



**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
DECEMBER 15, 2022
10:30 A.M.**

AGENDA

I. Consent Agenda

- | | |
|---|--------------|
| A. Approval of Minutes for November 2022 Board of Directors Meeting | Nick Kouklis |
| B. Approval of Payment of Student Insurance Claims in the Amount of \$40,920.00 and Tackle Football Claims in the Amount of \$5,415.06 for the Month of November 2022 | Nick Kouklis |

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
Kern High School District By Ty Taylor	2019033922	H.R. (a minor) L-BI
Santa Barbara Unified School District By Pat Tumbarello	2023043827	Jarrod Shalhoob-Conaway L-BI
Atascadero Unified School District By Pat Tumbarello	2019032223	Jane Doe, et. al L-BI
Lamont School District By Hilda Tabora	2023043775	Property
Lake Elsinore Unified School District By Ryan Bourget	2022043498	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 \$934,573.32 for the Month of November 2022 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 November 2022 Will Be Submitted for Approval Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- C. Approval of Excess Property Insurance Rate Renewal for 2023 Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

VI. Information and Discussion Items

- A. Update on AB 218 Robert Kretzmer

- B. Discussion on Fentanyl Robert Kretzmer

- C. Comments from the Board of Directors Will Be Heard Nick Kouklis

- D. Next Meeting: Nick Kouklis
Thursday, January 19, 2023
10:30 a.m.
Room 204, 2nd Floor – Larry E. Reider Education Center
2000 K Street, Bakersfield, CA 93301

- E. Adjournment Nick Kouklis

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	LPD–Liability Property Damage
ACL – Auto Collision	CF – Crime/Fidelity	P - Property
ACP – Auto Comprehension	LBI – Liability Bodily Injury	SE – Special Education
AGK – Auto Garage Keepers	LPI – Liability Personal Injury	
APD – Auto Property Damage		
4. **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.
5. **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.
6. **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.
7. **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.
8. **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.
9. **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.
10. **PERSONAL INJURY** - Injury, other than bodily injury, results from oral or written communication.
11. **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.
12. **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.
13. **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.



**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
NOVEMBER 17, 2022
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 Kouklis at 10:33 a.m. on Thursday, November 17, 2022 in room 204, 2nd floor of the Larry E. Reider Building, 2000 K Street, Bakersfield, California 93301. The following individuals were in attendance:

MEMBERS PRESENT:

Nick Kouklis
Steve Martinez
Ty Bryson
Paul Miller(left at 12:00)
S. Aaron Resendez
Dr. Dave Ostash
Christine Cornejo
Katie Russell
Bill Ridgeway
Robert Hughes

ALTERNATES PRESENT:

Dr. John Mendiburu
Sue Lemon

OTHERS PRESENT:

Kim Sloan
Megan Hanson
Kristy Comstock
Rich Edwards
Fred Bayles
Robert Kretzmer
Ty Taylor
Dr. Mary Barlow

Consent Agenda

Motion was made by Director Ostash, seconded by Director Bryson and by roll call vote of 9-Yes, 0-No, and 1 Abstention (9-0-1)(abstention from Director Hughes) to approve the Consent Agenda as follows:

Minutes

Approval of Minutes for October 2022 Board of Directors Meeting

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of \$81,914.82 and Tackle Football Claims in the Amount of \$511.17 for the month of October 2022.

Public Comment

None

Closed Session – Property & Liability Claims

The Board went into closed session at 10:42 a.m.

Reconvene to Open Session

The Board reconvened into open session at 11:36 a.m.

Director Kouklis reported on the following cases:

With respect to the claim filed by Sandra McIntosh against Eastern Sierra Unified School District after discussion, motion was made by Director Russell, seconded by Director Resendez and by roll call vote of 10-0-0 the board approved the payment of \$89,444.44 for the settlement of this claim with Sandra McIntosh.

With respect to the claim filed by O.B., a minor against Santa Barbara Unified School District after discussion, motion was made by Director Resendez, seconded by Director Bryson and by roll call vote of 10-0-0 the board approved the payment of an undisclosed amount for the settlement of this claim with O.B., a minor.

With respect to the claim filed by Semitropic Elementary School District after discussion, motion was made by Director Ridgeway, seconded by Director Miller and by roll call vote of 10-0-0 the board approved the payment of up to \$49,242.34 for repairs to a damaged bus caused by a collision.

With respect to the claim filed by Paso Robles Joint Unified School District after discussion, motion was made by Director Ostash, seconded by Director Russell and by roll call vote of 10-0-0 the board approved the payment of \$137,317.69 for repairs to a classroom damaged by fire.

With respect to the claim filed by Kern County Superintendent of Schools after discussion, motion was made by Director Cornejo, seconded by Director Bryson and by roll call vote of 10-0-0 the board approved the payment of an additional amount of \$47,705.59 for clean up and repairs to a building damaged by fire.

With respect to the claim filed by Rachael Montoya against Bakersfield City School District after discussion, motion was made by Director Ostash seconded by Director Bryson and by roll call vote of 8-0-2 (abstention by Director Cornejo and Director Russell) the board approved the payment of an undisclosed amount for the settlement of this claim with Rachael Montoya.

Action Items

Report of Property and Liability Claims – October 2022

Robert Kretzmer presented the Report of Property and Liability Claims. There were 31 new claims, 42 claims were closed and no claims reopened in October, resulting in 444 pending claims. Robert reviewed the check register for October 2022, reporting on nine checks that were in excess of \$25,000.00. After discussion, motion was made by Director Miller, seconded by Director Russell and by roll call vote of 10-0-0, approving payment of Property and Liability Claims in the amount of \$1,768,343.53 for the month of October 2022.

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending October 31, 2022. Kim reported the LAIF rate for the month of October 2022 increased to 1.77% from last month at 1.51%. After discussion, motion was made by Director Ridgeway, seconded by Director Cornejo and by roll call vote of 10-0-0, approving the Financial Reports as submitted.

Request Approval of the Property & Liability Independent Financial Audit Report for the Year Ended June 30, 2022

Megan Hanson reviewed the independent financial audit report for property & liability. She pointed out that, per the auditor report to the board, there were no audit adjustments or findings for the year ending June 30, 2022. After discussion, motion was made by Director Bryson, seconded by Director Martinez and by roll call vote of 10-0-0, approving the independent financial audit report.

Information and Discussion Items

Discussion on SISC Podcast on Property Loss Mitigation

Robert Kretzmer discussed the Property Loss Mitigation Podcast with the Board.

Discussion on Open Liability Bodily Injury Claim Report

Robert Kretzmer shared a report that shows the type of claims reported with the Board.

Comments from the Board of Directors

Director Kouklis wished everyone a Happy Thanksgiving.

Adjournment

There being no further business to come before the Board, motion was made by Director Ridgeway, seconded by Director Bryson and by roll call vote of 9-0-0, adjourning the meeting at 12:06 p.m.

