672	LPI	Attorney Fees	Santa Barbara	752.00
608111	03/11/2025	MC LAW GROUP, APC	2021040073	LBI	Attorney Fees	Santa Barbara	1,281.70
608112	03/11/2025	CARPENTER, ROTHANS &	2024050163	LEP	Attorney Fees	Antelope Valley	4,253.04
608113	03/11/2025	HERR PEDERSEN &	2025054104	LBI	Attorney Fees	Reef-Sunset	859.50
608114	03/11/2025	HERR PEDERSEN &	2023045093	LPI	Attorney Fees	Pioneer Union	510.50
608115	03/11/2025	HERR PEDERSEN &	2025052349	LEP	Attorney Fees	Tehachapi Unified	933.16
608116	03/11/2025	HERR PEDERSEN &	2025051870	LBI	Attorney Fees	Tulare COE (GL)	361.58

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608200	03/18/2025	TJMC CONSULTING	2025054210	P	Adjusting	Pioneer Union	866.25
608201	03/18/2025	MC LAW GROUP, APC	2023045353	LEP	Attorney Fees	Santa Barbara	7,238.00
608202	03/18/2025	MC LAW GROUP, APC	2022043429	LBI	Attorney Fees	Lucia Mar Unified	1,739.00
608203	03/18/2025	MC LAW GROUP, APC	2023046181	LSM	Attorney Fees	San Luis Coastal	1,950.50
608204	03/18/2025	STENO AGENCY, INC	2024047934	LBI	Legal-Other	Lake Elsinore	1,727.05
608205	03/18/2025	FOZI DWORK & MODAFFERI,	2024047934	LBI	Attorney Fees	Lake Elsinore	6,111.77
608206	03/18/2025	J2 ENGINEERING, INC.	2022041780	LBI	Legal-Other	Winton School	450.00
608207	03/18/2025	DEMARIA LAW FIRM, APC	2023045590	LBI	Attorney Fees	Southern Kern	48,685.80
608208	03/18/2025	UNISOURCE DISCOVERY	2023044642	ABI	Legal-Other	Upland USD (GL)	196.85
608209	03/18/2025	DAPRA CONSTRUCTION	2025054408	P	Adjusting	Tulare COE (GL)	1,116.00
608210	03/18/2025	ALACRITY PARENT LLC,	2025054568	APD	Adjusting	San Luis Coastal	287.47
608211	03/18/2025	ALACRITY PARENT LLC,	2025054469	ACL	Adjusting	San Luis Coastal	287.47
608212	03/18/2025	Santa Maria Joint Union High	2025053914	ACL	Collision Loss	Santa Maria Joint	14,720.96
608213	03/18/2025	Santa Maria Joint Union High	2025054181	ACL	Collision Loss	Santa Maria Joint	376.51
608214	03/18/2025	Kern County Supt of Schools	2025053240	ACL	Deductible	Kern County Supt	2,150.00
608215	03/18/2025	Merced Union High School	2025052281	ACL	Collision Loss	Merced Union High	22,207.78
608216	03/18/2025	MC LAW GROUP, APC	2019034991	LBI	Attorney Fees	Santa Barbara	5,969.00
608217	03/18/2025	MC LAW GROUP, APC	2023045219	LEP	Attorney Fees	Santa Maria Joint	1,363.00
608218	03/18/2025	HAINES, TODD F.	2023047437	ACL	Attorney Fees	Tulare COE (GL)	25.00
608219	03/18/2025	DENISON WERNER MACIAS	2023046509	LBI	Attorney Fees	Standard School	905.48
608220	03/18/2025	DENISON WERNER MACIAS	2024050975	LBI	Attorney Fees	Standard School	688.00
608221	03/18/2025	DENISON WERNER MACIAS	2024050460	LBI	Attorney Fees	Norris School	86.00
608222	03/18/2025	DENISON WERNER MACIAS	2024050459	LBI	Attorney Fees	Kern County Supt	86.00
608223	03/18/2025	CSI LITIGATION PSYCHOLOGY	2022040627	LBI	Legal-Other	San Luis Coastal	9,500.00
608224	03/18/2025	FOZI DWORK & MODAFFERI,	2024051111	LEP	Attorney Fees	Kern County Supt	2,715.75
608225	03/18/2025	FOZI DWORK & MODAFFERI,	2024051213	LPI	Attorney Fees	Kern County Supt	75.00
608226	03/18/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	484.50
608227	03/18/2025	FERRA AND ASSOCIATES	2024047601	ADM	Legal-Other	Kern County Supt	57.00
608228	03/18/2025	FERRA AND ASSOCIATES	2025051734	ADM	Legal-Other	Kern County Supt	294.50
608229	03/18/2025	CHAIN COHN CLARK, A LAW	2024049784	LBI	Attorney Fees -	Panama-Buena	50,000.00
608230	03/18/2025	CHAIN COHN CLARK, A LAW	2024049784	LBI	In Partial	Panama-Buena	1,765.80

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608231	03/18/2025	METLIFE ASSIGNMENT CO INC	2024049784	LBI	In Partial	Panama-Buena	148,234.20
608232	03/20/2025	Standard School District	2025054448	P	V & MM Loss	Standard School	17,246.00
608233	03/20/2025	ZIMMER & MELTON, LLP	2024047710	LBI	Attorney Fees	Panama-Buena	2,645.00
608234	03/20/2025	ZIMMER & MELTON, LLP	2023043854	ABI	Attorney Fees	Delano Union	736.00
608235	03/20/2025	MCCORMICK, BARSTOW,	2024051503	LBI	Attorney Fees	Panama-Buena	17,255.00
608236	03/20/2025	ROBINSON & KELLAR	2024050250	LBI	Attorney Fees	Greenfield Union	14,348.23
608237	03/20/2025	Standard School District	2025054670	P	Water Loss	Standard School	3,613.55
608238	03/20/2025	Beardsley School District	2025054377	P	All Physical	Beardsley School	9,915.00
608239	03/20/2025	MCLARENS, LLC	2025052077	P	Adjusting	Weaver Union	2,313.74
608240	03/20/2025	MCLARENS, LLC	2024050212	P	Adjusting	Mono County	1,813.32
608241	03/20/2025	ZIMMER & MELTON, LLP	2025051751	LEP	Attorney Fees	Mojave Unified	1,430.50
608242	03/20/2025	ZIMMER & MELTON, LLP	2022042297	LBI	Attorney Fees	Delano Jt Union	1,357.00
608243	03/20/2025	ZIMMER & MELTON, LLP	2024050554	LBI	Attorney Fees	Antelope Valley	1,769.25
608244	03/20/2025	ZIMMER & MELTON, LLP	2024049789	LBI	Attorney Fees	Delano Jt Union	1,548.89
608245	03/20/2025	ZIMMER & MELTON, LLP	2024049784	LBI	Attorney Fees	Panama-Buena	460.00
608246	03/20/2025	ZIMMER & MELTON, LLP	2023047242	LBI	Attorney Fees	Antelope Valley	1,355.95
608247	03/20/2025	IMAGINE REPORTING /	2022041926	LSM	Legal-Other	Norris School	6,117.25
608248	03/20/2025	HERR PEDERSEN &	2024047700	LEP	Attorney Fees	Madera County	354.56
608249	03/20/2025	HERR PEDERSEN &	2022042705	LEP	Attorney Fees	Tulare COE (GL)	1,216.91
608250	03/20/2025	VERITEXT CORP	2024049003	LSM	Legal-Other	Palmdale	702.99
608287	03/25/2025	DEPARTMENT OF	2025052281	APD	Property	Merced Union High	20,740.32
608288	03/25/2025	Upland USD (GL)	2025052679	ACL	Collision Loss	Upland USD (GL)	4,202.96
608289	03/25/2025	ZIMMER & MELTON, LLP	2022043499	LEP	Attorney Fees	Carpinteria Unified	2,085.50
608290	03/25/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	5,927.50
608291	03/25/2025	MCCORMICK, BARSTOW,	2025052491	LEP	Attorney Fees	Lake Elsinore	3,040.00
608292	03/25/2025	DEMARIA LAW FIRM, APC	2023044042	LBI	Attorney Fees	Greenfield Union	2,227.50
608293	03/25/2025	ZIMMER & MELTON, LLP	2024049787	LBI	Attorney Fees	Fruitvale School	322.00
608294	03/25/2025	Lone Pine Unified School District	2025052913	P	Water Loss	Lone Pine Unified	207,000.00
608295	03/25/2025	GEICO GENERAL INSURANCE	2025053708	LPD	Property	Kern County Supt	12,733.69
608296	03/25/2025	Delano Jt Union High School	2024049776	ACP	Auto	Delano Jt Union	24,535.00
608297	03/25/2025	Bakersfield City School District	2025053331	P	Water Loss	Bakersfield City	83,022.84

