



SISC

Self-Insured Schools
of California

Schools Helping Schools

**PROPERTY AND LIABILITY
BOARD OF DIRECTORS MEETING
JUNE 18, 2025
10:30 A.M.**

AGENDA

I. Consent Agenda

- | | |
|---|-------------|
| A. Approval of Minutes for May 2025 Board of Directors Meeting | Dave Ostash |
| B. Approval of Payment of Student Insurance Claims in the Amount of \$60,339.25 and Tackle Football Claims in the amount of \$56.68 for the Month of May 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
Delano Joint Union High School District By Ty Taylor	2024047711	Cesar Portillo L-BI
Standard School District By Hilda Hankins	2024049364	Betty McHenry A-BI

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 \$2,182,871.90 for the Month of May 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 May 2025 Will Be Submitted for Approval Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- C. Request Approval of the 2025-2026 Budget Kim Sloan

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- D. Liability Memorandum of Coverage for 2025-2026 Robert Kretzmer

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

- E. Request Approval of the 2025-2026 Board Meeting Times, Dates and Places Dave Ostash

Moved _____ 2nd _____

Yes _____ No _____ Abstain _____ Roll Call Vote _____

VI. Information and Discussion Items

- A. Community Matters Partnership Potential Robert Kretzmer

- B. Quarterly Report Update Kerri Jones

- C. Stop iT Review Kerri Jones

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

E. Next Meeting:
Thursday, July 17, 2025
10:30 a.m.
SISC Board Room, 4th Floor – Larry E. Reider Education Center
2000 K Street, Bakersfield, CA 93301

Dave Ostash

F. 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
MAY 15, 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, May 15, 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
Christine Cornejo
Katie Russell
Brad Pawlowski

ALTERNATES PRESENT:

Christian Shannon
Steve Martinez
Ramon Hendrix

OTHERS PRESENT:

Kim Sloan
Megan Hanson
Kristy Comstock
Rich Edwards
Robert Kretzmer
Ty Taylor
Ryan Bourget
Ashley Moland
Hilda Hankins
Kerri Jones

Consent Agenda

Motion was made by Director Bryson, seconded by Director Hedge 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 April 2025 Board of Directors Meeting

Student Insurance and Tackle Football Claims

Approval of payment of Student Insurance Claims in the Amount of \$59,999.59 and Tackle Football Claims in the amount of \$4,906.73 for the month of April 2025.

Public Comment

None

Closed Session – Property & Liability Claims

The Board went into closed session at 10:30 a.m.

Reconvene to Open Session

The Board reconvened into open session at 11:10 a.m.

<p>With respect to the claim filed by H.A. (a minor) against Bakersfield City School District after discussion, motion was made by Director Russell, seconded by Director Lemon and by roll call vote of 8-0-1 (abstention from Director Cornejo) the board approved the payment of an undisclosed amount for the settlement of this claim with H.A. (a minor).</p>
<p>With respect to the claim filed by A.M. (a minor) against Antelope Valley Union High School District after discussion, motion was made by Director Hendrix, seconded by Director Russell and by roll call vote of 9-0-0 the board approved the payment of an undisclosed amount for the settlement of this claim with A.M. (a minor).</p>
<p>With respect to the claim filed by Pioneer Elementary School District after discussion, motion was made by Director Cornejo, seconded by Director Bryson and by roll call vote of 9-0-0 the board approved the payment of \$101,663.67 for emergency cleanup, repair to flooring, drywall and insulation due to water damage.</p>
<p>With respect to the claim filed by Wasco Union High School District after discussion, motion was made by Director Hendrix, seconded by Director Pawlowski and by roll call vote of 9-0-0 the board approved the additional payment of \$673,320.69 for restoring building to its pre – loss condition after extensive fire damage.</p>
<p>With respect to the claim filed by San Luis Coastal Unified 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 \$51,169.46 for complete loss of district’s 2023 Ford transit wagon vehicle.</p>
<p>With respect to the claim filed by Tulare County Office of Education after discussion, motion was made by Director Russell, seconded by Director Phinney and by roll call vote of 9-0-0 the board approved the payment of \$251,410.88 for emergency clean up and comprehensive repairs to building due to water damage.</p>

With respect to the claim filed by Josue Baranda Gallardo against Paso Robles Joint Unified School District after discussion, motion was made by Director Lemon, seconded by Director Hendrix and by roll call vote of 8-0-1 (abstention by Director Pawlowski) the board approved an undisclosed amount for the settlement of this claim with Josue Baranda Gallardo.