Next Meeting

The next meeting of the Board of Directors will be held **Thursday, December 15th** at 10:30 a.m. in Room 204 on the 2nd Floor-Larry E. Reider Education Center, 2000 K Street, Bakersfield, CA 93301

Bill Ridgeway, Secretary



SUMMARY OF ACTIVITY
NOVEMBER 2022

	<u>STUDENT</u> <u>INSURANCE</u>	<u>SUPPLEMENTAL</u> <u>COVERAGE</u>	<u>TACKLE</u> <u>FOOTBALL</u>
Opened	78	0	11
Closed	55	0	6
Events	19	0	0
 Total Open & Event claims	 856	 1	 73
 Amount Paid	 \$ 41,324.79	 \$ -	 \$ 5,415.06
Credit	\$ (309.29)	\$ -	\$ -
Net Paid Current Month	\$ 41,015.50	\$ -	\$ 5,415.06
 Net Paid YTD	 \$ 246,369.55	 \$ -	 \$ 5,926.23



SISC II
CLAIM AND LOSS MANAGEMENT SUMMARY

NOVEMBER 2022

FILES RE-OPENED	0
FILES OPENED	25
FILES CLOSED	33
TOTAL PENDING CLAIMS	437
EVENTS LIABILITY	12
TOTAL LIABILITY EVENTS	88
PENDING INDEMNITY RESERVES	\$25,119,712.51
PENDING EXPENSE RESERVES	\$7,633,745.47
TOTAL RESERVES	\$32,753,457.98
INDEMNITY PAID, CURRENT MONTH	\$576,875.66
EXPENSES PAID, CURRENT MONTH	\$357,292.87
SUB-TOTAL	\$934,168.53
PRIOR MONTH VOIDS	(\$35,839.00)
RECOVERIES & COLLECTIONS	(\$35,802.40)
REFUNDS/ADJUSTMENTS	(\$92.50)
NET PAID CURRENT MONTH	\$862,434.63
INDEMNITY PAID YEAR-TO-DATE	\$5,614,409.13
EXPENSES PAID YEAR-TO-DATE	\$2,102,002.90
SUB-TOTAL	\$7,716,412.03
CREDITS YEAR-TO-DATE	(\$155,163.25)
RECOVERY YEAR-TO-DATE	(\$518,325.08)
REFUNDS YEAR-TO-DATE	(\$20,958.93)
SUB-TOTAL	(\$694,447.26)
NET PAID YEAR-TO-DATE	\$7,021,964.77
YEAR-TO-DATE FROM CLAIM LOSS MANAGEMENT SUMMARY	7,021,964.77
YEAR-TO-DATE FROM THE FINANCIAL STATEMENT	6,998,376.53
YEAR-TO-DATE FROM THE FINANCIAL STATEMENT(CONSULTING)	28,646.80
YEAR-TO-DATE NET DIFFERENCE	(5,058.56)
June stale date posted in Ivos in July- will remain all year	18,389.09
Nov stale date to be posted in Ivos in Dec	(\$14,235.53)
Warrant 4486304 to Gov Financial Strate	905.00
YEAR-TO-DATE DIFFERENCE	5,058.56
	0.00

Check Register - Property & Liability November 2022

November 2022

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
558721	11/01/2022	ALACRITY PARENT LLC,	2023044596	APD	Adjusting	Bret Harte Union	953.06
558722	11/01/2022	Bret Harte Union High SD (GL)	2023044596	APD	Collision Loss	Bret Harte Union	2,454.76
558723	11/01/2022	CITY OF LIVINGSTON	2023044611	ACL	Adjusting	Merced Union High	15.00
558724	11/01/2022	WILMES, LLC	2023043817	ADM	Adjusting	Kern County Supt	1,553.30
558725	11/01/2022	MCCORMICK, BARSTOW,	2023043817	ADM	Attorney Fees	Kern County Supt	1,560.00
558726	11/01/2022	HERR PEDERSEN &	2022043271	LPI	Attorney Fees	Tulare COE (GL)	5,386.88
558727	11/01/2022	TYSON & MENDES LLP	2022042150	LPI	Attorney Fees	Kern County Supt	6,572.20
558728	11/01/2022	TYSON & MENDES LLP	2021039770	LPI	Attorney Fees	Kern County Supt	127.50
558729	11/01/2022	DEMARIA LAW FIRM, APC	2022041018	LPI	Attorney Fees	Lake Elsinore	2,356.00
558730	11/01/2022	DEMARIA LAW FIRM, APC	2023043817	ADM	Attorney Fees	Kern County Supt	578.00
558731	11/01/2022	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	61.00
558732	11/01/2022	DEMARIA LAW FIRM, APC	2022042555	LPI	Attorney Fees	Bishop Unified	894.50
558733	11/01/2022	DEMARIA LAW FIRM, APC	2022043126	LPI	Attorney Fees	Kern County Supt	643.50
558734	11/01/2022	FRESNO DEPOSITION	2022040775	ABI	Legal-Other	Hanford Jt. Union	481.20
558735	11/01/2022	SIGNATURE RESOLUTION,	2019033922	LBI	Legal-Other	Kern High School	5,700.00
558736	11/03/2022	CENTRAL COAST	2021040403	LBI	Legal-Other	San Luis Coastal	3,500.00
558737	11/03/2022	MERCURY INSURANCE CO	2023044163	APD	Property	Edison School	823.11
558738	11/03/2022	CLARITY SCIENTIFIC, INC.	2022040775	ABI	Legal-Other	Hanford Jt. Union	1,464.70
558739	11/03/2022	PEDRO SARAGOZA II AND HIS	2019032624	LBI	In Full	McFarland Unified	175,000.00 ✓
558745	11/08/2022	MCCORMICK, BARSTOW,	2021039660	LBI	Attorney Fees	Santa Barbara	162.50
558746	11/08/2022	MC LAW GROUP APC	2022042672	LBI	Attorney Fees	Santa Maria Joint	1,128.00
558747	11/08/2022	MC LAW GROUP APC	2023044677	LBI	Attorney Fees	Templeton Unified	1,410.00
558748	11/08/2022	MC LAW GROUP APC	2023043827	LBI	Attorney Fees	Santa Barbara	11,574.38
558749	11/08/2022	MC LAW GROUP APC	036043	LPI	Attorney Fees	Santa Barbara	1,052.50
558750	11/08/2022	MC LAW GROUP APC	2022042972	LPI	Attorney Fees	Santa Barbara	517.00
558751	11/08/2022	MC LAW GROUP APC	2021040358	LPI	Attorney Fees	Orcutt Union	9,489.88
558752	11/08/2022	MC LAW GROUP APC	2023043837	LBI	Attorney Fees	Paso Robles Joint	2,328.50
558753	11/08/2022	MC LAW GROUP APC	2020039005	LPI	Attorney Fees	Orcutt Union	781.00
558754	11/08/2022	MC LAW GROUP APC	2022042222	LBI	Attorney Fees	Goleta Union	9,353.00
558755	11/08/2022	MC LAW GROUP APC	2022043425	LPI	Attorney Fees	Goleta Union	4,418.00