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608298	03/25/2025	TYSON & MENDES LLP	2021039801	LBI	Attorney Fees	Fairfax School	868.00
608299	03/25/2025	PEAKE, LARRY F.	2022041926	LSM	Legal-Other	Norris School	720.00
608300	03/25/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	1,700.90
608301	03/25/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	4,485.95
608302	03/25/2025	WINET PATRICK GAYER	2024050243	LSM	Attorney Fees	Lake Elsinore	5,897.02
608303	03/25/2025	WINET PATRICK GAYER	2024048760	LSM	Attorney Fees	Lake Elsinore	1,965.00
608304	03/25/2025	ZIMMER & MELTON, LLP	2023046256	LBI	Attorney Fees	Kern High School	115.00
608305	03/25/2025	ZIMMER & MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	207.00
608306	03/25/2025	ZIMMER & MELTON, LLP	2024051637	LEP	Attorney Fees	Standard School	2,397.75
608307	03/25/2025	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	2,760.00
608308	03/25/2025	ZIMMER & MELTON, LLP	2025052349	LEP	Attorney Fees	Tehachapi Unified	572.10
608309	03/25/2025	ZIMMER & MELTON, LLP	2025053578	LEP	Attorney Fees	New Jerusalem	506.00
608310	03/25/2025	ZIMMER & MELTON, LLP	2025053361	LEP	Attorney Fees	Panama-Buena	529.00
608311	03/25/2025	VERMILLION INVESTIGATIONS	2023045590	LBI	Legal-Other	Southern Kern	4,083.50
608331	03/27/2025	MCCORMICK, BARSTOW,	2025051734	ADM	Attorney Fees	Kern County Supt	4,495.00
608332	03/27/2025	MCCORMICK, BARSTOW,	2025051734	ADM	Attorney Fees	Kern County Supt	180.00
608333	03/27/2025	ALACRITY PARENT LLC,	2025054451	ACL	Adjusting	Antelope Valley	438.17
608334	03/27/2025	Antelope Valley Union High	2024051594	ACL	Deductible	Antelope Valley	1,875.00
608335	03/27/2025	Upland USD (GL)	2025052410	ACL	Collision Loss	Upland USD (GL)	7,303.75
608336	03/27/2025	NETWORK DESPOSITION	2023045590	LBI	Legal-Other	Southern Kern	845.90
608337	03/27/2025	EDDINGS ATTORNEY	2023045590	LBI	Legal-Other	Southern Kern	154.90
608338	03/27/2025	EDDINGS ATTORNEY	2023045590	LBI	Legal-Other	Southern Kern	134.50
608339	03/27/2025	Imperial County Office of Ed (GL)	2025052175	ACL	Collision Loss	Imperial County	9,122.84
608340	03/27/2025	STATE FARM AUTOMOBILE	2025054241	APD	Property	Merced River	4,678.36
608341	03/27/2025	RUTH PECKHAM KHAN	2024050813	LBI	First and Partial	Paso Robles Joint	1,500.00
608342	03/27/2025	CARPENTER, ROTHANS &	2024049983	LBI	Attorney Fees	Antelope Valley	3,209.50

Total For 122235821 158300179906

1,572,294.27

Number of Check: 179
Number Of Payments: 179

First Check Number: 607988
Last Check Number: 608342
Check Sequence:

SISC II
INCOME STATEMENT
MARCH 2025

	BUDGET	YEAR-TO-DATE	CURRENT MONTH
<u>REVENUES</u>			
8660.00 Interest-County Treasurer	\$2,095,238.00	\$451,033.67	\$140,862.48
8660.03 LAIF	\$309.00	\$153.51	\$0.00
8660.04 Investments	\$4,764,648.00	\$2,203,252.37	\$0.00
8660.05 Bank	\$12,800.00	\$88,017.72	\$11,680.30
8674.02 Premiums-Prop & Liab	\$56,933,716.00	\$42,875,372.88	\$4,793,673.00
8674.12 Student Ins	\$1,144,929.00	\$858,695.49	\$95,411.00
8674.13 Tackle Football	\$25,500.00	\$20,760.00	\$0.00
8674.14 Special Ed Defense	\$492,530.00	\$495,875.00	\$0.00
8699.06 Administrative Fees	\$100.00	\$0.00	\$0.00
TOTAL REVENUES	\$65,469,770.00	\$46,993,160.64	\$5,041,626.78
<u>EXPENSES</u>			
4300.00 Supplies	\$500.00	\$5,112.30	\$291.55
5200.00 Travel/Conference	\$5,000.00	\$9,134.20	\$1,146.66
5300.00 Dues and Memberships	\$134,650.00	\$62,551.97	\$102.59
5450.01 Insurance-Property & Fire	\$13,169,853.00	\$8,455,210.05	\$880,707.00
5450.02 Boiler & Machinery	\$282,095.00	\$171,355.00	\$19,040.00
5450.04 Crime	\$72,834.00	\$54,624.00	\$6,070.00
5450.06 Excess Liability	\$10,967,031.00	\$8,098,679.18	\$852,637.00
5450.17 Data Compromise	\$261,252.00	\$220,610.00	\$24,512.00
5450.18 Concussion Coverage	\$27,000.00	\$20,250.00	\$2,250.00
5450.19 Terrorism	\$41,170.00	\$29,407.40	\$3,267.00
5800.00 Miscellaneous	\$500.00	\$0.00	\$0.00
5800.02 Audit	\$14,085.00	\$13,835.00	\$0.00
5800.10 Consulting	\$165,590.00	\$121,223.95	\$6,020.46
5800.15 Property Appraisals	\$174,365.00	\$172,026.00	\$0.00
5800.32 Bank Fees	\$8,000.00	\$1,623.69	\$0.00
5800.50 Administration - KCSOS	\$4,072,845.00	\$2,746,011.74	\$325,113.42
5800.55 Student Ins Claims	\$780,000.00	\$498,368.52	\$59,510.33
5800.56 Tackle FB Claims	\$25,000.00	\$18,021.60	\$83.39
5800.58 Spec Ed VCP	\$492,530.00	\$0.00	\$0.00
5800.66 Property Claims	\$4,223,033.00	\$5,818,592.43	\$341,680.76
5800.67 Liability Claims	\$13,956,835.00	\$9,137,492.68	\$1,018,077.19
5800.69 Auto Claims	\$2,398,878.00	\$2,557,430.10	\$126,998.76
5800.90 Bill Review	\$7,200.00	\$5,235.52	\$1,128.26
5800.94 Other Distributions	\$0.00	\$0.00	\$0.00
5800.95 Unpaid Claims Liab Adj	\$9,442,000.00	\$15,013,876.00	\$8,719,209.32
TOTAL EXPENSES	\$60,722,246.00	\$53,230,671.33	\$12,387,845.69
CHANGE IN NET ASSETS	\$4,747,524.00	(\$6,237,510.69)	(\$7,346,218.91)
NET ASSETS - BEGINNING	\$11,572,917.85	\$11,572,917.85	\$12,681,626.07
NET ASSETS - ENDING	\$16,320,441.85	\$5,335,407.16	\$5,335,407.16

SISC II
BALANCE SHEET
March 31, 2025

	July 1, 2024 BALANCE	March 31, 2025 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$16,447,014.19	\$29,978,705.04
9120.02 Bank Account-Claims Fund	\$1,411,199.66	\$4,391,694.49
9130.00 Revolving Fund	\$1,500.00	\$0.00
9150.01 Local Agency Investment Fund	\$6,424.38	\$6,650.38
9150.03 Investments	\$83,353,981.92	\$85,557,234.29
9200.00 Accounts Receivable	\$414,887.60	\$6,320.00
9330.00 Prepaid Insurance	\$5,831,838.00	\$10,671,543.00
	<u>\$107,466,845.75</u>	<u>\$130,612,147.20</u>
TOTAL ASSETS	\$107,466,845.75	\$130,612,147.20
 <u>LIABILITIES</u>		
9500.00 Current Liabilities	\$756,803.90	\$325,113.42
9650.00 Deferred Income	\$0.00	\$14,800,626.62
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$95,137,124.00	\$110,151,000.00
	<u>\$95,893,927.90</u>	<u>\$125,276,740.04</u>
TOTAL LIABILITIES	\$95,893,927.90	\$125,276,740.04
 NET ASSETS - Funding Stabilization Reserves	\$11,572,917.85	\$5,335,407.16
 TOTAL LIABILITIES AND NET ASSETS	\$107,466,845.75	\$130,612,147.20

 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II
Investments
March 31, 2025**

24-HOUR LIQUID FUNDS

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

AGENCY	BALANCE	RETURN	PERIOD	DATES
COUNTY OF KERN	\$29,978,705.04	3.56%	LAST QUARTER	OCT-DEC 2024
		2.03%	5 YEAR AVERAGE	JAN 2020-DEC 2024
LOCAL AGENCY INVESTMENT FUND	\$6,650.38	4.31%	CURRENT MONTH	March, 2025
		4.62%	LAST QUARTER	OCT-DEC 2024
		2.13%	5 YEAR AVERAGE	JAN 2020-DEC 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 December 31, 2024 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$26,607,193.00	-0.19%	-0.76%	LAST QUARTER	OCT-DEC 2024
			1.48%	5 YEAR AVERAGE	JAN 2020-DEC 2024
			4.31%	YIELD TO MATURITY	AS OF DEC 31, 2024
WELLS FARGO ADVISORS (RICH EDWARDS)	\$58,950,041.29	0.58%	2.29%	LAST QUARTER	OCT-DEC 2024
			1.20%	5 YEAR AVERAGE	JAN 2020-DEC 2024
			2.15%	YIELD TO MATURITY	AS OF DEC 31, 2024
	<u>\$85,557,234.29</u>				

5-YEAR HISTORY OF RETURNS - ANNUALIZED

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
12/31/2024	3.56%	4.62%	-0.76%	2.29%	2.13%
9/30/2024	3.53%	4.71%	11.61%	8.04%	7.16%
6/30/2024	3.46%	4.55%	3.67%	4.51%	4.12%
3/31/2024	3.37%	4.30%	1.19%	3.24%	2.76%
12/31/2023	3.15%	4.00%	10.98%	8.28%	7.37%
9/30/2023	2.91%	3.93%	2.14%	2.59%	2.60%
6/30/2023	2.65%	3.15%	-0.66%	-0.50%	0.42%
3/31/2023	2.42%	2.74%	6.06%	5.65%	4.63%
12/31/2022	2.16%	2.07%	3.47%	3.48%	2.89%
9/30/2022	1.06%	1.35%	-4.79%	-7.15%	-2.24%
6/30/2022	1.00%	0.75%	-2.22%	-2.88%	-1.35%
3/31/2022	0.95%	0.32%	-9.06%	-9.18%	-5.11%
12/31/2021	0.84%	0.23%	-2.39%	-2.02%	-0.55%
9/30/2021	1.24%	0.24%	-0.20%	0.26%	0.69%
6/30/2021	1.00%	0.33%	0.80%	0.00%	0.65%
3/31/2021	1.07%	0.44%	-1.86%	-0.90%	-0.47%
12/31/2020	1.16%	0.63%	0.18%	0.55%	0.72%
9/30/2020	1.30%	0.84%	0.43%	0.40%	0.83%
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%
5-Yr Average	2.03%	2.13%	1.48%	1.20%	1.78%