With respect to the claim filed by Raamith Smith against Greenfield Union School District after discussion, motion was made by Director Bryson, seconded by Director Russell and by roll call vote of 8-0-1 (abstention by Director Hendrix) the board approved an undisclosed amount for the settlement of this claim with Raamith Smith.

Action Items

Report of Property and Liability Claims – April 2025

Robert Kretzmer presented the Report of Property and Liability Claims. There were 44 new claims, 55 claims were closed and no claims reopened in April, resulting in 549 pending claims. Robert reviewed the check register for April 2025, reporting on 15 checks that were in excess of \$50,000.00. After discussion, motion was made by Director Phinney, seconded by Director Cornejo and by roll call vote of 9-0-0, approving payment of Property and Liability Claims in the amount of \$3,456,166.00 for the month of April 2025.

Financial Report

Kim Sloan reviewed with the Board the Financial Report for the period ending April 30, 2025. Kim reported the LAIF rate for the month of April 2025 dropped to 4.28% from last month at 4.31%. After discussion, motion was made by Director Hedge, seconded by Director Russell and by roll call vote of 9-0-0, approving the Financial Reports as submitted.

Information and Discussion Items

Liability MOC Changes for 2025/2026

Robert Kretzmer reviewed the current Liability Memorandum of Coverage and the recommended changes for the 2025/2026 fiscal year with the Board.

Legislative Update: SB 577, AB 1913 and AB 5

Robert Kretzmer discussed possible amendments or changes to SB 577, AB 1913 and AB 5 with the Board.

Comments from the Board

None

Adjournment

There being no further business to come before the Board, motion was made by Director Hendrix, seconded by Director Cornejo and by roll call vote of 9-0-0, adjourning the meeting at 11:56 a.m.

Next Meeting

The next meeting of the Board of Directors will be held **Wednesday, June 18th 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
MAY 2025

	<u>STUDENT</u> <u>INSURANCE</u>	<u>TACKLE</u> <u>FOOTBALL</u>
Opened	95	0
Closed	81	0
Events	28	0
 Total Open & Event claims	 945	 15
 Amount Paid	 \$ 60,339.25	 \$ 56.68
Credit	\$ (95.90)	\$ -
 Net Paid YTD	 \$ 516,737.35	 \$ 40,949.93

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

FILES REOPENED	0
FILES OPENED	41
FILES CLOSED	29
TOTAL PENDING CLAIMS	557
OPEN EVENT FILES	90
PENDING INDEMNITY RESERVES	\$53,289,138.94
PENDING EXPENSE RESERVES	\$10,999,638.48
	<hr/>
<i>TOTAL RESERVES</i>	\$64,288,777.42
INDEMNITY PAID, CURRENT MONTH	\$1,559,055.58
EXPENSES PAID, CURRENT MONTH	\$623,816.32
	<hr/>
<i>SUB-TOTAL</i>	\$2,182,871.90
PRIOR MONTH VOIDS (CREDITS)	(\$1,414.29)
RECOVERY	(\$423,540.65)
REFUNDS	(\$3,937.50)
	<hr/>
<i>NET PAID CURRENT MONTH</i>	\$1,753,979.46
INDEMNITY PAID YEAR-TO-DATE	\$19,380,037.71
EXPENSES PAID YEAR-TO-DATE	\$5,960,119.13
	<hr/>
<i>SUB-TOTAL</i>	\$25,340,156.84
CREDITS YEAR-TO-DATE	(\$320,125.31)
RECOVERY YEAR-TO-DATE	(\$1,763,914.18)
REFUNDS YEAR-TO-DATE	(\$168,452.14)
	<hr/>
<i>SUB-TOTAL</i>	(\$2,252,491.63)
<i>NET PAID YEAR-TO-DATE</i>	<hr/> \$23,087,665.21