Check Register - Property & Liability November 2022

November 2022

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
558756	11/08/2022	MC LAW GROUP APC	2022043499	LPI	Attorney Fees	Carpinteria Unified	700.00
558757	11/08/2022	MC LAW GROUP APC	2022042929	LPI	Attorney Fees	Carpinteria Unified	117.50
558758	11/08/2022	HALL, HIEATT, CONNELLY &	2023043783	LBI	Attorney Fees	San Luis Coastal	1,901.00
558759	11/08/2022	HALL, HIEATT, CONNELLY &	2023043758	LBI	Attorney Fees	San Luis Coastal	1,761.00
558760	11/08/2022	HALL, HIEATT, CONNELLY &	2022040627	LBI	Attorney Fees	San Luis Coastal	5,595.00
558761	11/08/2022	HALL, HIEATT, CONNELLY &	2021040403	LBI	Attorney Fees	San Luis Coastal	3,712.50
558762	11/08/2022	HALL, HIEATT, CONNELLY &	2023043764	LBI	Attorney Fees	Orcutt Union	3,332.15
558763	11/08/2022	HALL, HIEATT, CONNELLY &	2019032223	LBI	Attorney Fees	Atascadero Unified	19,677.77
558764	11/08/2022	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	1,311.53
558765	11/08/2022	Standard School District	2022043135	P	Water Loss	Standard School	27,716.20 ✓
558766	11/08/2022	Antelope Valley Union High	2022041516	P	Deductible	Antelope Valley	2,820.17
558767	11/08/2022	Antelope Valley Union High	2019035298	LBI	Deductible	Antelope Valley	1,000.00
558768	11/08/2022	RODRIGUEZ & ASSOCIATES	2021039753	LBI	Legal-Other	Bakersfield City	2,751.71
558769	11/08/2022	MULLAHEY FORD INC.	2023044173	APD	Property	Santa Maria-Bonita	250.00
558770	11/08/2022	Merced Union High School	2023044828	P	Theft Loss	Merced Union High	84.72
558771	11/08/2022	DEMARIA LAW FIRM, APC	2020038781	LPI	Attorney Fees	Amador County	22,029.70
558772	11/08/2022	DEMARIA LAW FIRM, APC	2021039134	LPI	Attorney Fees	Big Oak Flat-	336.00
558773	11/08/2022	DEMARIA LAW FIRM, APC	2021040400	LBI	Attorney Fees	Pioneer Union	342.00
558774	11/08/2022	DEMARIA LAW FIRM, APC	2022041780	LBI	Attorney Fees	Winton School	2,601.00
558775	11/08/2022	Antelope Valley Union High	2021040435	P	Burglary Loss	Antelope Valley	25,118.70 ✓
558776	11/08/2022	DENISON WERNER LLP	2020038734	LPI	Attorney Fees	Kern Community	52.50
558777	11/08/2022	DENISON WERNER LLP	2022040914	LPI	Attorney Fees	Panama-Buena	1,540.00
558778	11/08/2022	DENISON WERNER LLP	2020037994	ABI	Attorney Fees	Panama-Buena	18.50
558779	11/08/2022	DENISON WERNER LLP	2018031216	ABI	Attorney Fees	Panama-Buena	175.00
558780	11/08/2022	EDDINGS ATTORNEY	2020038305	LBI	Legal-Other	Bakersfield City	463.50
558781	11/08/2022	BOSCO LEGAL SERVICES,	2022040918	LPI	Legal-Other	Upland USD (GL)	2,200.00
558782	11/08/2022	DEMARIA LAW FIRM, APC	2021040054	LPI	Attorney Fees	Panama-Buena	151.25
558783	11/08/2022	DEMARIA LAW FIRM, APC	2021040054	LPI	Attorney Fees	Panama-Buena	269.45
558784	11/08/2022	DENISON WERNER LLP	2020038359	LBI	Attorney Fees	Kern Community	127.50
558785	11/08/2022	Delano Union School District	2020037763	APD	Deductible	Delano Union	1,000.00

Check Register - Property & Liability November 2022

November 2022							
Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
558786	11/08/2022	DEMARIA LAW FIRM, APC	2020038305	LBI	Attorney Fees	Bakersfield City	16,825.75
558787	11/08/2022	MYERS, GREG, LAW OFFICES	2022040775	ABI	Attorney Fees	Hanford Jt. Union	3,362.00
558788	11/08/2022	FALLAH RODFAR	2019034513	LBI	Legal-Other	Westside Union	3,000.00
558834	11/15/2022	POLLAK, VIDA & BARER	2023044677	LBI	Attorney Fees	Templeton Unified	60.00
558835	11/15/2022	POLLAK, VIDA & BARER	2022040627	LBI	Attorney Fees	San Luis Coastal	140.00
558836	11/15/2022	Merced County Office of	2023044675	ACP	Auto	Merced County	4,294.36
558837	11/15/2022	MULLAHEY FORD INC.	2023044173	APD	Property	Santa Maria-Bonita	4,369.16
558838	11/15/2022	DEMARIA LAW FIRM, APC	2023043915	LBI	Attorney Fees	Tehachapi Unified	2,190.08
558839	11/15/2022	WELTY, ANNE C., MD	2021039753	LBI	Legal-Other	Bakersfield City	8,250.00
558840	11/15/2022	HERR PEDERSEN &	2021039611	LBI	Attorney Fees	Tulare COE (GL)	428.00
558841	11/15/2022	HERR PEDERSEN &	2021039611	LBI	Attorney Fees	Tulare COE (GL)	583.19
558842	11/15/2022	HERR PEDERSEN &	2023043663	LBI	Attorney Fees	Greenfield Union	4,001.00
558843	11/15/2022	DEMARIA LAW FIRM, APC	2022041926	LBI	Attorney Fees	Norris School	1,760.00
558844	11/15/2022	DEMARIA LAW FIRM, APC	2022043559	LBI	Attorney Fees	Delano Union	1,215.00
558845	11/15/2022	DEMARIA LAW FIRM, APC	2021039223	LPI	Attorney Fees	Norris School	259.00
558846	11/15/2022	DEMARIA LAW FIRM, APC	2021039753	LBI	Attorney Fees	Bakersfield City	4,850.00
558847	11/15/2022	DEMARIA LAW FIRM, APC	2020038733	LBI	Attorney Fees	Delano Union	74.00
558848	11/15/2022	DEMARIA LAW FIRM, APC	2020036640	LPI	Attorney Fees	Eastern Sierra	3,145.50
558849	11/15/2022	DEMARIA LAW FIRM, APC	2019035039	LBI	Attorney Fees	Winton School	119.50
558850	11/15/2022	ROBINSON & KELLAR	2021039114	LBI	Attorney Fees	Lake Elsinore	5,999.86
558877	11/17/2022	ALACRITY PARENT LLC,	2023044937	ACP	Adjusting	Merced Union High	673.78
558878	11/17/2022	Merced Union High School	2023044937	ACP	Auto	Merced Union High	17,410.41
558879	11/17/2022	IMAGINE COURT REPORTING	2021039753	LBI	Legal-Other	Bakersfield City	5,680.85
558880	11/17/2022	MCCORMICK, BARSTOW,	2022043321	LBI	Attorney Fees	Mojave Unified	4,360.00
558881	11/17/2022	DEMARIA LAW FIRM, APC	2022043462	LBI	Attorney Fees	Greenfield Union	230.00
558882	11/17/2022	ABI DOCUMENT SUPPORT	2020038733	LBI	Legal-Other	Delano Union	959.35
558883	11/17/2022	UNISOURCE DISCOVERY	2018031216	ABI	Legal-Other	Panama-Buena	474.89
558884	11/17/2022	ZIMMER AND MELTON, LLP	2022042883	LPI	Attorney Fees	Bakersfield City	2,682.50
558885	11/17/2022	ZIMMER AND MELTON, LLP	2022040725	LPI	Attorney Fees	Greenfield Union	4,922.65
558886	11/17/2022	ZIMMER AND MELTON, LLP	2022040914	LPI	Attorney Fees	Panama-Buena	5,309.50