91282CMP Govt

94) Suggested Charts ▾

96) Actions ▾

97) Edit ▾

Intraday Yield Chart

Period 30 Range 20 18:00 - 17:20 Lst Trd Yld BGN Mov Avgs Key Events

1D 3D 1M 6M YTD 1Y 5Y Max 30 Min Table

+ Related Data Add Data Edit Chart

Track Annotate News Zoom

■ Last Trade Yield (Realtime)	3.8327
■ Close on 03/18	4.0398
■ High on 03/19 09:30	4.0817
■ Average	3.8924
■ Low on 04/07 03:00	3.4808



19 20 21 24 25 26 27 28 31 01 02 03 04 07 08 09 10 11 14 15

Mar 2025

03/31 00:28

Apr 2025

SCHOOLS EXCESS LIABILITY FUND (SELF) – AB 218 LIABILITY FUND ASSESSMENT (#4)

CURRENT

- Effective July 1, 2022 – SISC became a member of SELF for GL excess coverage from \$5M to \$55M

HISTORY

- SISC was previously a member of SELF from March 1, 1986 to June 30, 1996
- SELF provided rebates to member districts and SISC between August 1996 and July 2006

DATE	REBATE AMOUNT	DISTRIBUTED TO DISTRICTS	DISTRIBUTED TO SISC
August 1996	714,398.89	714,398.89	
August 2001	394,869.70	394,869.70	
August 2004	474,907.50		474,907.50
August 2004	86,664.54		86,664.54
July 2006	171,250.27		171,250.27
July 2006	138,473.90		138,473.90
July 2006	177,846.85		177,846.85
Total	2,158,411.65	1,109,268.59	1,049,143.06

AB 218 LIABILITY FUND ASSESSMENTS

- Assessment #1 – June 2021 – This did not impact SISC member districts that were affiliated with us during our previous association with SELF
- Assessment #2 – June 2023 – The total amount payable by SISC member districts that were affiliated with us during our prior association - \$146,803.00
 - Paid by SISC with rebates received – remaining balance: \$902,340.06
- Assessment #3 – June 2024 – The total amount payable by SISC member districts that were affiliated with us during our prior association - \$412,377.00
 - Paid by SISC with rebates received – remaining balance: \$489,963.06
- **CURRENT:** Assessment #4 – June 2025 – The total amount payable by SISC member districts that were affiliated with us during our prior association - \$1,895,874.88
 - \$489,963.06 to be paid by SISC with remaining rebates
 - \$1,405,911.82 to be billed to member districts

RECOMMENDATION

- SISC management’s recommendation is to add the assessment amount due to by member districts to 25-26 SISC II P&L premium invoice

DISTRICT	CURRENT ASSESSMENT	SISC REBATE TO DISTRICT	NET ASSESSMENT OWED BY DISTRICT
ARVIN	16,932.37	(4,375.94)	12,556.43
ATASCADERO	49,861.21	(12,885.95)	36,975.26
BAKERSFIELD CITY	210,019.20	(54,276.60)	155,742.60
BALLARD	639.75	(165.33)	474.42
BEARDSLEY	16,526.76	(4,271.12)	12,255.64
BELRIDGE	617.61	(159.61)	458.00
BIG PINE	3,292.86	(850.99)	2,441.87
BISHOP UNIFIED	20,224.36	(5,226.71)	14,997.65
BLAKE	119.36	(30.85)	88.51
BLOCHMAN	1,282.28	(331.39)	950.89
BUELLTON	4,271.94	(1,104.02)	3,167.92
BUTTONWILLOW	3,588.49	(927.40)	2,661.09
CALIENTE	925.15	(239.09)	686.06
CARPINTERIA	24,181.56	(6,249.40)	17,932.16
CASMALIA	231.18	(59.75)	171.43
CAYUCOS	2,700.23	(697.84)	2,002.39
CENTRAL ELEM	4,349.79	(1,124.14)	3,225.65
COAST	7,957.62	(2,056.54)	5,901.08
COLD SPRINGS	1,699.57	(439.23)	1,260.34
COLLEGE	5,821.46	(1,504.48)	4,316.98
CUYAMA	2,263.90	(585.07)	1,678.83

DEATH VALLEY	1,080.54	(279.25)	801.29
DELANO HIGH	25,358.36	(6,553.52)	18,804.84
DELANO ELEM	37,710.74	(9,745.83)	27,964.91
DIGIORGIO	1,380.56	(356.79)	1,023.77
EASTERN SIERRA	6,043.10	(1,561.76)	4,481.34
EDISON	6,022.82	(1,556.52)	4,466.30
EL TEJON	9,575.88	(2,474.76)	7,101.12
ELK HILLS	870.42	(224.95)	645.47
FAIRFAX	10,469.76	(2,705.77)	7,763.99
FRUITVALE	9,606.19	(2,482.59)	7,123.60
GENERAL SHAFTER	1,018.35	(263.18)	755.17
GOLETA	35,240.90	(9,107.53)	26,133.37
GREENFIELD	40,344.06	(10,426.37)	29,917.69
GUADALUPE	8,685.70	(2,244.70)	6,441.00
HANDORD HIGH	23,815.56	(6,154.81)	17,660.75
HOPE	8,345.95	(2,156.90)	6,189.05
INYO COE	2,703.08	(698.57)	2,004.51
KCCD	57,796.43	(14,936.70)	42,859.73
KCSOS	21,156.22	(5,467.54)	15,688.68
KERN HIGH	217,348.82	(56,170.84)	161,177.98
KERNVILLE	9,606.29	(2,482.61)	7,123.68
KINGS COE	1,466.34	(378.96)	1,087.38
LAKESIDE	2,876.81	(743.47)	2,133.34

LAMONT	19,968.49	(5,160.58)	14,807.91
LEMOORE ELEM	9,480.52	(2,450.11)	7,030.41
LEMOORE HIGH	3,624.11	(936.60)	2,687.51
LINNS VALLEY	948.67	(245.17)	703.50
LOMPOC	93,159.59	(24,075.83)	69,083.76
LONE PINE	4,238.21	(1,095.31)	3,142.90
LOS ALAMOS	1,469.69	(379.82)	1,089.87
LOS OLIVOS	2,373.88	(613.50)	1,760.38
LOST HILLS	3,471.93	(897.27)	2,574.66
LUCIA MAR	80,889.38	(20,904.76)	59,984.62
MAMMOTH	7,392.69	(1,910.54)	5,482.15
MAPLE	1,466.02	(378.87)	1,087.15
MARICOPA	4,568.98	(1,180.79)	3,388.19
MCFARLAND	21,184.95	(5,474.96)	15,709.99
MCKITTRICK	427.05	(110.37)	316.68
MIDWAY	1,673.84	(432.58)	1,241.26
MOJAVE	18,129.25	(4,685.26)	13,443.99
MONO COE	272.92	(70.53)	202.39
MONTECITO	3,389.99	(876.10)	2,513.89
MUROC	28,377.10	(7,333.68)	21,043.42
NORRIS	12,488.40	(3,227.46)	9,260.94
NORTH KERN VTC	3,026.41	(782.13)	2,244.28
ORCUTT	34,492.12	(8,914.02)	25,578.10

OWEN VALLEY	1,253.72	(324.01)	929.71
PANAMA-BUENA VISTA	84,751.31	(21,902.82)	62,848.49
PASO ROBLES	43,183.65	(11,160.23)	32,023.42
PLEASANT VALLEY	488.92	(126.35)	362.57
POND	1,223.28	(316.14)	907.14
REEF-SUNSET	17,171.69	(4,437.79)	12,733.90
RICHLAND	20,663.53	(5,340.21)	15,323.32
RIO BRAVO-GREELEY	4,561.44	(1,178.84)	3,382.60
ROSEDALE	14,722.23	(3,804.76)	10,917.47
ROUND VALLEY	1,179.72	(304.88)	874.84
SAN LUIS COASTAL	77,950.70	(20,145.30)	57,805.40
SAN LUIS OBISPO COE	3,323.46	(858.90)	2,464.56
SAN MIGUEL	3,214.95	(830.86)	2,384.09
SANTA BARBARA CEO	17,258.61	(4,460.25)	12,798.36
SANTA BARBARA CO SELPA	1,934.14	(499.85)	1,434.29
SANTA LUCIA ROP	2,447.81	(632.60)	1,815.21
SANTA MARIA BONITA	73,551.32	(19,008.34)	54,542.98
SANTA MARIA HIGH	38,554.45	(9,963.87)	28,590.58
SANTA YNEZ VALLEY HIGH	8,124.42	(2,099.65)	6,024.77
SEMITROPIC	1,301.05	(336.24)	964.81
SHANDON	2,945.86	(761.32)	2,184.54
SIERRA SANDS	60,441.98	(15,620.41)	44,821.57
SIPE - SLO	3,782.47	(977.53)	2,804.94

SIPE - SANTA BARBARA	884.57	(228.61)	655.96
SOLVANG	4,715.58	(1,218.68)	3,496.90
SOUTH FORK	2,819.48	(728.66)	2,090.82
STANDARD	20,377.90	(5,266.39)	15,111.51
TAFT CITY	20,210.29	(5,223.07)	14,987.22
TAFT HIGH	10,335.43	(2,671.05)	7,664.38
TEHACHAPI	32,222.93	(8,327.58)	23,895.35
TEMPLETON	9,310.94	(2,406.29)	6,904.65
VINELAND	6,625.77	(1,712.34)	4,913.43
VISTA DEL MAR	736.76	(190.41)	546.35
WASCO ELEM	13,472.25	(3,481.72)	9,990.53
WASCO HIGH	9,621.65	(2,486.58)	7,135.07
WEST FRESNO	1,256.56	(324.74)	931.82
WESTSIDE ROP	2,197.86	(568.01)	1,629.85
WILSONA	4,512.48	(1,166.19)	3,346.29
	1,895,874.88	(489,963.06)	1,405,911.82

FCMAT

FISCAL CRISIS & MANAGEMENT
ASSISTANCE TEAM

Childhood Sexual Assault: Fiscal Implications for California Public Agencies

California Association of Joint Powers Authorities
April 2, 2025



What FCMAT's Report Does

- Addresses the charge the Legislature and Administration assigned.
- Provides a road map on how to finance indebtedness created by settlements and judgments resulting from uninsured or underinsured causes of action.
- Public agency indebtedness is nuanced, and the report addresses challenges of time, judicial validation and constitutional debt limits.
- Looks at the special constitutional protections afforded school districts and community colleges experiencing insolvency.
- Steps outside of the charge to address the associated topics of the lack of comprehensive data, explains how public agencies are insured, introduces a victims' compensation fund and identifies inadequate protections and preventive steps.