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608750	05/01/2025	ALESCIA ANDREWS AND HER	2025053393	LEP	Full and Final	Palmdale	2,500.00
608751	05/01/2025	WELTY, ANNE C., MD	2021039753	LBI	Legal-Other	Bakersfield City	6,150.00
608752	05/01/2025	VERMILLION INVESTIGATIONS	2024049003	LSM	Legal-Other	Palmdale	799.00
608753	05/01/2025	MICHELLE MOORE AND LAW	2025051751	LEP	In Full	Mojave Unified	25,000.00
608754	05/01/2025	ALANA BROOKE JOHNSON	2025053848	APD	Rental Vehicle	Amador County	267.61
608771	05/02/2025	POLLAK, VIDA & BARER	2023044042	LBI	Attorney Fees	Greenfield Union	587.40
608772	05/02/2025	POLLAK, VIDA & BARER	2023044768	LBI	Attorney Fees	Antelope Valley	106.80
608773	05/02/2025	TYSON & MENDES LLP	2023045990	LEP	Attorney Fees	Palmdale	6,306.60
608774	05/02/2025	TYSON & MENDES LLP	2021039801	LBI	Attorney Fees	Fairfax School	1,750.00
608775	05/02/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	8,086.45
608776	05/02/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	1,308.65
608777	05/02/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	4,090.61
608778	05/02/2025	MC LAW GROUP, APC	2025052616	LSM	Attorney Fees	Santa Barbara	9,329.50
608779	05/02/2025	MC LAW GROUP, APC	2025052119	LPI	Attorney Fees	Santa Barbara	1,339.50
608780	05/02/2025	MC LAW GROUP, APC	2024050415	LBI	Attorney Fees	Santa Barbara	1,069.50
608781	05/02/2025	MC LAW GROUP, APC	2022043499	LEP	Attorney Fees	Carpinteria Unified	9,376.50
608782	05/02/2025	MC LAW GROUP, APC	2021040073	LBI	Attorney Fees	Santa Barbara	2,409.00
608783	05/02/2025	HORVITZ & LEVY, LLP	2022040627	LBI	Attorney Fees	San Luis Coastal	6,184.04
608784	05/02/2025	WINET PATRICK GAYER	2024050840	LBI	Attorney Fees	El Centro	2,281.52
608785	05/02/2025	MC LAW GROUP, APC	2023045353	LEP	Attorney Fees	Santa Barbara	5,324.30
608786	05/02/2025	MC LAW GROUP, APC	2022043429	LBI	Attorney Fees	Lucia Mar Unified	1,245.50
608787	05/02/2025	MC LAW GROUP, APC	2023046181	LSM	Attorney Fees	San Luis Coastal	258.50
608788	05/02/2025	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	3,132.64
608789	05/02/2025	ZIMMER & MELTON, LLP	2023047327	LBI	Attorney Fees	Lucia Mar Unified	1,287.74
608790	05/02/2025	ZIMMER & MELTON, LLP	2024050554	LBI	Attorney Fees	Antelope Valley	1,242.00
608791	05/02/2025	ZIMMER & MELTON, LLP	2024049789	LBI	Attorney Fees	Delano Jt Union	3,473.00
608792	05/02/2025	ZIMMER & MELTON, LLP	2023047242	LBI	Attorney Fees	Antelope Valley	2,737.00
608793	05/02/2025	ZIMMER & MELTON, LLP	2024049784	LBI	Attorney Fees	Panama-Buena	69.00
608794	05/02/2025	ZIMMER & MELTON, LLP	2025051751	LEP ₁₁	Attorney Fees	Mojave Unified	1,311.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608795	05/02/2025	HALL, HIEATT, CONNELLY &	2025052562	LBI	Attorney Fees	San Luis Coastal	180.00