Check Register - Property & Liability November 2022

November 2022							
Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
558887	11/17/2022	ZIMMER AND MELTON, LLP	2021039658	LPI	Attorney Fees	Trona Joint Unified	1,211.45
558888	11/17/2022	ZIMMER AND MELTON, LLP	2021039543	ABI	Attorney Fees	Kern County Supt	277.50
558889	11/17/2022	ANDERSON GROUP	2022042869	P	Fire Loss	Kern County Supt	38,983.63 ✓
558910	11/18/2022	ROBINSON & KELLAR	2019032624	LBI	Attorney Fees	McFarland Unified	664.20
558911	11/18/2022	ROBINSON & KELLAR	2022043321	LBI	Attorney Fees	Mojave Unified	1,096.95
558912	11/18/2022	ROBINSON & KELLAR	2021040282	ABI	Attorney Fees	Kern County Supt	3,278.38
558913	11/18/2022	ROBINSON & KELLAR	2022042883	LPI	Attorney Fees	Bakersfield City	2,460.15
558914	11/18/2022	ROBINSON & KELLAR	2018031216	ABI	Attorney Fees	Panama-Buena	12,359.93
558915	11/18/2022	LITILI, LLC	2018031216	ABI	Legal-Other	Panama-Buena	3,000.00
558916	11/18/2022	LEAH ELLENBERG, PH.D., A	2018031216	ABI	Legal-Other	Panama-Buena	10,000.00
558917	11/18/2022	DENISON WERNER LLP	2018031216	ABI	Attorney Fees	Panama-Buena	70.00
558918	11/18/2022	DENISON WERNER LLP	2018031216	ABI	Attorney Fees	Panama-Buena	19.00
558919	11/18/2022	DENISON WERNER LLP	2022040914	LPI	Attorney Fees	Panama-Buena	162.00
558920	11/18/2022	DENISON WERNER LLP	2020038734	LPI	Attorney Fees	Kern Community	55.50
558921	11/18/2022	DENISON WERNER LLP	2020038734	LPI	Attorney Fees	Kern Community	83.50
558922	11/18/2022	DENISON WERNER LLP	2020037994	ABI	Attorney Fees	Panama-Buena	18.50
558923	11/18/2022	MCCUNE & HARBER LLP	2019033922	LBI	Attorney Fees	Kern High School	2,261.00
558924	11/18/2022	VERITEXT CORP	2022040725	LPI	Legal-Other	Greenfield Union	2,880.05
558925	11/18/2022	CARPENTER, ROTHANS &	2020038667	LBI	Attorney Fees	Palmdale	5,464.00
558926	11/18/2022	CARPENTER, ROTHANS &	2019034513	LBI	Attorney Fees	Westside Union	296.00
558927	11/18/2022	CARPENTER, ROTHANS &	2021040073	LBI	Attorney Fees	Santa Barbara	1,031.90
558928	11/18/2022	CARPENTER, ROTHANS &	2023043965	LPI	Attorney Fees	Palmdale	1,233.76
558929	11/18/2022	ANDERSON GROUP	2022042294	P	Fire Loss	Kern County Supt	53,982.71 ✓
558930	11/18/2022	Semitropic School District	2023044661	ACL	Collision Loss	Semitropic School	41,742.34 ✓
558931	11/18/2022	Kern County Supt of Schools	2023044068	ACL	Collision Loss	Kern County Supt	39.13
558932	11/18/2022	HERR PEDERSEN &	2021040087	LPI	Attorney Fees	Bakersfield City	6,167.07
558933	11/18/2022	HERR PEDERSEN &	2017025182	LBI	Attorney Fees	Merced County	1,865.75
558934	11/18/2022	HERR PEDERSEN &	2022041435	LBI	Attorney Fees	Sierra Sands	479.50
558936	11/22/2022	ALACRITY PARENT LLC,	2023044517	ACL	Adjusting	Lake Elsinore	1,012.06
558937	11/22/2022	ALACRITY PARENT LLC,	2023044967	APD	Adjusting	Wasco Union	259.64

Check Register - Property & Liability November 2022

November 2022							
Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
558938	11/22/2022	ELIZABETH ACEVES	2023044967	APD	Property	Wasco Union	1,818.66
558939	11/22/2022	Antelope Valley Union High	2022040538	SE	Attorney Fees	Antelope Valley	35,589.00 ✓
558940	11/22/2022	Merced County Office of	2023044468	ACL	Collision Loss	Merced County	3,878.89
558941	11/22/2022	MYERS, GREG, LAW OFFICES	2019035039	LBI	Attorney Fees	Winton School	20.50
558942	11/22/2022	Santa Maria-Bonita School	2023044173	APD	Rental Vehicle	Santa Maria-Bonita	450.00
558943	11/22/2022	MYERS, GREG, LAW OFFICES	2022040775	ABI	Attorney Fees	Hanford Jt. Union	4,514.60
558944	11/22/2022	MYERS, GREG, LAW OFFICES	2019033922	LBI	Attorney Fees	Kern High School	1,189.00
558945	11/22/2022	MYERS, GREG, LAW OFFICES	2019032624	LBI	Attorney Fees	McFarland Unified	20.50
558946	11/22/2022	HERR PEDERSEN &	2023043817	ADM	Attorney Fees	Kern County Supt	962.50
558947	11/22/2022	HERR PEDERSEN &	2022043315	LPI	Attorney Fees	Richland School	397.20
558948	11/22/2022	HERR PEDERSEN &	2022043271	LPI	Attorney Fees	Tulare COE (GL)	992.14
558949	11/22/2022	CARPENTER, ROTHANS &	2021039660	LBI	Attorney Fees	Santa Barbara	5,887.08
558950	11/22/2022	MC LAW GROUP APC	2021040358	LPI	Attorney Fees	Orcutt Union	10,867.00
558951	11/22/2022	KAREN ARGANDONA AS	2023044694	LBI	First and Partial	Imperial Unified	4,993.00
558952	11/22/2022	POLLAK, VIDA & BARER	2023043817	ADM	Attorney Fees	Kern County Supt	60.00
558974	11/30/2022	JOSEPH S. BIDERMAN P.C.	2023043827	LBI	Legal-Other	Santa Barbara	3,500.00
558975	11/30/2022	JOSEPH S. BIDERMAN P.C.	2023044672	LPI	Legal-Other	Santa Barbara	3,500.00
558976	11/30/2022	ENTERPRISE RENT-A-CAR	2023044414	APD	Rental Vehicle	Santa Maria-Bonita	1,455.34
558977	11/30/2022	MCCORMICK, BARSTOW,	2022042150	LPI	Attorney Fees	Kern County Supt	862.50
558978	11/30/2022	MCCORMICK, BARSTOW,	2023043817	ADM	Attorney Fees	Kern County Supt	562.50
558979	11/30/2022	DEMARIA LAW FIRM, APC	2022042555	LPI	Attorney Fees	Bishop Unified	2,415.50
558980	11/30/2022	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	42.00
558981	11/30/2022	DEMARIA LAW FIRM, APC	2021039367	LPI	Attorney Fees	Kern County Supt	51.00
558982	11/30/2022	DEMARIA LAW FIRM, APC	2023043817	ADM	Attorney Fees	Kern County Supt	324.00
558983	11/30/2022	DEMARIA LAW FIRM, APC	2022041018	LPI	Attorney Fees	Lake Elsinore	863.00
558984	11/30/2022	DEMARIA LAW FIRM, APC	2022043126	LPI	Attorney Fees	Kern County Supt	110.50
558985	11/30/2022	DEMARIA LAW FIRM, APC	2021039370	LPI	Attorney Fees	Kern County Supt	70.00
558986	11/30/2022	PAULINA ALTAMIRANO	2023044173	APD	Rental Vehicle	Santa Maria-Bonita	450.00
558987	11/30/2022	Bret Harte Union High SD (GL)	2023044235	P	Wind Loss	Bret Harte Union	20,710.00
558988	11/30/2022	General Shafter School District	2022042529	P	Theft Loss	General Shafter	9,162.68

Check Register - Property & Liability November 2022

November 2022

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
558989	11/30/2022	Paso Robles Joint Unified School	2022043387	P	Fire Loss	Paso Robles Joint	137,317.69 ✓
Total For 122000496 2740012854							934,168.53

Number of Check: 151
Number Of Payments: 152

First Check Number: 558721
Last Check Number: 558989
Check Sequence:

SISC II
INCOME STATEMENT
NOVEMBER 2022

		BUDGET	YEAR-TO-DATE	CURRENT MONTH
<u>REVENUES</u>				
8660.00	Interest-County Treasurer	\$659,092.00	\$122,446.55	\$122,446.55
8660.03	LAIF	\$46.00	\$20.74	\$0.00
8660.04	Investments	\$967,344.00	(\$778,327.65)	\$0.00
8660.05	Bank	\$5,000.00	\$3,380.56	\$459.33
8674.02	Premiums-Prop & Liab	\$47,287,193.00	\$19,477,458.97	\$3,931,139.00
8674.12	Student Ins	\$1,226,093.00	\$510,868.28	\$102,175.00
8674.13	Tackle Football	\$27,000.00	\$16,680.00	\$0.00
8674.14	Special Ed Defense	\$443,924.00	\$473,518.00	\$5,525.00
8674.15	Supp Student Ins	\$1,250.00	\$475.00	\$125.00
8699.06	Administrative Fees	\$100.00	\$0.00	\$0.00
TOTAL REVENUES		\$50,617,042.00	\$19,826,520.45	\$4,161,869.88
<u>EXPENSES</u>				
4300.00	Supplies	\$500.00	\$34.79	\$0.00
5200.00	Travel/Conference	\$5,000.00	\$878.04	\$378.58
5300.00	Dues and Memberships	\$133,212.00	\$77,970.99	\$0.00
5450.01	Insurance-Property & Fire	\$10,116,248.00	\$3,616,870.00	\$723,374.00
5450.02	Boiler & Machinery	\$248,448.00	\$108,862.00	\$21,772.00
5450.04	Crime	\$74,739.00	\$29,900.00	\$6,093.00
5450.06	Excess Liability	\$8,998,588.00	\$3,740,307.23	\$755,832.00
5450.17	Data Compromise	\$595,396.00	\$99,498.40	\$19,899.00
5450.18	Concussion Coverage	\$27,000.00	\$11,250.00	\$2,250.00
5450.19	Terrorism	\$35,627.00	\$14,140.00	\$2,828.00
5800.00	Miscellaneous	\$500.00	\$0.00	\$0.00
5800.02	Audit	\$13,395.00	\$3,250.00	\$0.00
5800.08	Safety Incentive Projects	\$0.00	\$0.00	\$0.00
5800.10	Consulting	\$225,600.00	\$28,646.80	(\$2,034.70)
5800.15	Property Appraisals	\$51,953.00	\$19,100.00	\$19,100.00
5800.32	Bank Fees	\$4,800.00	\$2,060.90	\$0.00
5800.50	Administration - KCSOS	\$3,609,332.00	\$1,447,779.55	\$340,213.72
5800.55	Student Ins Claims	\$715,300.00	\$246,369.55	\$41,324.79
5800.56	Tackle FB Claims	\$22,000.00	\$5,926.23	\$5,415.06
5800.57	Supp Student Ins Claims	\$1,250.00	\$0.00	\$0.00
5800.58	Spec Ed VCP	\$443,924.00	\$0.00	\$35,589.00
5800.66	Property Claims	\$2,203,443.00	\$1,237,711.44	\$311,652.92
5800.67	Liability Claims	\$17,549,340.00	\$5,030,678.01	\$423,671.41
5800.69	Auto Claims	\$1,387,349.00	\$423,405.62	\$115,814.47
5800.90	Bill Review	\$7,000.00	\$440.59	\$939.43
5800.94	Other Distributions	\$0.00	\$0.00	\$0.00
5800.95	Unpaid Claims Liab Adj	\$2,000,000.00	\$833,338.00	\$166,666.00
TOTAL EXPENSES		\$48,469,944.00	\$16,978,418.14	\$2,990,778.68
CHANGE IN NET ASSETS		\$2,147,098.00	\$2,848,102.31	\$1,171,091.20
NET ASSETS - BEGINNING		\$20,531,156.76	\$20,531,156.76	\$22,208,167.87
NET ASSETS - ENDING		\$22,678,254.76	\$23,379,259.07	\$23,379,259.07

SISC II
BALANCE SHEET
November 30, 2022

	July 1, 2022 BALANCE	November 30, 2022 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$26,531,035.33	\$56,737,588.58
9120.02 Bank Account-Claims Fund	\$1,801,918.91	\$2,277,422.20
9130.00 Revolving Fund	\$1,500.00	\$1,500.00
9150.01 Local Agency Investment Fund	\$6,082.91	\$6,115.04
9150.03 Investments	\$51,262,003.61	\$50,483,675.96
9200.00 Accounts Receivable	\$770,798.63	\$305,830.65
9330.00 Prepaid Insurance	\$4,359,462.00	\$6,409,944.00
	<hr/>	<hr/>
TOTAL ASSETS	\$84,732,801.39	\$116,222,076.43
	<hr/>	<hr/>
<u>LIABILITIES</u>		
9500.00 Current Liabilities	\$793,524.63	\$339,193.58
9650.00 Deferred Income	\$0.00	\$28,262,165.78
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$63,408,120.00	\$64,241,458.00
	<hr/>	<hr/>
TOTAL LIABILITIES	\$64,201,644.63	\$92,842,817.36
	<hr/>	<hr/>
NET ASSETS - Funding Stabilization Rese	\$20,531,156.76	\$23,379,259.07
	<hr/>	<hr/>
TOTAL LIABILITIES AND NET ASSETS	\$84,732,801.39	\$116,222,076.43
	<hr/>	<hr/>

 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II
Investments
November 30, 2022**

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	\$56,615,142.03	1.06%	LAST QUARTER	JUL-SEP 2022
		1.50%	5 YEAR AVERAGE	OCT 2017-SEP 2022
LOCAL AGENCY INVESTMENT FUND	\$6,115.04	2.01%	CURRENT MONTH	November, 2022
		1.35%	LAST QUARTER	JUL-SEP 2022
		1.38%	5 YEAR AVERAGE	OCT 2017-SEP 2022

INVESTMENT MANAGEMENT ACCOUNTS

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

The fair market value of the investment securities available for sale at September 30, 2022 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
REINHART PARTNERS (SISC INVESTMENT POOL)	\$24,233,355.00	-1.21%	-4.79%	LAST QUARTER	JUL-SEP 2022
			0.49%	5 YEAR AVERAGE	OCT 2017-SEP 2022
			3.72%	YIELD TO MATURITY	AS OF SEP 30, 2022
WELLS FARGO ADVISORS (RICH EDWARDS)	\$26,250,320.96	-1.80%	-7.15%	LAST QUARTER	JUL-SEP 2022
			0.21%	5 YEAR AVERAGE	OCT 2017-SEP 2022
			3.48%	YIELD TO MATURITY	AS OF SEP 30, 2022
	<u>\$50,483,675.96</u>				

5-YEAR HISTORY OF RETURNS - ANNUALIZED

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
9/30/2022	1.06%	1.35%	-4.79%	-7.15%	-2.24%
6/30/2022	1.00%	0.75%	-2.22%	-2.88%	-1.35%
3/31/2022	0.95%	0.32%	-9.06%	-9.18%	-5.11%
12/31/2021	0.84%	0.23%	-2.39%	-2.02%	-0.55%
9/30/2021	1.24%	0.24%	-0.20%	0.26%	0.69%
6/30/2021	1.00%	0.33%	0.80%	0.00%	0.65%
3/31/2021	1.07%	0.44%	-1.86%	-0.90%	-0.47%
12/31/2020	1.16%	0.63%	0.18%	0.55%	0.72%
9/30/2020	1.30%	0.84%	0.43%	0.40%	0.83%
6/30/2020	1.70%	1.47%	2.89%	4.28%	3.23%
3/31/2020	2.10%	2.03%	8.05%	3.01%	5.13%
12/31/2019	2.13%	2.29%	1.12%	2.22%	1.80%
9/30/2019	2.03%	2.45%	2.85%	2.84%	2.49%
6/30/2019	2.03%	2.57%	4.84%	4.81%	4.48%
3/31/2019	2.12%	2.55%	4.25%	4.19%	3.81%
12/31/2018	1.92%	2.40%	4.30%	3.41%	3.24%
9/30/2018	1.77%	2.16%	1.09%	1.95%	1.59%
6/30/2018	1.69%	1.90%	1.00%	0.86%	0.98%
3/31/2018	1.51%	1.51%	-1.16%	-1.32%	-0.95%
12/31/2017	1.38%	1.20%	-0.38%	-1.19%	-0.21%
5-Yr Average	1.50%	1.38%	0.49%	0.21%	0.94%

SISC II – Property & Liability
DECEMBER 2022 BOARD MEETING

Excess Property Renewal for 2023

Policy Term: January 1, 2023 to January 1, 2024

Self-Insured Retention: \$250,000 (no change)