What FCMAT's Report Does Not Do

- Limits the rights of childhood sexual assault survivors or limit in any way their remedies from public agencies.
- Abandons or otherwise discharges the obligations of those our judicial system holds responsible for injuries to children.
- Amends the revival statute.
- Sets tort limits or make other far reaching tort reforms.
- Asks the state to appropriate funds.
 - Although some enhanced prevention measures could result in mandated cost reimbursement considerations.

Recommendation Themes

- The report contains 22 recommendations across four themes.
 - **Data:** Knowing more about the volume and nature of the claims requires establishing a statewide data repository with common definitions and classifications.
 - **Financing:** Timing within the judicial process is important as it facilitates the mechanics of the funding options. Funding options are identified so that local educational agencies may pay their obligations and continue to instruct students and serve their community.
 - **Victims' Compensation Fund:** Provide an alternative to the time consuming and complex judicial system for victims to seek redress.
 - **Prevention:** Assaults on children must stop and we should do everything reasonable within our authority to prevent them.

Data Recommendations

- Recommendations #1 and #2:
 - *Require the development and maintenance of a statewide data repository, including mandating cooperation and information sharing by public agencies.*
 - *Mandate a classification system to provide objective, actuarially based information on childhood sexual assault claims.*
- These recommendations represent the lowest priorities, although understanding claims helps to inform public policy and prevent future offenses.

Financing Recommendations

- Recommendations #3 through #6 are specific to timing within the judicial process:
 - *Amend Government Code 970.6 to provide for the determination of unreasonable hardship by the local governing body tied to established standards.*
 - *Amend Government Code 970.6 to provide a sliding scale of time for repayment based on the judgment amount, plus interest thereon.*
 - *Extend the payment due date to 150 days from when a judgment is entered by the court for judgments that are greater than 50% of the local agency's unrestricted reserves.*
 - *Clarify that a Code of Civil Procedure 860 validation proceeding may be brought by a public agency before tort action judgments are entered against the public agency.*

Financing Recommendations (Cont.)

- Recommendations #7 through #11 are specific to funding options:
 - *Consider a limited exception to the prohibition on the use of lease financing proceeds for general operating purposes in Education Code (EC) 17456 for situations where an otherwise financially stable school district is faced with an extraordinary liability.*
 - *Extend state and local payment intercept mechanisms to public financings by local public agencies rather than limit the mechanisms to the California School Finance Authority.*
 - *Expand or direct an appropriate role for the state's Infrastructure and Economic Development Bank in financing childhood sexual assault settlements and judgments.*

Financing Recommendations (Cont.)

- *Adopt an alternative receivership statute for school districts requesting emergency apportionments solely due to childhood sexual assault obligations.*
- *Extend the maximum repayment term of 20 years for emergency apportionments when the loan amount is significantly higher than the school district's ability to pay and based on analysis performed and disclosed during the process leading to an emergency apportionment.*
- These recommendations represent the highest priorities in that they facilitate public agencies paying their obligations while continuing to instruct students and serve their community.

Victims' Compensation Fund Recommendation

- Recommendation #12:
 - *Commission a study that identifies the structure and attributes of a victims' compensation fund for childhood sexual assaults involving a public agency. The study should be presented to the Legislature no later than January 1, 2026, and the Legislature should consider establishing a victims' compensation fund by July 1, 2026.*

Prevention Recommendations

- Recommendations #13 through #22:
 - *Ensure that state policies set consistent standards to achieve zero tolerance for childhood sexual assault.*
 - *Require comprehensive school safety plans to include required policies and procedures designed to improve supervision and protection of children.*
 - *Amend paragraphs 1-5 and 9 of Penal Code 11165.7(a) to simply include all employees, volunteers and governing board members of a public or private school, including charter schools.*

Prevention Recommendations (Cont.)

- *Increase the quality and consistency of mandated training to prevent, build awareness of, and increase access to reporting options for, childhood sexual assault.*
- *Mandate training of students to promote awareness and help provide 24-7 protection.*
- *Establish a statute that promotes professional boundaries between adults and children and strengthens the safety of learning environments.*
- *Expand the work history verification and inquiry mandate to include all public and private school employers and employees.*

Prevention Recommendations (Cont.)

- *Provide for an electronic database of school employee work history in California's public and private schools.*
- *Apply the definition of egregious misconduct to all public and private school employees, and ensure that instances of egregious misconduct are reported to an appropriate state agency and included in available work history data accessible to school employers.*
- *Provide a clearer, improved definition of grooming that specifically addresses grooming in school, childcare, educational, recreational, and incarceration or probation settings.*
- These recommendations represent the second highest priority.

Pending Legislation

- Senate Bill 848 (Perez): Addresses all of the prevention recommendations. (In print.)
- Senate Bill 832 (Allen): Addresses three of the financing recommendations (validation, repayment terms on emergency apportionments, intercept mechanisms). (In print.)
- Senate Bill 577 (Laird): Addresses one of the financing recommendations (validation) and two tort related topics outside of the FCMAT recommendations. (In print.)
- Assembly Bill 1233 (Hoover): Addresses one of the prevention recommendations (expansion of work history reporting and inquiry). (Spot bill.)

Thank you!



SAFETY & LOSS CONTROL ADVISORY GROUP

APRIL 29, 2025
2:00 - 3:00 PM



WELCOME AND INTRODUCTIONS

Robert Kretzmer

SAFETY & LOSS CONTROL SERVICES OVERVIEW

Kerri Jones and Randy Rogers

SURVEY TOPICS

Kerri Jones

HOT TOPICS - POLLING

Shelby Gonzales

NEXT MEETING

Kerri Jones

Safety & Loss Control Services proactively work with our member districts to help them build a culture of safety for staff and students and to prevent unnecessary claims.



SISC
Self-Insured Schools
of California
Schools Helping Schools

Advisory Group

District

District POC	Email	Title	Office Phone Number
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• Topics of Interest

Arvin Union School District

Chris Davis	chdavis@arvin-do.com	Chief Business Official	(661) 854-6507
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- Safety & Loss

Bakersfield City School District

Sherry Gladin	gladins@bcisd.com	Assistant Superintendent, Busin	(661) 631-4675
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- Ideas to reduce risk of student injury on school campuses, Training that can be shared with school sites on reducing their risk of injury on campus,

Bellevue-Santa Fe Charter School District

Julie Turk	jturk@bsfcs.org	Director	(805) 595-7169
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- Volunteer and visiting independent contractor liability

Delhi Unified School District

Allison Davis	adavis@delhiusd.org	Director of HR	(209) 656-2000
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- learning

Di Giorgio School District

RYAN LUBATTI	rlubatti@digiorgio.k12.ca.us	CBO	(661) 854-2604
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- General knowledge for a small school district to stay up to date.

Edison School District

Jairo Arellano	jarellano@edison.k12.ca.us	Superintendent	(661) 363-5394
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- Insurance, it is getting way too expensive

El Tejon Unified Shool District

Sara Haflich	shaflich@el-tejon.k12.ca.us	Superintendent	(661) 248-6247
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- Campus Safety

Elk Hills School District

Tiffany Touchstone	titouchstone@elkhills.org	Superintendent/Principal	(661) 765-7431
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- Campus, student, and employee safety.

Fairfax School Districit

District**District POC****Email****Title****Office Phone Number**

• Topics of Interest

Alexander Anfoso**AAanfoso@fairfaxsd.us****CBO****(661) 366-7221**

- **Cost reduction**

Fruitvale School District**Leslie Garrison****legarrison@fruitvale.net****Superintendent****(661) 589-3830**

- **Vulnerability and Safety across campus**

Greenfield Union School District**Desiree Secrist****secristd@gfusd.net****Assistant Superintendent of Bus (661) 837-6000**

- **Facility safety.**

Dustin P. Adams**adamsd@gfusd.net****Special Education Teacher****(661) 837-6080**

- **Personal communication**

Ramon Hendrix**hendrixr@gfusd.net****Superintendent****(661) 859-4704**

- **NA**

Rebecca Patton**pattonr@gfusd.net****MOT Director****(661) 837-6030**

- **Safety for staff and students, as well as reducing theft and property damage.**

Hope School District**Michael Thomson****mthomson@hopeschooldistrict.or****CBO****(805) 682-2564**

- **Improving safety**

Kernville Union School District**Steven Martinez****smartinez@kernvilleusd.org****Superintendent****(760) 379-3651**

- **Just interested in learning and contributing any experiences to the group.**

Lakeside Union School District**Ty Bryson****tbryson@lakesideusd.org****Superintendent****(661) 836-6658**

- **Campus Safety**

Lucia Mar Unified School District**Curt Eichperger****curt.eichperger@lmusd.org****Assistant Superintendent, Busin (805) 474-3000**

- **Safety Procedures w/ Law Enforcement Partners ("Swatting" threats, campus lockdowns, etc); SAMs look-back cases (best practices); youth mental health supports**

District

District POC

Email

Title

Office Phone Number

• Topics of Interest

Madera County Superintendent of Schools

Kim Linderholm klinderholm@mcsos.org **Sr. Business & Admin Services A (559) 662-6295**

- Property Loss Checklist (such as in the event of a break-in) Fire Marshal Inspections - what is approved in CA to be in a classroom

McKittrick School District

Dawn Bourelle dbourelle@mck8.org **Superintendent/Principal (661) 762-7303**

- Provide the safest campus environment.

Marlene Morales mmorales@mck8.org **Operations Manager (661) 762-7303**

- Provide the safest campus environment.