608796	05/02/2025	H&S BODY WORKS & TOWING	2025054987	ACL	Adjusting	Bakersfield City	1,251.00
608797	05/02/2025	ENTERPRISE RENT-A-CAR	2025053976	LPD	Adjusting	Santa Barbara	1,620.86
608798	05/02/2025	HALL, HIEATT, CONNELLY &	2025053137	LBI	Attorney Fees	Lucia Mar Unified	180.00
608799	05/02/2025	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	90,878.73
608815	05/06/2025	MYA DANIEL AS PARENT AND	2025054767	LBI	Full and Final	Merced River	3,247.62
608816	05/06/2025	DEMARIA LAW FIRM, APC	2025052353	LEP	Attorney Fees	Lamont School	50.00
608817	05/06/2025	DEMARIA LAW FIRM, APC	2024049174	LBI	Attorney Fees	Pioneer Union	60.50
608818	05/06/2025	DEMARIA LAW FIRM, APC	2024050021	LBI	Attorney Fees	Merced Union High	741.50
608819	05/06/2025	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	434.00
608820	05/06/2025	DEMARIA LAW FIRM, APC	2024047705	LBI	Attorney Fees	Merced County	846.50
608821	05/06/2025	DEMARIA LAW FIRM, APC	2023047252	LBI	Attorney Fees	Merced County	38.50
608822	05/06/2025	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	2,411.30
608823	05/06/2025	DEMARIA LAW FIRM, APC	2022041780	LBI	Attorney Fees	Winton School	54.00
608824	05/06/2025	MCLARENS, LLC	2024047872	P	Adjusting	Beardsley School	1,517.67
608825	05/06/2025	GALLAGHER BASSETT	2025052394	ABI	Medical	Merced County	706.38
608826	05/06/2025	HALL, HIEATT, CONNELLY &	2025052547	LPI	Attorney Fees	Shandon Joint	405.00
608827	05/06/2025	ZIMMER & MELTON, LLP	2025053361	LEP	Attorney Fees	Panama-Buena	874.00
608828	05/06/2025	ZIMMER & MELTON, LLP	2024051637	LEP	Attorney Fees	Standard School	2,665.10
608829	05/06/2025	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	897.00
608830	05/06/2025	ZIMMER & MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	736.00
608831	05/06/2025	CARPENTER, ROTHANS &	2022042602	LBI	Attorney Fees	Antelope Valley	3,481.75
608832	05/06/2025	CARPENTER, ROTHANS &	2024048762	LBI	Attorney Fees	Lake Elsinore	1,970.00
608833	05/06/2025	CARPENTER, ROTHANS &	2024049766	LPI	Attorney Fees	Palmdale	327.82
608843	05/08/2025	ZIMMER & MELTON, LLP	2022043499	LEP	Attorney Fees	Carpinteria Unified	92.00
608844	05/08/2025	DEMARIA LAW FIRM, APC	2025053559	LEP	Attorney Fees	Amador County	5,596.00
608845	05/08/2025	DEMARIA LAW FIRM, APC	2025055053	LEP	Attorney Fees	Amador COE (GL)	687.50
608846	05/08/2025	DEMARIA LAW FIRM, APC	2024051133	LPI	Attorney Fees	Mark Twain Union	12,974.00
608847	05/08/2025	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	3,176.00
608848	05/08/2025	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	1,477.00
608849	05/08/2025	DEMARIA LAW FIRM, APC	2022042091	LPI	Attorney Fees	Amador County	2,596.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608850	05/08/2025	DEMARIA LAW FIRM, APC	2024048766	LPI	Attorney Fees	Maricopa Unified	154.00