Limits: \$150 million (no change)

Total Insured Value (TIV): Increase from \$12.42B to \$13.14B (5.80% increase)

Rate per \$100 of TIV: Increase from \$0.0700 to \$0.0794 (13.43% increase)

Excess Property Premium: Increase from \$8.69M to \$10.43M est. (19.97% increase)

Premium – 1st Layer **Excess Limit: \$10,000,000**

Carrier	A.M. Best Rating	Limits	Premium
Lexington Insurance Co.	A XV (Excellent)	\$ 1,000,000	\$ 830,000
Ironshore Specialty Insurance Co.	A XV (Excellent)	\$ 2,000,000	\$ 1,627,000
Hallmark Specialty Insurance Co.	A- VIII (Excellent)	\$ 1,000,000	\$ 830,000
Berkshire Specialty Insurance Co.	A++ XV (Superior)	\$ 1,000,000	\$ TBD
Munich Reinsurance Co.	A+ XV (Superior)	\$ 500,000	\$ 385,000
AXIS Surplus Lines Insurance Co.	A XV (Excellent)	\$ 1,000,000	\$ 737,000
Landmark American Insurance Co.	A+ XIV (Superior)	\$ 1,000,000	\$ 830,000
Markel Insurance Co.	A XV (Excellent)	\$ 625,000	\$ 130,500
Starr Surplus Lines Insurance Co.	A XV (Excellent)	\$ 1,875,000	\$ 1,812,500

Premium – 2nd Layer Excess Limit: \$40,000,000

Carrier	A.M. Best Rating	Limits	Premium
Westchester Surplus Lines Insurance Co.	A++ XV (Superior)	\$ 10,000,000	\$ 100,000
Arch Insurance Co	A+ IV (Superior)	\$ 2,000,000	\$ 87,284
Aspen Specialty Insurance Co.	A XV (Excellent)	\$ 3,000,000	\$ 117,750
Open		\$ 3,000,000	\$ TBD
Munich Reinsurance Co.	A+ XV (Superior)	\$ 2,000,000	\$ 120,000
North American Capacity Ins Co.	A+ XV (Excellent)	\$ 5,000,000	\$ 136,389
Crum & Forster Specialty Ins Co.	A XIV (Excellent)	\$ 2,500,000	\$ TBD
AXIS Surplus Lines Insurance Co.	A XV (Excellent)	\$ 1,500,000	\$ 28,650
Open		\$ 2,500,000	\$ TBD
Hallmark Specialty Insurance Co.	A- VIII (Excellent)	\$ 8,500,000	\$ 293,103

Premium – 3rd Layer Excess Limit: \$ 25,000,000

Carrier	A.M. Best Rating	Limits	Premium
Landmark American Insurance Co.	A+ XIV (Superior)	\$ 10,000,000	\$ 115,000
Open		\$ 15,000,000	\$ TBD

Premium – 4th Layer Excess Limit: \$ 25,000,000

Carrier	A.M. Best Rating	Limits	Premium
Landmark American Insurance Co.	A+ XIV (Superior)	\$ 10,000,000	\$ 60,000
AXA Insurance Co.	A XIV (Excellent)	\$ 2,500,000	\$ 55,000
Open		\$ 2,500,000	\$ TBD
Lexington Insurance Co.	A XV (Excellent)	\$ 5,000,000	\$ 66,000
Markel Insurance Co.	A XV (Excellent)	\$ 2,500,000	\$ 21,900
Swiss Reinsurance	A+ XV (Superior)	\$ 2,500,000	\$ TBD

Premium – 5th Layer **Excess Limit: \$ 50,000,000**

Carrier	A.M. Best Rating	Limits	Premium
Great American Assurance Co.	A+ XV (Superior)	\$ 50,000,000	\$ 155,000

It is respectfully requested that the Board approve the 2023 Excess Property renewal.

SISC II - 2023 EXCESS PROPERTY - LAYERS OF COVERAGE

\$150,000,000 AS OF 12-5-22					
GREAT AMERICAN 100% 50 p/o 50 x 100 GLP & GPP: \$155,500					
\$100,000,000					
LANDMARK 40% 10M p/o 25 x 75 GLP: 150K GPP: 60K	AXA 10% 2.5M p/o 25 x 75 GLP: \$550 GPP: \$55K	OPEN 10% 2.5M p/o 25 x 75 (Axa cut-back)	LEXINGTON 20% 5M p/o 25 x 75 GLP: 330K GPP: 66K EM qte	MARKEL 10% 2.5 p/o 25 x 75 GLP: \$219K GPP: \$21.9K	SWISS RE 10% 2.5 p/o 25 x 75 same line of 10% or 2.5 p/o a 25m x 75m @ 500K GLP + MC
\$75,000,000					
LANDMARK 40% 10 p/o 25 x 50 GLP: 287.5K GPP: 115K			OPEN 60% 15 p/o 25 x 50		
\$50,000,000					
WESTCHESTER 25% \$10M p/o 40 x 10 GLP: 400K GPP: 100K	CRUM & FORSTER 12.5% 2.5 p/o 20 x 30 No more capacity	AXIS 7.5% 1.5 p/o 20 x 30 GLP: 382K GPP: 28.65K	OPEN 12.5% 2.5 P/O 20 X 30	HALLMARK 42.5% 8.5 p/o 20 x 30 GLP: \$689.654K GPP:\$293.103K	
	\$30,000,000				
	ARCH 10% 2 p/o 20 x 10 GLP: 872.835K GPP: 87.284K	ASPEN 15% 3M p/o 20M x 10M GLP: 785K GPP: 117.750K	OPEN 3M 15%	MUNICH RE 10% 2 p/o 20 x 10 GPL: 1.2M GPP: 120K EM NBI	NAC 25% 5M p/o 20M x 10M GLP: 545.556K GPP: 136.389K
\$10,000,000					
LEXINGTON 10% \$1M p/o P10M GLP: 8.3M GPP: 830K EM qte	IRONSHORE 20% 2M p/o P10M GLP: 8.135M GPP: 1.627K	HALLMARK 10% 1.M p/o P10M GLP: 8.3M GPP: 830K	BERKSHIRE 10% \$1M p/o P10M UP TO 25% \$8M GLP	MUNICH RE 5% 500K p/o P10M GLP: \$7.7M GPP:\$385K	AXIS 10% 1M p/o P10M GLP: 7.37M GPP: 737K
		LANDMARK 10% 1M p/o P10 GLP: 8.3M GPP:830K	MARKEL- 25% 0.625 p/o 2.5M x 7.5M GLP: 522K GPP: \$130.5K		
		\$7,500,000			
		STARR 25% 1.875 p/o P7.5M GLP: 7.25M GPP: 1.8125K			

10 YEAR EXCESS PROPERTY COMPARISON

Year	Seg	Carriers	Premium	% Inc
2014	4	4	\$ 2,419,501	
2015	9	9	\$ 2,826,377	16.82%
2016	10	8	\$ 2,663,961	-5.75%
2017	10	7	\$ 2,956,325	10.97%
2018	15	10	\$ 3,764,783	27.35%
2019	18	13	\$ 5,675,065	50.74%
2020	18	13	\$ 6,850,301	20.71%
2021	22	15	\$ 7,525,984	9.86%
2022	25	19	\$ 8,693,768	15.52%
2023	28	up to 22	\$ 10,430,281	19.97%

SISC II - 2014 EXCESS PROPERTY - LAYERS OF COVERAGE

\$150,000,000	
Great American \$140M x/s \$10M	
\$10,000,000	
Aspen Specialty \$2.5M x/s \$5M	Colony Ins \$2.5M x/s \$5M
\$5,000,000	
Allied World \$5M x/s \$250K	

December 12, 2022

TO: District Superintendents and Chief Business Officials

FROM: Robert J. Kretzmer
Director, Property & Liability

SUBJECT: Fentanyl Crisis

What is fentanyl?