Merced County Office of Education

Janet Riley jriley@mcoe.org **Deputy Superintendent, Business (209) 381-6725**

- Campus and Administrative site safety.

Merced Union High School District

Brett Nickelson bnickelson@muhsd.org **Director of Human Resources (209) 325-2015**

- Safety

Mojave Unified School District

Katherine Aguirre Katherineaguirre@mojave.k12.ca. **Superintendent (661) 824-4001**

- Worker's comp

Montecito Union School District

Virginia Alvarez valvarez@montecitou.org **Chief Business Official and Human Resources (805) 252-9112**

- Safety, liability and loss

Norris School District

Daniel Weirather daniel.weirather@norris.k12.ca.us **Admin of Business and Operations (661) 387-7019**

- Facility Safety Improvements, Vulnerability Assessments, Active Shooter Training/Protocols, collaboration with local law enforcement and threat assessments.

Orcutt Union School District

Sandra Knight sknight@orcutt-schools.net **Assistant Superintendent, Business (805) 938-8915**

- Safety and Loss prevention in general.

Owens Valley Unified School District

District

District POC	Email	Title	Office Phone Number
Rosanne A Lampariell • Topics of Interest • School Safety	rlamp@ovusd.org	Superintendent	(562) 397-9169

Panama-Buena Vista Union School District

Denita Maughan • Student Safety, Students with Disabilities	dmaughan@pbvusd.k12.ca.us	Assistant Superintendent, Speci	(661) 831-8331
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Katie Gonzalez • .	kgonzalez@pbvusd.k12.ca.us	Assistant Superintendent, Busin	(661) 831-8331
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Richland School District

Martin Rodriguez • All aspects of the group. Thank you.	mrodriguez@rsdshafter.org	Chief Business Official	(661) 746-8610
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Rio Bravo-Greeley Union School District

Fernando Ortiz • Liability for facilities and stolen property	fortiz@rbgusd.org	Chief Financial Officer	(661) 589-2696
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San Luis Coastal Unified School District

Ryan Pinkerton • All	rpinkerton@slcusd.org	Assistant Superintendent of Bus	(805) 549-1331
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Ryan Pinkerton • All	rpinkerton@slcusd.org	Assistant Superintendent of Bus	(805) 549-1331
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Santa Maria-Bonita School District

Sean Chenoweth • OSHA/Regulatory Compliance, ADA/Interactive Process, Insurance	schenoweth@smbbsd.net	Risk Manager Supervisor	(805) 361-8253
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Santa Ynez Valley Union High School District

Elysia Lewis • Keeping rates low	elewis@syvuhd.org	CBO	(805) 686-3560
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Taft City School District

District

District POC	Email	Title	Office Phone Number
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• Topics of Interest

Lori Slaven	lslaven@taftcity.org	Superintendent	(661) 763-1521
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- All. No specific topic at this time.

Taft Union High School District

Josh Bryant	jbryant@taftunion.org	C.B.O.	(661) 763-2316
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- Workers' Comp, Property & Liability

Tulare COE

Fernie Marroquin	fernied.marroquin@tcoe.org	Assistant Superintendent, Busin	(559) 733-6474
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- Cybersecurity, Incentive Programs to Reduce Risk

Tuolumne JPA

Jean Wolfgang	jwolfgang@tcsos.us	Sr. Executive Administrative Fisc	(209) 536-2034
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- Policies, P&L, new legislation, trainings.

Westmoreland Union Elementary

Ana Coronado	a.coronado@wued.org	Accountant	(442) 202-2383
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- Would like to hear how to implement strategies that have worked at other school sites.

Westside School Dsitric

Robert Hughes	r.hughes@westside.k12.ca.us	Deputy Superintendent	(661) 722-0716
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- All of them



April 17, 2025

TO: SISC II Board of Trustees

FROM: Ty Taylor
Coordinator II, Property & Liability

SUBJECT: New Claim Assignment Reports – Data Comparison (2023–24 vs. 2024–25)
Fiscal Quarters 1 – 3

Upon our completion of our third fiscal quarter, we have updated our new claim assignments data for SISC Property & Liability (SISC II). The attached reports allow for a statistical comparison in the number of new claims we have received in the first three fiscal quarters between the 2023–24 year and the 2024–25 year. These reports are broken down by each line of coverage, i.e. Auto Coverage, Liability Coverage, Property Coverage and Student Insurance Coverage.

Within each line of coverage, these reports provide a further breakdown by identifying the “types” of claims we received within each coverage line. For instance, a “Collision Claim” is a type of Auto claim. It involves a claim made by a member district to pay for the damages to a district vehicle or bus. Other examples would be an “Employment Practices Claim” as a type of Liability claim, or a “Fire Claim” as a type of Property claim.

This data is collected by our claims operations data system “IVOS”. We also cross check and reconcile the data by comparing it to our monthly claim assignment logs created by staff. This data is helpful for management to understand patterns and trends of claim activity within our risk pool. It also allows us to make informed decisions as to staffing and training needs. Additionally, this data supports coordination with SISC Safety & Loss for targeted loss prevention and mitigation efforts.

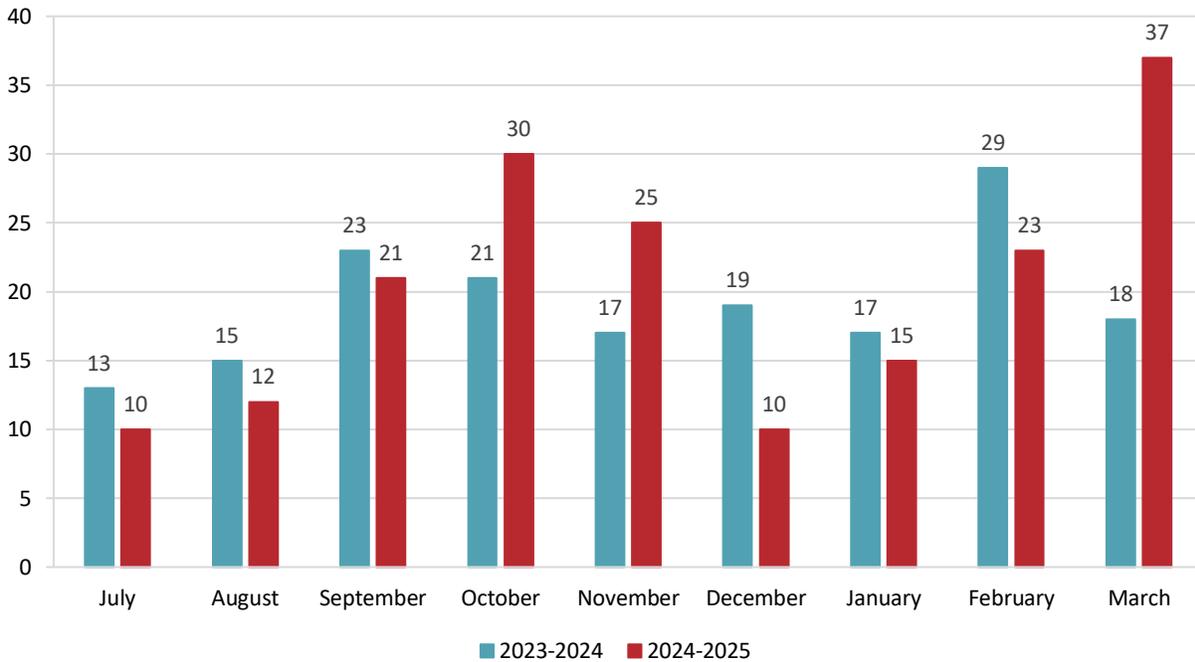
Thank you for your time in reviewing these claim new assignment reports.

AUTO CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term
Q3 Update

Monthly Comparison

1st – 3rd Quarter



Auto Claims per Quarter	2023 – 2024	2024 - 2025
1 st Quarter (July – September)	51	43
2 nd Quarter (October – December)	57	65
3 rd Quarter (January – March)	64	75
Total	172	183

Total Claim Types (1st – 3rd Quarter)	2023 – 2024	2024 - 2025
Collision	85	92
Property Damage	61	63
Bodily Injury	17	22
Comprehensive	9	6
Miscellaneous	0	0
Total	172	183

AUTO CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term
Q3 Update

Quarter 1

	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

Quarter 3

	23 – 24	24 – 25
January – Total	17	15
Collision	6	7
Property Damage	5	3
Bodily Injury	5	5
Comprehensive	1	0
Miscellaneous	0	0
February – Total	29	23
Collision	17	10
Property Damage	9	10
Bodily Injury	3	3
Comprehensive	0	0
Miscellaneous	0	0
March – Total	18	37
Collision	10	11
Property Damage	4	19
Bodily Injury	0	4
Comprehensive	4	3
Miscellaneous	0	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	

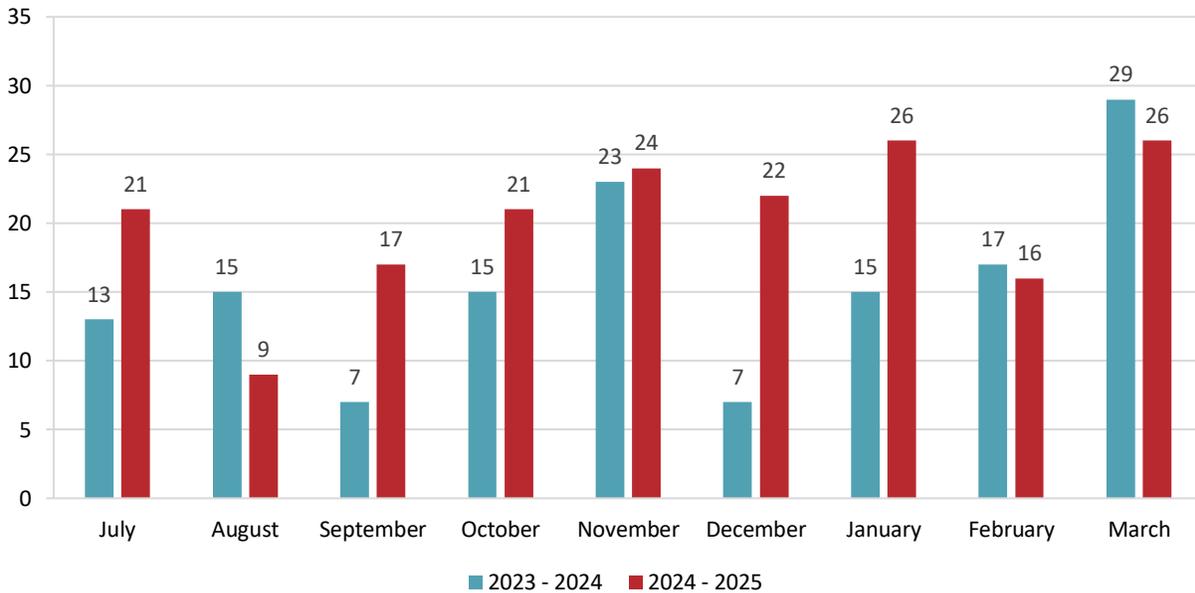
Quarter 4

LIABILITY CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term
Q3 Update

Monthly Comparison

1st – 3rd Quarter



Sexual Abuse Claims*	2023 – 2024	2024 – 2025
July	0	1
August	1	1
September	0	0
October	4	6
November	4	1
December	0	6
January	1	2
February	2	0
March	5	6
Total	17	23