608851	05/08/2025	HALL, HIEATT, CONNELLY &	2024051130	LPI	Attorney Fees	Los Olivos School	2,566.50
608852	05/08/2025	HALL, HIEATT, CONNELLY &	2024050955	LBI	Attorney Fees	Lucia Mar Unified	699.00
608853	05/08/2025	HALL, HIEATT, CONNELLY &	2024051277	LEP	Attorney Fees	Paso Robles Joint	495.00
608854	05/08/2025	HALL, HIEATT, CONNELLY &	2025053069	LEP	Attorney Fees	San Luis Coastal	967.50
608855	05/08/2025	HALL, HIEATT, CONNELLY &	2025054011	LEP	Attorney Fees	San Luis Coastal	247.50
608856	05/08/2025	HALL, HIEATT, CONNELLY &	2025054540	LPI	Attorney Fees	Lucia Mar Unified	9,044.90
608857	05/08/2025	DEMARIA LAW FIRM, APC	2025053098	LPI	Attorney Fees	Bishop Unified	75.00
608858	05/08/2025	HALL, HIEATT, CONNELLY &	2022043429	LBI	Attorney Fees	Lucia Mar Unified	2,033.00
608859	05/08/2025	MURPHY, CAROLYN PH. D.	2022043429	LBI	Legal-Other	Lucia Mar Unified	1,400.00
608860	05/08/2025	DEMARIA LAW FIRM, APC	2021040054	LPI	Attorney Fees	Panama-Buena	229.25
608861	05/08/2025	DEMARIA LAW FIRM, APC	2024050154	LSM	Attorney Fees	Panama-Buena	1,084.00
608862	05/08/2025	MOECK MEDIATION LLC	2024050154	LSM	Legal-Other	Panama-Buena	5,650.00
608863	05/08/2025	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	11,905.50
608864	05/08/2025	HERR PEDERSEN &	2022041435	LBI	Attorney Fees	Sierra Sands	147.00
608865	05/08/2025	HERR PEDERSEN &	2024048665	LBI	Attorney Fees	Merced County	198.25
608866	05/08/2025	DUSTIN AND CARISSA HARMS	2025054179	APD	Property	Orcutt Union	649.48
608867	05/08/2025	ALACRITY PARENT LLC,	2025055167	APD	Adjusting	Mojave Unified	488.39
608868	05/08/2025	HALL, HIEATT, CONNELLY &	2022040627	LBI	Attorney Fees	San Luis Coastal	751.50
608884	05/09/2025	HALL, HIEATT, CONNELLY &	2022043429	LBI	Attorney Fees	Lucia Mar Unified	533.50
608885	05/09/2025	FOZI DWORK & MODAFFERI,	2024047934	LBI	Attorney Fees	Lake Elsinore	12,281.53
608886	05/09/2025	ROBINSON & KELLAR	2023044381	LBI	Attorney Fees	Lake Elsinore	5,128.90
608887	05/09/2025	ROBINSON & KELLAR	2024049171	LBI	Attorney Fees	Greenfield Union	611.20
608888	05/09/2025	ZIMRING, DONALD M	2021039753	LBI	Legal-Other	Bakersfield City	6,481.09
608889	05/09/2025	ROBINSON & KELLAR	2024048797	LBI	Attorney Fees	Merced Union High	1,576.39
608890	05/09/2025	ROBINSON & KELLAR	2024051297	LBI	Attorney Fees	Delano Union	2,132.29
608891	05/09/2025	CARPENTER, ROTHANS &	2022043595	LBI	Attorney Fees	Palmdale	540.00
608892	05/09/2025	WALKER & KIRKPATRICK	2023044489	LBI	Attorney Fees	Upland USD (GL)	5,733.48
608893	05/09/2025	WALKER & KIRKPATRICK	2023045980	LBI	Attorney Fees	Antelope Valley	589.00
608894	05/09/2025	WALKER & KIRKPATRICK	2024048274	LBI	Attorney Fees	Palmdale	18,673.65
608895	05/09/2025	WALKER & KIRKPATRICK	2024048606	LBI	Attorney Fees	Lake Elsinore	1,485.50