Fentanyl is a synthetic opioid that is up to 50 times stronger than heroin and 100 times stronger than morphine. Pharmaceutical fentanyl treats severe pain, sometimes after surgery and for advanced-stage cancer. Illicitly manufactured fentanyl is an illegal drug that has a heroin-like effect. It is often times added to other drugs and used to make other illicit drugs more powerful and addictive. It can come in powdered or liquid form. We recommend that our member districts watch the educational video provided by the California Department of Public Health which can be found at [Fentanyl Crisis Among CA Youth \(CDPH Safe Schools for All\)](#)

Signs of overdose

Individuals suffering from an opioid overdose may have “pinpoint pupils”, fall asleep or lose consciousness, have slow weak or no breathing, choke or make gurgling sounds, have a limp body and have cold, clammy and or discolored skin.

Naloxone

This is a medication to reverse an opioid overdose. It can be administered through a nasal spray or with an auto-injector into the outer thigh. It is not addictive and will have no effect on the person if there are no opioids in the person’s system. Free naloxone is available to qualified organizations including school districts. Attached is a publication from the Centers for Disease Control (CDC) explaining the particulars on how and when to use naloxone.

What to do in the event of an overdose

Naloxone should be administered immediately if available and 911 should be called if you believe someone is suffering from an opioid overdose. Every attempt should be made to keep the person awake and breathing. The person should be laid on their side to prevent choking. Lastly, be sure to stay with the person until emergency personnel have arrived. We recommend that our member districts watch the educational video provided by the CDPH, which can be found at [Administering Naloxone](#)

Authorization for administration of naloxone

On September 24, 2016, the Governor approved AB 1748, which authorized a pharmacy to furnish naloxone hydrochloride or another opioid antagonist to a school district, county office of education, or charter school if certain conditions are met. The bill authorizes school nurses and trained personnel who

have volunteered to provide emergency medical aid to persons suffering. Under the bill's provisions, school districts are authorized to voluntarily determine whether to make emergency naloxone hydrochloride or another opioid antagonist and trained personnel available. We are attaching a copy of Education Code section 49414.3 that codified AB 1748 and became effective January 1, 2017.

Rainbow Fentanyl Alert

On September 21, 2022, Tomas Aragon, M. D., Director and State Public Health Officer for the CDPH, issued a letter to California County and District Superintendents and Charter School Administrators as a Rainbow Fentanyl Alert. These brightly colored fentanyl have been identified as a new trend according to the United States Drug Enforcement Agency (DEA). Dr. Aragon explained that opioid related overdose deaths in California's youth ages 10 to 19 saw a significant increase from 54 deaths in 2018 to 274 deaths in 2020. Fentanyl related overdose deaths also saw a significant increase. There were 36 fentanyl related deaths in 2018 compared to 261 in 2020.

What steps can our member districts take?

We encourage our member districts to take the following steps:

- Contact your local county public health office to obtain guidance on the fentanyl crisis as well as to learn about what steps can be taken to obtain and administer naloxone at your school sites. Kern County member districts can contact Jaime Bowman, Program Coordinator, Kern Behavioral Health and Recovery Services, at telephone number 661-868-8028 or by email at jbowman@kernbhhs.org
- Educate yourselves as to the complexity of the fentanyl crisis by watching the CDPH video noted above at [Fentanyl Crisis Among CA Youth \(CDPH Safe Schools for All\)](#)
- Watch the video pertaining to the administration of naloxone at [Administering Naloxone](#)

How and When to Use Naloxone for an Opioid Overdose

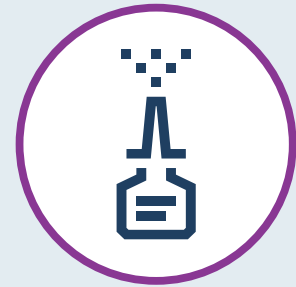
Naloxone saves lives because it can very quickly restore normal breathing to a person whose breathing has slowed or stopped as a result of overdosing on opioid medications, heroin, or other drugs (e.g., cocaine, methamphetamine) that are mixed or laced with the opioid fentanyl.¹



What are the signs of an opioid overdose?

During an overdose, a person's breathing can be dangerously slowed or stopped, causing brain damage or death. It's important to recognize the signs and act fast, even before emergency workers arrive. Signs of an overdose may include:²

- Small, constricted "pinpoint pupils"
- Falling asleep or loss of consciousness
- Limp body
- Slow, shallow breathing
- Choking or gurgling sounds



Naloxone (Narcan®) temporarily reverses the effects of overdose from drugs made from opium or opioids, including:³

- heroin
- morphine
- oxycodone (OxyContin®)
- methadone
- fentanyl
- hydrocodone (Vicodin®)
- codeine
- hydromorphone
- buprenorphine

If you give naloxone to a person who has not taken an opioid medicine, it will not hurt them.⁵

To learn about training on how to give naloxone, visit getnaloxonenow.org.

Side effects of naloxone

Naloxone can (but does not always) cause withdrawal symptoms, unpleasant physical reactions, when an individual stops using a substance that they depend on. Withdrawal symptoms may be uncomfortable but are not life-threatening.³

Withdrawal symptoms may include:

- Fever
- Nausea
- Feeling restless or irritable
- Fast heart rate
- Sweating
- Vomiting
- Shaking

What to do if you think someone has overdosed on opioids²

Naloxone can (but does not always) cause withdrawal symptoms, unpleasant physical reactions, when an individual stops using a substance that they depend on. Withdrawal symptoms may be uncomfortable but are not life-threatening.³

1. Call 911 immediately.
2. Give naloxone as quickly as possible, if available. Do not wait for emergency workers to arrive before giving naloxone.
3. Try to keep the person awake and breathing.
4. Lay the person on their side to prevent choking.
5. Stay with the person until emergency workers arrive.
6. Naloxone is a temporary treatment. More than one dose might be needed under some circumstances, especially if an overdose event involves illicitly manufactured fentanyl and fentanyl-related substances.^{4,5}

Remember, naloxone is a safe medicine. By carrying naloxone, you can save a life.⁶ After naloxone is used or if it is expired, make sure to let your provider or pharmacist know so you can get more.



For more information and resources on naloxone, visit [cdc.gov/opioids/naloxone](https://www.cdc.gov/opioids/naloxone), and for drug overdose prevention, visit [cdc.gov/drugoverdose](https://www.cdc.gov/drugoverdose).

¹<https://www.drugabuse.gov/publications/drugfacts/naloxone>

²<https://www.cdc.gov/drugoverdose/pdf/patients/Preventing-an-Opioid-Overdose-Tip-Card-a.pdf>

³<https://www.drugabuse.gov/publications/drugfacts/naloxone>

⁴<https://emergency.cdc.gov/han/2020/han00438.asp>

⁵<https://www.fda.gov/drugs/drug-safety-and-availability/fda-recommends-health-care-professionals-discuss-naloxone-all-patients-when-prescribing-opioid-pain>

⁶<https://www.hhs.gov/surgeongeneral/priorities/opioids-and-addiction/naloxone-advisory/index.html>

State of California

EDUCATION CODE

Section 49414.3

49414.3. (a) School districts, county offices of education, and charter schools may provide emergency naloxone hydrochloride or another opioid antagonist to school nurses or trained personnel who have volunteered pursuant to subdivision (d), and school nurses or trained personnel may use naloxone hydrochloride or another opioid antagonist to provide emergency medical aid to persons suffering, or reasonably believed to be suffering, from an opioid overdose.

(b) For purposes of this section, the following terms have the following meanings:

(1) “Authorizing physician and surgeon” may include, but is not limited to, a physician and surgeon employed by, or contracting with, a local educational agency, a medical director of the local health department, or a local emergency medical services director.