* Claims for sexual assault, molestation, and sexual harassment with a date of loss prior to July 1, 2020 are categorized under Bodily Injury coverage. The Sexual Misconduct coverage and claim type became effective on July 1, 2020; therefore, claims for sexual assault, molestation, and sexual harassment with a date of loss after July 1, 2020 are categorized under Sexual Misconduct coverage.

LIABILITY CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term
Q3 Update

Liability Claims per Quarter	2023 – 2024	2024 - 2025
1 st Quarter (July – September)	35	47
2 nd Quarter (October – December)	45	67
3 rd Quarter (January – March)	61	68
Total	141	182

Total Claim Types (1st – 3rd Quarter)	2023 – 2024	2024 - 2025
Bodily Injury	70	76
Personal Injury	13	38
Sexual Misconduct	11	16
Property Damage	33	29
Employment Practices	13	22
Errors & Omissions	0	0
Administrative	1	1
Total	141	182

LIABILITY CLAIM ASSIGNMENTS

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

Q3 Update

	23 – 24	24 – 25		23 – 24	24 – 25	
Quarter 1	July – Total	13	21	January – Total	15	26
	Bodily Injury	7	7	Bodily Injury	5	11
	Personal Injury	1	2	Personal Injury	4	9
	Sexual Misconduct	0	1	Sexual Misconduct	0	1
	Property Damage	3	5	Property Damage	6	2
	Employment Practices	1	5	Employment Practices	0	3
	Errors & Omissions	0	0	Errors & Omissions	0	0
	Administrative	1	1	Administrative	0	0
	August – Total[†]	15	9	February – Total	17	16
	Bodily Injury	5	3	Bodily Injury	11	11
	Personal Injury	1	2	Personal Injury	0	0
	Sexual Misconduct	0	1	Sexual Misconduct	1	0
Property Damage	7	2	Property Damage	2	4	
Employment Practices	2	1	Employment Practices	3	1	
Errors & Omissions	0	0	Errors & Omissions	0	0	
Administrative	0	0	Administrative	0	0	
September – Total	7	17	March – Total	29	26	
Bodily Injury	6	9	Bodily Injury	16	14	
Personal Injury	0	2	Personal Injury	0	4	
Sexual Misconduct	0	0	Sexual Misconduct	4	4	
Property Damage	1	3	Property Damage	6	3	
Employment Practices	0	3	Employment Practices	3	1	
Errors & Omissions	0	0	Errors & Omissions	0	0	
Administrative	0	0	Administrative	0	0	
October – Total	15	21	April – Total	28		
Bodily Injury	7	4	Bodily Injury	15		
Personal Injury	3	5	Personal Injury	0		
Sexual Misconduct	2	6	Sexual Misconduct	1		
Property Damage	3	4	Property Damage	7		
Employment Practices	0	2	Employment Practices	3		
Errors & Omissions	0	0	Errors & Omissions	1		
Administrative	0	0	Emp. Benefits & Wrong Acts	1		
November – Total	23	24	May – Total	28		
Bodily Injury	12	6	Bodily Injury	9		
Personal Injury	4	13	Personal Injury	4		
Sexual Misconduct	4	1	Sexual Misconduct	1		
Property Damage	2	2	Property Damage	10		
Employment Practices	1	2	Employment Practices	4		
Errors & Omissions	0	0	Errors & Omissions	0		
Administrative	0	0	Administrative	0		
December – Total	7	22	June – Total	15		
Bodily Injury	1	11	Bodily Injury	5		
Personal Injury	0	1	Personal Injury	1		
Sexual Misconduct	0	2	Sexual Misconduct	1		
Property Damage	3	4	Property Damage	7		
Employment Practices	3	4	Employment Practices	1		
Errors & Omissions	0	0	Errors & Omissions	0		
Administrative	0	0	Administrative	0		

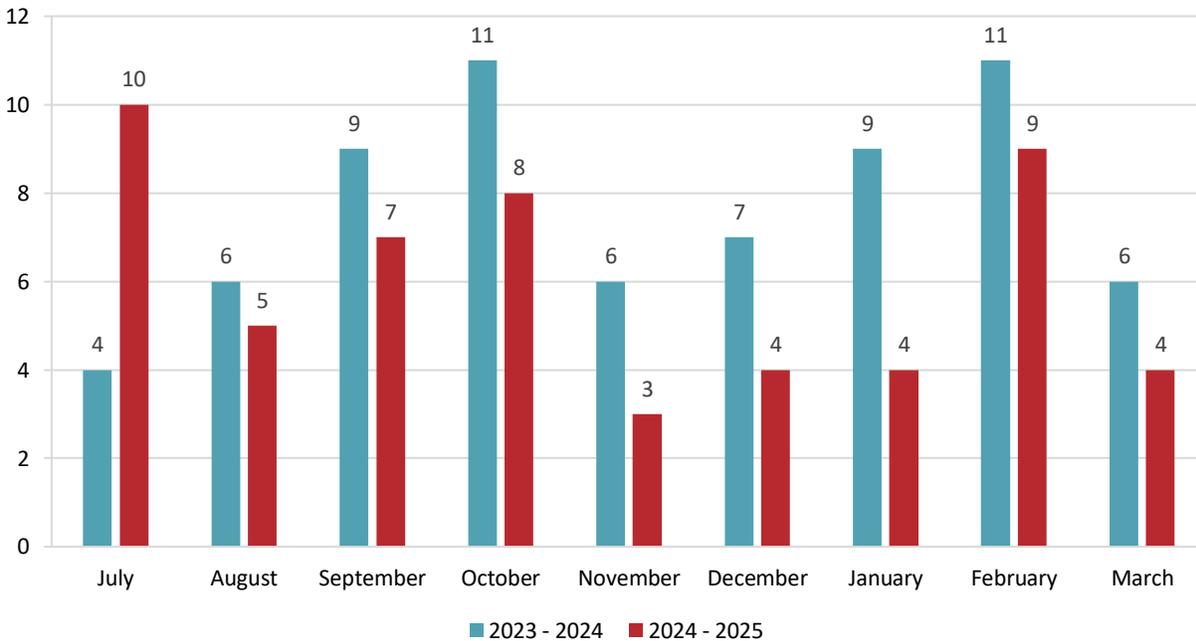
[†] Total does not reflect SEVCP claims opened at the beginning of each fiscal year.

PROPERTY CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term
Q3 Update

Monthly Comparison

1st – 3rd Quarter



Property Claims per Quarter	2023 – 2024	2024 - 2025
1 st Quarter (July – September)	19	22
2 nd Quarter (October – December)	24	15
3 rd Quarter (January – March)	26	17
Total	69	54

Total Claim Types (1 st – 3 rd Quarter)	2023 – 2024	2024 - 2025
Water	14	13
Wind	6	6
Fire	2	7
Theft	25	13
Vehicle	13	11
Other [‡]	9	4
Total	69	54

[‡] Other to include the following: All Physical Loss, Boiler/Machinery, Crime, Lighting, and Vandalism.