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608896	05/09/2025	WALKER & KIRKPATRICK	2023045981	LBI	Attorney Fees	Antelope Valley	8,635.55
608897	05/09/2025	DEMARIA LAW FIRM, APC	2021039753	LBI	Attorney Fees	Bakersfield City	79.00
608898	05/09/2025	DEMARIA LAW FIRM, APC	2024047833	LBI	Attorney Fees	Southern Kern	40.50
608899	05/09/2025	DEMARIA LAW FIRM, APC	2023047243	LBI	Attorney Fees	Fruitvale School	81.00
608900	05/09/2025	DEMARIA LAW FIRM, APC	2022041753	ABI	Attorney Fees	Eastern Sierra	734.50
608901	05/09/2025	DEMARIA LAW FIRM, APC	2023045988	LBI	Attorney Fees	Tehachapi Unified	421.00
608902	05/09/2025	DEMARIA LAW FIRM, APC	2024049790	LBI	Attorney Fees	Bakersfield City	67.50
608903	05/09/2025	DEMARIA LAW FIRM, APC	2023046256	LBI	Attorney Fees	Kern High School	1,517.00
608904	05/09/2025	DEMARIA LAW FIRM, APC	2024047874	LPI	Attorney Fees	Kern County Supt	1,293.00
608905	05/09/2025	DEMARIA LAW FIRM, APC	2023044047	LPI	Attorney Fees	Muroc Joint Unified	1,293.00
608906	05/09/2025	DEMARIA LAW FIRM, APC	2024050276	LBI	Attorney Fees	Tehachapi Unified	506.00
608907	05/09/2025	DEMARIA LAW FIRM, APC	2024050744	LEO	Attorney Fees	Bakersfield City	4,483.50
608908	05/09/2025	DEMARIA LAW FIRM, APC	2024051651	LBI	Attorney Fees	Kern High School	3,966.00
608909	05/09/2025	DEMARIA LAW FIRM, APC	2025052053	LSM	Attorney Fees	Bakersfield City	963.50
608910	05/09/2025	DEMARIA LAW FIRM, APC	2022043321	LBI	Attorney Fees	Mojave Unified	784.00
608911	05/09/2025	DEMARIA LAW FIRM, APC	2022041639	LBI	Attorney Fees	Merced County	75.00
608912	05/09/2025	DEMARIA LAW FIRM, APC	2022041926	LSM	Attorney Fees	Norris School	50.00
608913	05/09/2025	DEMARIA LAW FIRM, APC	2023043663	LBI	Attorney Fees	Greenfield Union	2,267.50
608914	05/09/2025	DEMARIA LAW FIRM, APC	2023043915	LBI	Attorney Fees	Tehachapi Unified	655.50
608915	05/09/2025	HERR PEDERSEN &	2024050912	LBI	Attorney Fees	Tehachapi Unified	2,212.75
608916	05/09/2025	HERR PEDERSEN &	2025052349	LEP	Attorney Fees	Tehachapi Unified	1,336.16
608917	05/09/2025	HERR PEDERSEN &	2023045093	LPI	Attorney Fees	Pioneer Union	1,021.00
608918	05/09/2025	HERR PEDERSEN &	2025054104	LBI	Attorney Fees	Reef-Sunset	821.68
608926	05/13/2025	Merced County Office of	2025054789	ACL	Collision Loss	Merced County	179.77
608927	05/13/2025	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	161.50
608928	05/13/2025	ROBINSON & KELLAR	2025051864	LBI	Attorney Fees	Richland School	4,465.35
608929	05/13/2025	UNISOURCE DISCOVERY	2025053971	LBI	Adjusting	Goleta Union	65.78
608930	05/13/2025	UNISOURCE DISCOVERY	2025053597	LBI	Adjusting	Santa Barbara	121.80
608931	05/13/2025	MAYO CLINIC	2024047934	LBI	Legal-Other	Lake Elsinore	2,800.00
608932	05/13/2025	FOZI DWORK & MODAFFERI,	2025051741	LBI	Attorney Fees	Brawley Union	3,408.55
608933	05/13/2025	VERMILLION INVESTIGATIONS	2023045590	LBI	Legal-Other	Southern Kern	658.00

Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
608934	05/13/2025	UNISOURCE DISCOVERY	2024050597	LSM	Legal-Other	Beardsley School	90.07
608935	05/13/2025	UNISOURCE DISCOVERY	2024050597	LSM	Legal-Other	Beardsley School	132.79
608936	05/13/2025	UNISOURCE DISCOVERY	2024050597	LSM	Legal-Other	Beardsley School	68.00
608937	05/13/2025	DENISON WERNER MACIAS	2023045998	LBI	Attorney Fees	Antelope Valley	193.50
608938	05/13/2025	DENISON WERNER MACIAS	2023045998	LBI	Attorney Fees	Antelope Valley	129.00
608939	05/13/2025	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	208.40
608940	05/13/2025	HERR PEDERSEN &	2024048228	ABI	Attorney Fees	Kern County Supt	418.19
608941	05/13/2025	DEMARIA LAW FIRM, APC	2023047512	LEP	Attorney Fees	Brawley	16,204.00
608942	05/13/2025	DEMARIA LAW FIRM, APC	2023044042	LBI	Attorney Fees	Greenfield Union	121.50
608943	05/13/2025	DEMARIA LAW FIRM, APC	2023044468	ABI	Attorney Fees	Merced County	1,395.00
608944	05/13/2025	DEMARIA LAW FIRM, APC	2024051503	LBI	Attorney Fees	Panama-Buena	100.00
608945	05/13/2025	WALKER & KIRKPATRICK	2023047512	LEP	Attorney Fees	Brawley	4,778.31
608946	05/13/2025	WALKER & KIRKPATRICK	2024047702	LBI	Attorney Fees	Antelope Valley	533.00
608947	05/13/2025	WINET PATRICK GAYER	2025052491	LEP	Attorney Fees	Lake Elsinore	1,776.75
608948	05/13/2025	MC LAW GROUP, APC	2019034991	LBI	Attorney Fees	Santa Barbara	5,475.50
608949	05/13/2025	MC LAW GROUP, APC	2023045219	LEP	Attorney Fees	Santa Maria Joint	681.50
608950	05/13/2025	MC LAW GROUP, APC	2023047441	LEP	Attorney Fees	Orcutt Union	1,410.00
608951	05/13/2025	HALL, HIEATT, CONNELLY &	2024049119	LBI	Attorney Fees	Blochman Union	983.21
608952	05/13/2025	HALL, HIEATT, CONNELLY &	2025054660	LBI	Attorney Fees	San Luis Coastal	1,182.00
608953	05/13/2025	ZIMMER & MELTON, LLP	2024049461	LEP	Attorney Fees	Wilsona School	945.00
608954	05/13/2025	J&A COMPANIES INC	2025055167	APD	Property	Mojave Unified	3,506.27
609026	05/16/2025	Antelope Valley Union High	2025054532	ACP	Water Loss	Antelope Valley	4,634.25
609027	05/16/2025	ALACRITY PARENT LLC,	2025054532	ACP	Adjusting	Antelope Valley	120.00
609028	05/16/2025	Mojave Unified School District	2025055443	ACL	Collision Loss	Mojave Unified	9,448.28
609029	05/16/2025	ALACRITY PARENT LLC,	2025055443	ACL	Adjusting	Mojave Unified	537.19
609030	05/16/2025	EXAM WORKS	2023043854	ABI	Legal-Other	Delano Union	1,086.25
609031	05/16/2025	MCCORMICK, BARSTOW,	2024051503	LBI	Attorney Fees	Panama-Buena	150.00
609032	05/16/2025	RADOVICH MEDIATION	2024049119	LBI	Legal-Other	Blochman Union	1,750.00
609033	05/16/2025	WALKER & KIRKPATRICK	2023046314	LBI	Attorney Fees	Palmdale	467.66
609034	05/16/2025	UNISOURCE DISCOVERY	2024050250	LBI	Legal-Other	Greenfield Union	567.62
609035	05/16/2025	VERITEXT CORP	2024050250	LBI	Legal-Other	Greenfield Union	1,987.05