(2) “Auto-injector” means a disposable delivery device designed for the automatic injection of a premeasured dose of an opioid antagonist into the human body and approved by the federal Food and Drug Administration for layperson use.

(3) “Opioid antagonist” means naloxone hydrochloride or another drug approved by the federal Food and Drug Administration that, when administered, negates or neutralizes in whole or in part the pharmacological effects of an opioid in the body, and has been approved for the treatment of an opioid overdose.

(4) “Qualified supervisor of health” may include, but is not limited to, a school nurse.

(5) “Volunteer” or “trained personnel” means an employee who has volunteered to administer naloxone hydrochloride or another opioid antagonist to a person if the person is suffering, or reasonably believed to be suffering, from an opioid overdose, has been designated by a school, and has received training pursuant to subdivision (d).

(c) Each public and private elementary and secondary school in the state may voluntarily determine whether or not to make emergency naloxone hydrochloride or another opioid antagonist and trained personnel available at its school. In making this determination, a school shall evaluate the emergency medical response time to the school and determine whether initiating emergency medical services is an acceptable alternative to naloxone hydrochloride or another opioid antagonist and trained personnel. A private elementary or secondary school choosing to exercise the authority provided under this subdivision shall not receive state funds specifically for purposes of this subdivision.

(d) (1) Each public and private elementary and secondary school in the state may designate one or more volunteers to receive initial and annual refresher training, based

on the standards developed pursuant to subdivision (e), regarding the storage and emergency use of naloxone hydrochloride or another opioid antagonist from the school nurse or other qualified person designated by an authorizing physician and surgeon. A benefit shall not be granted to or withheld from any individual based on his or her offer to volunteer, and there shall be no retaliation against any individual for rescinding his or her offer to volunteer, including after receiving training. Any school district, county office of education, or charter school choosing to exercise the authority provided under this subdivision shall provide the training for the volunteers at no cost to the volunteer and during the volunteer's regular working hours.

(2) An employee who volunteers pursuant to this section may rescind his or her offer to administer emergency naloxone hydrochloride or another opioid antagonist at any time, including after receipt of training.

(e) (1) The Superintendent shall establish minimum standards of training for the administration of naloxone hydrochloride or another opioid antagonist that satisfies the requirements of paragraph (2). Every five years, or sooner as deemed necessary by the Superintendent, the Superintendent shall review minimum standards of training for the administration of naloxone hydrochloride or other opioid antagonists that satisfy the requirements of paragraph (2). For purposes of this subdivision, the Superintendent shall consult with organizations and providers with expertise in administering naloxone hydrochloride or another opioid antagonist and administering medication in a school environment, including, but not limited to, the California Society of Addiction Medicine, the Emergency Medical Services Authority, the California School Nurses Organization, the California Medical Association, the American Academy of Pediatrics, and others.

(2) Training established pursuant to this subdivision shall include all of the following:

(A) Techniques for recognizing symptoms of an opioid overdose.

(B) Standards and procedures for the storage, restocking, and emergency use of naloxone hydrochloride or another opioid antagonist.

(C) Basic emergency followup procedures, including, but not limited to, a requirement for the school or charter school administrator or, if the administrator is not available, another school staff member to call the emergency 911 telephone number and to contact the pupil's parent or guardian.

(D) Recommendations on the necessity of instruction and certification in cardiopulmonary resuscitation.

(E) Written materials covering the information required under this subdivision.

(3) Training established pursuant to this subdivision shall be consistent with the most recent guidelines for medication administration issued by the department.

(4) A school shall retain for reference the written materials prepared under subparagraph (E) of paragraph (2).

(5) The department shall include on its Internet Web site a clearinghouse for best practices in training nonmedical personnel to administer naloxone hydrochloride or another opioid antagonist to pupils.

(f) Any school district, county office of education, or charter school electing to utilize naloxone hydrochloride or another opioid antagonist for emergency aid shall distribute a notice at least once per school year to all staff that contains the following information:

(1) A description of the volunteer request stating that the request is for volunteers to be trained to administer naloxone hydrochloride or another opioid antagonist to a person if the person is suffering, or reasonably believed to be suffering, from an opioid overdose.

(2) A description of the training that the volunteer will receive pursuant to subdivision (d).

(3) The right of an employee to rescind his or her offer to volunteer pursuant to this section.

(4) A statement that no benefit will be granted to or withheld from any individual based on his or her offer to volunteer and that there will be no retaliation against any individual for rescinding his or her offer to volunteer, including after receiving training.

(g) (1) A qualified supervisor of health at a school district, county office of education, or charter school electing to utilize naloxone hydrochloride or another opioid antagonist for emergency aid shall obtain from an authorizing physician and surgeon a prescription for each school for naloxone hydrochloride or another opioid antagonist. A qualified supervisor of health at a school district, county office of education, or charter school shall be responsible for stocking the naloxone hydrochloride or another opioid antagonist and restocking it if it is used.

(2) If a school district, county office of education, or charter school does not have a qualified supervisor of health, an administrator at the school district, county office of education, or charter school shall carry out the duties specified in paragraph (1).

(3) A prescription pursuant to this subdivision may be filled by local or mail order pharmacies or naloxone hydrochloride or another opioid antagonist manufacturers.

(4) An authorizing physician and surgeon shall not be subject to professional review, be liable in a civil action, or be subject to criminal prosecution for the issuance of a prescription or order pursuant to this section, unless the physician and surgeon's issuance of the prescription or order constitutes gross negligence or willful or malicious conduct.

(h) (1) A school nurse or, if the school does not have a school nurse or the school nurse is not onsite or available, a volunteer may administer naloxone hydrochloride or another opioid antagonist to a person exhibiting potentially life-threatening symptoms of an opioid overdose at school or a school activity when a physician is not immediately available. If the naloxone hydrochloride or another opioid antagonist is used it shall be restocked as soon as reasonably possible, but no later than two weeks after it is used. Naloxone hydrochloride or another opioid antagonist shall be restocked before its expiration date.

(2) Volunteers may administer naloxone hydrochloride or another opioid antagonist only by nasal spray or by auto-injector.

(3) A volunteer shall be allowed to administer naloxone hydrochloride or another opioid antagonist in a form listed in paragraph (2) that the volunteer is most comfortable with.

(i) A school district, county office of education, or charter school electing to utilize naloxone hydrochloride or another opioid antagonist for emergency aid shall ensure that each employee who volunteers under this section will be provided defense and indemnification by the school district, county office of education, or charter school for any and all civil liability, in accordance with, but not limited to, that provided in Division 3.6 (commencing with Section 810) of Title 1 of the Government Code. This information shall be reduced to writing, provided to the volunteer, and retained in the volunteer's personnel file.

(j) (1) Notwithstanding any other law, a person trained as required under subdivision (d), who administers naloxone hydrochloride or another opioid antagonist, in good faith and not for compensation, to a person who appears to be experiencing an opioid overdose shall not be subject to professional review, be liable in a civil action, or be subject to criminal prosecution for his or her acts or omissions in administering the naloxone hydrochloride or another opioid antagonist.

(2) The protection specified in paragraph (1) shall not apply in a case of gross negligence or willful and wanton misconduct of the person who renders emergency care treatment by the use of naloxone hydrochloride or another opioid antagonist.

(3) Any public employee who volunteers to administer naloxone hydrochloride or another opioid antagonist pursuant to subdivision (d) is not providing emergency medical care "for compensation," notwithstanding the fact that he or she is a paid public employee.

(k) A state agency, the department, or a public school may accept gifts, grants, and donations from any source for the support of the public school carrying out the provisions of this section, including, but not limited to, the acceptance of naloxone hydrochloride or another opioid antagonist from a manufacturer or wholesaler.

(Added by Stats. 2016, Ch. 557, Sec. 2. (AB 1748) Effective January 1, 2017.)