PROPERTY CLAIM ASSIGNMENTS

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

Q3 Update

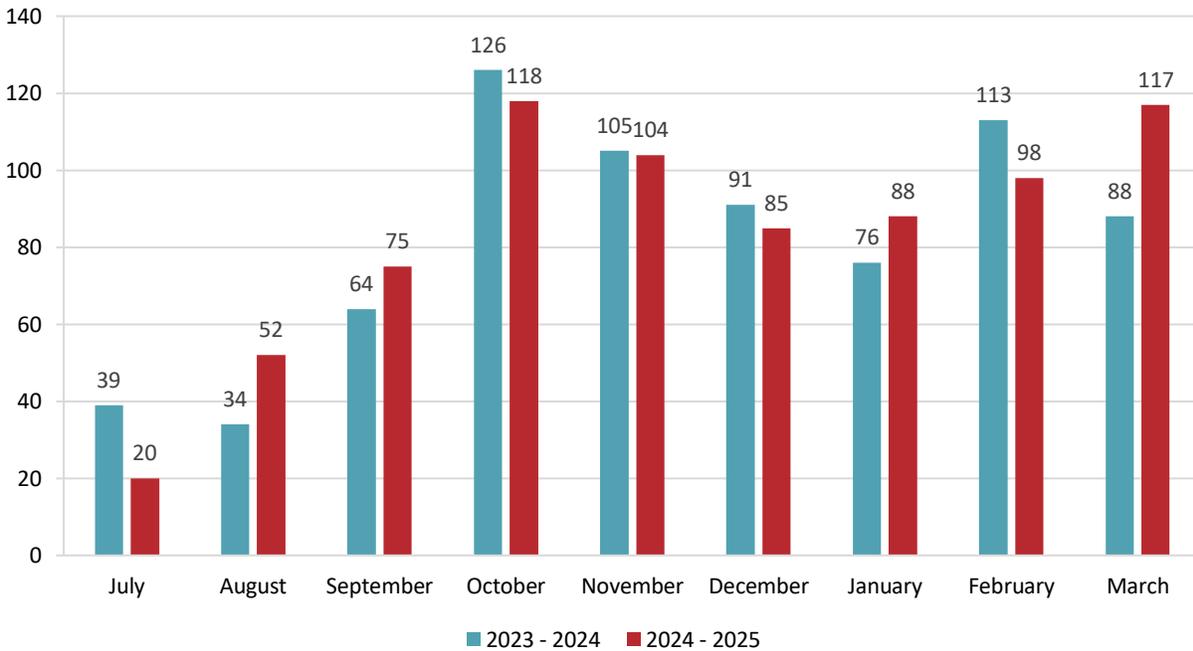
	23 – 24	24 – 25		23 – 24	24 – 25	
Quarter 1	July – Total	4	10	January – Total	9	4
	Water	1	4	Water	0	1
	Wind	0	0	Wind	0	2
	Fire	0	1	Fire	0	0
	Theft	3	2	Theft	4	1
	Vehicle	0	2	Vehicle	2	0
	Other	0	1	Other	3	0
	August – Total	6	5	February – Total	11	9
	Water	2	0	Water	4	1
	Wind	0	1	Wind	2	2
Fire	0	1	Fire	0	1	
Theft	1	2	Theft	3	2	
Vehicle	0	1	Vehicle	2	2	
Other	3	0	Other	0	1	
September – Total	9	7	March – Total	6	4	
Water	1	2	Water	2	0	
Wind	2	0	Wind	1	0	
Fire	0	1	Fire	0	1	
Theft	4	1	Theft	1	2	
Vehicle	1	2	Vehicle	1	1	
Other	1	1	Other	1	0	
October – Total	11	8	April – Total	14		
Water	2	5	Water	6		
Wind	0	0	Wind	2		
Fire	0	2	Fire	1		
Theft	3	1	Theft	2		
Vehicle	5	0	Vehicle	2		
Other	1	0	Other	1		
November – Total	6	3	May – Total	5		
Water	1	0	Water	2		
Wind	1	0	Wind	0		
Fire	1	0	Fire	0		
Theft	3	2	Theft	2		
Vehicle	0	0	Vehicle	1		
Other	0	1	Other	0		
December – Total	7	4	June – Total	6		
Water	1	0	Water	1		
Wind	0	1	Wind	0		
Fire	1	0	Fire	0		
Theft	3	0	Theft	3		
Vehicle	2	3	Vehicle	2		
Other	0	0	Other	0		

STUDENT INSURANCE CLAIM ASSIGNMENTS

2023 – 2024 Coverage Term vs. 2024 – 2025 Coverage Term
Q3 Update

Monthly Comparison

1st – 3rd Quarter



Student Insurance Claims per Quarter	2023 – 2024	2024 - 2025
1 st Quarter (July – September)	137	147
2 nd Quarter (October – December)	322	307
3 rd Quarter (January – March)	277	303
Total	736	757

Total Claim Types (1 st – 3 rd Quarter)	2023 – 2024	2024 - 2025
Assault	9	11
Athletic Competition/PE	200	261
Auto	3	2
Event	2	5
Other General Liability	252	192
Playground	95	101
Slip/Trip/Fall	175	185
Total	736	757

STUDENT INSURANCE CLAIM ASSIGNMENTS

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

Q3 Update

Quarter 1

	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
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

Quarter 2

	23 – 24	24 – 25
January – Total	76	88
Assault	0	2
Athletic Competition/PE	22	32
Auto	0	1
Event	0	2
Other General Liability	30	15
Playground	6	12
Slip/Trip/Fall	18	24
February – Total	113	98
Assault	2	1
Athletic Competition/PE	34	40
Auto	1	0
Event	1	1
Other General Liability	36	27
Playground	9	8
Slip/Trip/Fall	30	21
March – Total	88	117
Assault	0	0
Athletic Competition/PE	20	49
Auto	0	0
Event	1	0
Other General Liability	35	15
Playground	12	17
Slip/Trip/Fall	20	36
April – Total	102	
Assault	2	
Athletic Competition/PE	31	
Auto	2	
Event	2	
Other General Liability	28	
Playground	18	
Slip/Trip/Fall	21	
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	

Quarter 3

Quarter 4

Quarterly Update

SAFETY & LOSS ADVISORY GROUP

SISC takes seriously its efforts and obligations related to our membership for purposes of mitigating against conditions that may increase a district’s liability exposure. Our dedicated staff of safety and loss professionals made up of Randy Rogers, Kerri Jones and Shelby Gonzales assures that our members have access to a well-trained professional in the field.

In addition to the advice and counsel that our membership receives through the efforts of our safety and loss team, we think it is important that we also hear from you. In an effort to increase communication with our membership we are establishing a Safety & Loss Advisory Group that will be meeting virtually each quarter. Since the announcement of the formation of this group we have received multiple registrations from individuals throughout the SISC Property & Liability pool over a widespread geographic area.

Our first virtual meeting is expected to take place on April 29, 2025. In that meeting, we will take a few minutes to discuss the advisory groups purpose, as well as present an overview of the topics of interest that were submitted in the numerous participant registration forms received. As a preview, we have learned that members are interested in a wide variety of topics ranging from: campus safety, mental health issues, and law enforcement engagement. In addition, staff has suggested topics for future consideration, including but not limited to: animals on campus, field trips, and playground safety. The list is unending and we look forward to your submission of other topics of interest to consider.

We live in a time of nuclear verdicts and social inflation. This, on occasion, translates into a more costly insurance program from both a loss prevention perspective as well as a loss payment one. Given the realities of our current climate, it is appropriate for SISC to seek input from our membership, as to how we can further mitigate liabilities and losses.

An announcement will be coming soon concerning our first virtual meeting as to content, date and time. We welcome your participation and should you have any questions regarding your registration to be a participant in the Safety & Loss Advisory Group, please contact Lilia Morentin at 661-636-4495 or via e-mail at limorentin@siscschools.org



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Property & Liability Safety and Loss Control Trainings

Did you know the Property & Liability, Safety and Loss Control department offers trainings? These can be in-person or virtually, depending on what works best for the district. Below are a few examples of trainings available:

- **Asbestos Hazard Emergency Response Act (AHERA) Two-Hour General Awareness.** This course is primarily designed for custodial and maintenance staff.
- **Playground Supervision.** This course is designed for teachers and staff who provide supervision of children on the playground. Training includes aspects of supervision, and what to look for in the maintenance and general safety of playground equipment.
- **Playground Maintenance.** This course is designed for playground maintenance staff. This training includes more detailed information on maintenance of playground equipment, surfacing standards and when equipment may need to be taken out of service for the safety of children.

If your school site or district is interested in this type of training, please contact your Safety & Loss Control Specialist (see column to the right for phone numbers).

SAFETY & LOSS CONTROL UPDATES

The Safety & Loss Control team wanted to take some time to update districts regarding recent changes and/or common questions.

Playground equipment

As the age of entry for transitional kindergarten continues to change, districts should consider the skills and ability of these young users on playgrounds. Playground equipment manufacturers design equipment with the age of the user in mind and in compliance with the Consumer Product Safety Commission (CPSC) and the American Society for Testing and Materials (ASTM) guidelines.

Installed playground equipment is designed for users 0 to 24 months (2 years); 2 years old to 5 years old; and 5 years old to 12 years old. Equipment designed for 2 years old to 12 years old is also an option. Districts are encouraged to check the manufacturer's recommended user age group for their existing equipment for age-appropriateness. In addition, if the district is planning to install new equipment for the transitional kindergarten students, be sure you ask for equipment designed for 2- to 5 years old students or 2 years old to 12 years old students.



New Lead Standards

The California Occupational Safety and Health (OSH) Standards Board approved significant revisions to their lead standards for General Industry and Construction Safety Orders. These updates reduce the triggers for medical removal protection and surveillance, with a focus on blood lead levels, permissible exposure limits, and other aspects of workplace hygiene and training. The changes aim to better protect workers from the adverse health effects of lead exposure. The revised standards became effective January 1, 2025.

Employers should review their existing procedures, programs and the guidance resources provided on the Cal/OSHA's Occupational Lead Exposure Prevention Guidance and Resources webpage dir.ca.gov/dosh/lead/ to ensure that workers are protected.

Trampolines and Jump Parks

"What is SISC's position on trampolines and field trips to trampoline parks?" are common questions we get as districts prepare for spring or fall carnivals. SISC recommends against these attractions. The Memorandum of Coverage (MOC) excludes coverage for large trampolines or springboards. In addition, it can be difficult to properly supervise for the district and may create a situation where students of different ages and abilities are interested in participating at one time. Should a district be considering a field trip to this type of venue, they should be aware that these venues often require the parent/guardian to sign waivers indemnifying the venue. Additionally, the district is protected by the Government Field Trip Immunity in most cases, found in Education Code section 35330. The only coverage available is the SISC Student Insurance coverage up to \$2,500.

INTRODUCING MICAELLE “MIKEE” MORALES

If you’ve called our office, chances are you’ve had the pleasure of speaking with one of our Claims Assistants, Micaelle “Mikee” Morales. Morales joined SISC in August 2023 as a temporary employee in our Workers’ Compensation division. Her dedication and hard work led to a permanent position as a Claims Assistant in the Property & Liability department in February 2024. Since then, she has continued to grow professionally, consistently demonstrating her commitment to excellence and her ability to adapt to new challenges.

Morales was born in the Philippines and lived there until her family moved to Bakersfield, CA when she was seven years old. She attended Our Lady of Perpetual Help School and Garces Memorial High School, where she developed a strong academic foundation. Morales later pursued higher education at California State University, Bakersfield (CSUB), graduating in 2017 with a Bachelor of Science in Biochemistry. She is bilingual, speaking both English and Tagalog fluently.

Initially, Morales embarked on a pre-medical track, motivated by a commitment to healthcare and enhancing patient care. However, in 2021, she transitioned into the field of claims, where she has been making significant contributions ever since. Morales’ dedication to continuous learning and growth is evident in her frequent attendance at workshops and seminars, where she actively seeks to enhance her skills and knowledge. In 2025, Morales obtained her Associate in Claims (AIC) designation, demonstrating her commitment to professional growth. She is currently enrolled in the Risk Management Practitioner Certificate Program, with an expected completion date of May 2025.

During her time at CSUB, Morales met Corey, who would become her significant other. They have been together since 2017, building a strong and supportive relationship. In December 2023, they welcomed a new member to their family, a golden retriever named Sora. Out-

side of her professional life, Morales dedicates her time to her family. They often take Sora to the beach or hike local trails, creating beautiful memories together. She is an avid reader and aspiring baker, often bringing cupcakes to our pot-lucks.



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Vehicle Inventory

As the end of the fiscal year is getting close, it's the perfect time to do a check on your vehicle inventory. SISC utilizes a third party platform for our vehicle database. All of our member districts are given access to update and modify vehicles as needed. The new policies will be available late May and all active vehicles at that time will be transferred to the new policy. To ensure that your policy is up to date, please make sure to add new vehicles as soon as they are received. This is also a good time to make sure that all vehicles no longer in the district's possession, have been removed. If you need assistance with removing or adding vehicles in the system, please reach out to Shelby Gonzales at (661) 636-4604 or email shgonzales@siscschools.org. If you have had a change in staff or responsibilities, please click on this link below to access the contact sheet for a new user setup request. We're happy to assist in getting your staff familiar with the system and able to access documentation as needed.

<https://sisc.kern.org/property-liability/vehicle-notification-database/>

[Or click here](#)

SEEING IS BELIEVING: THE BENEFITS OF VIDEO EVIDENCE IN RISK MANAGEMENT AND LITIGATION

BY TY TAYLOR, COORDINATOR

Security Cameras

Security cameras are becoming more and more prevalent as technology improves and the price for such equipment becomes more affordable. Security cameras on school campuses and public property are a useful tool that can assist administrators in risk management and litigation. Often times school campuses are multi-acre facilities that have blind spots, alcoves and architectural designs that can make campus supervision daunting. Although a security camera is not as effective as a campus supervisor, it can be beneficial as both a deterrent and as an eyewitness.

We all recognize that there are occasions when adolescents can make poor decisions, whether it be: graffiti, fighting, the use of illicit drugs or their participation in sexual activity. When individuals want to engage in prohibited behaviors, often times they will seek out locations where they can engage in those behaviors in secret. Signage of 24-hour video monitoring and the strategic placement of security cameras can be a useful deterrent in preventing troublesome behaviors. Once students realize that their favorite hiding spots are no longer hidden, that location might become a safer space on campus.

You cannot place cameras inside a restroom, however, the placement of security cameras outside the restroom can record who goes in, who comes out, who goes into the restroom together and how long they are inside the restroom together. This information to an investigator, after the fact, is very important for school administrators and law enforcement. Claims of sexual assault or abuse occurring inside school restrooms are on the rise. Anything, within reason, that can be done to deter such events should be undertaken.

In addition to the deterrent benefit of security cameras, it can also serve as an eyewitness regardless of their location. Whether the camera is located in a trouble spot, or a high traffic area such as the parking lot, security cameras have the ability to record and capture accurate evidence in real time. Often times an eyewitness account is only as good as the eyesight of a witness and their ability to describe what they actually saw. When witnesses are questioned in litigation by a skilled attorney, they can often succumb to doubt and confusion as to what really occurred and what they saw, resulting in a discredited witness. The old adage that "a picture is worth a thousand words" is legitimate.

If a parent trips and falls on a sidewalk, but it was not captured on the security camera, did it really happen? School districts are large government institutions with ample insurance coverage. The proverbial "deep pockets" comes to mind. Many of us have seen grocery store security cameras expose a fraudulent scheme. It is the dishonest customer that gently sits themselves down next to a spill on aisle number eight when nobody is looking and then starts writhing on the ground and yelling out to gain the attention of a witness. With over 30 years

(continued on page 5)

VIDEO EVIDENCE (CONTINUED FROM PAGE 4)

of handling liability insurance claims, I have seen a broad spectrum of claims. However, many of our campuses are older and in need of repairs to walkways and travel paths. An unscrupulous visitor with a pre-existing herniated disc is only limited by their imagination when it comes to their next lawsuit. Security cameras document the legitimate claims from the unscrupulous claims. Without cameras, discerning the truth can be an expensive and lengthy process for all parties involved.

Districts should make it a practice to monitor live feeds and/or review the footage in a timely manner for inappropriate behavior and activities.

Cellular Phone Videos

Our culture and our youth have become video and technologically driven. At the slightest indication of a newsworthy event, bystanders reach for their cell phones to record the event. They want to be the first to post it on their story or feed. If there is an injury or controversial event that occurs on campus, school administrators would be wise to question bystanders and determine if they have a recording of their observations. If so, they should request permission to view it and have that student send it to them via email or text to secure the evidence. Many districts also have anonymous reporting systems such as STOPit that bystanders can upload text or footage to district/school administration. I have seen some administrators simply use their own cell phone to video record a video playing on a student witness cellphone to obtain the evidence. Be mindful that you will want to get the full name of the person who took the video and include the date, time and location. You will also want to identify the parent information of the student. You will want this documentation to preserve their information in the event they are needed to testify for a deposition or in court several years later.



Data Storage-Preserving the evidence

Preserving the video evidence, i.e., “data”, is an important part of the process. Many security camera systems are designed to recycle and refresh the data and memory within a certain schedule depending on the system. It is important to download and preserve those video clips of an event shortly after it occurs so that it is not recycled and lost. We recommend downloading at least five minutes “before” and five minutes “after” the subject event occurs, to be saved and preserved. The extra ten minutes can often times provide context to an event that will be lost if not preserved.

If, or when, an injury-causing event on campus turns into a liability claim or lawsuit, the video evidence will be extremely important. Often times an injured person’s account of what happened changes and becomes re-shaped with the assistance of a plaintiff attorney. An accurate accounting of what really happened will assist a school district in their defense by either validating the described event, or refuting it. Either way, knowledge is power. Half the battle in litigation is having an accurate account of what actually transpired. A considerable savings in legal fees could be captured each year simply by having video evidence for our litigated claims.

Prior to installation of video cameras on campus, we recommend that you discuss with your administrative legal counsel to obtain their input.

Special Education Voluntary Coverage Program

The Special Education Voluntary Coverage Program (SEVCP) was established to address the increasing costs of special education legal expenses. It provides financial assistance to participating school districts and SELPAs for such expenses. Operating on a reimbursement basis, the program follows a fiscal year schedule from July 1st to June 30th.

The enrollment form for the 2025–2026 fiscal year is now available online. To facilitate a seamless enrollment process, please complete the secure online form available at <https://wl.sisc.kern.org/Forms/SEVCP>. Kindly refrain from using any previously saved forms. Please ensure that the updated form is completed and submitted no later than June 1, 2025. Participating districts will be invoiced for the premium after July 1, 2025. Enrollment in the program must be finalized by the June 1, 2025 deadline.

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

Did you know?

The SISC Safety and Loss Control staff combined have over 55 years experience in the public education field and over 25 year in safety and loss control services. Additional experience includes private insurance and school construction. Please feel free to call us with any questions we may be able to provide assistance.

FROM THE DIRECTOR

Among the various industry associations that SISC is fortunate to be a part of, the California Joint Powers Association (CAJPA) stands out as a valuable resource. The CAJPA mission aligns perfectly with SISC's commitment to bringing added educational value to our members via their association with SISC.

There are two upcoming programs that may be of interest to our members. On April 23, 2025, the CAJPA LITL Committee will be hosting a rare in-person event in Southern California, entitled "*What Insurance Do You Want in Your Contract?*" and a second session entitled "*Government Claims Act*". Both topics are integral to the function of those involved in handling or managing property and liability issues on behalf of their districts.

A second program that may be of interest will take place virtually on May 7, 2025, entitled "*Part 1: Nuts and Bolts of Workers' Compensation for Public Entities*". This presentation will be virtual, from 10:00 a.m. - 11:00 a.m. We strongly encourage anyone who wants to develop a better understanding of how the workers' compensation process works to attend.

Those who are interested can visit the CAJPA website for registration information. https://www.cajpa.org/events/event_list.asp or click "[here](#)"

STUDENT ACCIDENT COVERAGE

BY ELSA LARA, STUDENT INSURANCE CLAIMS EXAMINER

At SISC, we are always committed to ensuring the safety and well-being of students. As part of our ongoing efforts to provide Student Accident Coverage, we want to clarify an important update regarding the Student Accident Coverage.

What's Staying the Same?

Our member districts will continue to benefit from Student Accident Coverage within their property and liability policy. This coverage remains in place and will continue to provide essential supplemental coverage for enrolled students, in the event of an accident. As many of you know, this benefit provides up to \$2,500 in coverage for payment of medical services per student for any one accident. The details of this coverage can be found in Endorsement #2 attached to the SISC Memorandum of Coverage No. SLP 7124 25. This document can be located on the SISC Property & Liability website at <https://sisc.kern.org/pl/coverage-documents/>

What changed?

As of July 1, 2024, SISC discontinued the optional Supplemental Student Accident Coverage that was previously available for parents to purchase. Per the memo that was distributed to our membership dated May 22, 2024, members can now purchase Supplemental Student Accident Coverage through Insurica by contacting Raneë Findley, Marketing Manager, at 661-316-5108, or by e-mail at raneë.findley@insurica.com. It should be noted that this is a district wide plan, as opposed to an individually purchased plan by a parent. This change does not impact the core student accident coverage already included in your policy—only the separate, voluntary supplemental coverage is affected.

What This Means for our District Members?

- No action is required - your existing student accident coverage remains intact.
- Families no longer have the option to purchase supplemental accident coverage through our program.
- If your district is interested in a district wide supplemental student accident insurance plan, please contact Raneë Findley as noted above.
- If you have any questions or need further clarification, our team is here to assist you.

If you need more information, please contact the Student Accident Coverage department at (661) 636-4736.