Check Register - Property & Liability

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609036	05/16/2025	ROBINSON & KELLAR	2024050250	LBI	Attorney Fees	Greenfield Union	1,030.25
609037	05/16/2025	FOZI DWORK & MODAFFERI,	2024051111	LEP	Attorney Fees	Kern County Supt	400.00
609038	05/16/2025	ROBINSON & KELLAR	2024050301	LSM	Attorney Fees	Bakersfield City	3,127.70
609039	05/16/2025	ROBINSON & KELLAR	2024050597	LSM	Attorney Fees	Beardsley School	774.80
609040	05/16/2025	ROBINSON & KELLAR	2024051068	LBI	Attorney Fees	Panama-Buena	148.80
609041	05/16/2025	CARPENTER, ROTHANS &	2025052280	LPI	Attorney Fees	Upland USD (GL)	3,818.00
609042	05/16/2025	CARPENTER, ROTHANS &	2025053393	LEP	Attorney Fees	Palmdale	360.00
609043	05/16/2025	CARPENTER, ROTHANS &	2022042882	LSM	Attorney Fees	Antelope Valley	112.50
609044	05/16/2025	CARPENTER, ROTHANS &	2023045606	LBI	Attorney Fees	Antelope Valley	632.00
609045	05/16/2025	BONNICI LAW GROUP, IN	2022041753	ABI	Trust Account -	Eastern Sierra	1,053,799.54
609046	05/16/2025	BONNICI LAW GROUP, IN	2022041753	ABI	Trust Account -	Eastern Sierra	49,817.41
609047	05/16/2025	WALKER & KIRKPATRICK	2023044769	LEP	Attorney Fees	Palmdale	19,525.55
609048	05/16/2025	CARPENTER, ROTHANS &	2023044768	LBI	Attorney Fees	Antelope Valley	13,369.40
609049	05/16/2025	Amador County Unified SD (GL)	2025054131	P	Water Loss	Amador County	4,371.72
609059	05/20/2025	MCCORMICK, BARSTOW,	2025051734	ADM	Attorney Fees	Kern County Supt	6,885.00
609060	05/20/2025	TYSON & MENDES LLP	2023045990	LEP	Attorney Fees	Palmdale	2,973.50
609061	05/20/2025	TYSON & MENDES LLP	2024049003	LSM	Attorney Fees	Palmdale	3,264.65
609062	05/20/2025	PEGASUS CLAIMS SERVICES,	2025051741	LBI	Legal-Other	Brawley Union	463.15
609063	05/20/2025	STENO AGENCY, INC	2023045590	LBI	Legal-Other	Southern Kern	2,691.90
609064	05/20/2025	NETWORK DESPOSITION	2023045590	LBI	Legal-Other	Southern Kern	1,650.60
609065	05/20/2025	ZIMMER & MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	368.00
609066	05/20/2025	ZIMMER & MELTON, LLP	2025052349	LEP	Attorney Fees	Tehachapi Unified	46.00
609067	05/20/2025	ZIMMER & MELTON, LLP	2025053578	LEP	Attorney Fees	New Jerusalem	46.00
609068	05/20/2025	ZIMMER & MELTON, LLP	2025053361	LEP	Attorney Fees	Panama-Buena	506.00
609069	05/20/2025	ZIMMER & MELTON, LLP	2024051637	LEP	Attorney Fees	Standard School	1,173.00
609070	05/20/2025	ZIMMER & MELTON, LLP	2024050301	LSM	Attorney Fees	Bakersfield City	1,633.00
609071	05/20/2025	ZIMMER & MELTON, LLP	2023046256	LBI	Attorney Fees	Kern High School	506.00
609072	05/20/2025	ZIMMER & MELTON, LLP	2025051751	LEP	Attorney Fees	Mojave Unified	138.00
609073	05/20/2025	ZIMMER & MELTON, LLP	2023047242	LBI	Attorney Fees	Antelope Valley	23.00
609074	05/20/2025	ZIMMER & MELTON, LLP	2024050554	LBI	Attorney Fees	Antelope Valley	943.00
609075	05/20/2025	ZIMMER & MELTON, LLP	2025054390	LEP	Attorney Fees	Bakersfield City	414.00

Check Register - Property & Liability

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609076	05/20/2025	ZIMMER & MELTON, LLP	2024049784	LBI	Attorney Fees	Panama-Buena	46.00
609077	05/20/2025	ZIMMER & MELTON, LLP	2024047710	LBI	Attorney Fees	Panama-Buena	69.00
609078	05/20/2025	ZIMMER & MELTON, LLP	2023043854	ABI	Attorney Fees	Delano Union	253.00
609079	05/20/2025	ZIMMER & MELTON, LLP	2023043661	LBI	Attorney Fees	Bakersfield City	138.00
609080	05/20/2025	EDDINGS ATTORNEY	2023047512	LEP	Legal-Other	Brawley	323.75
609081	05/20/2025	DEFPHICHE MEDICAL	2019034991	LBI	Legal-Other	Santa Barbara	11,050.00
609082	05/20/2025	DAPRA CONSTRUCTION	2025055400	LPD	Adjusting	Westside Union	1,192.50
609083	05/20/2025	Pioneer Union School District	2025054210	P	Water Loss	Pioneer Union	101,663.67
609084	05/20/2025	Mojave Unified School District	2025055443	ACL	Collision Loss	Mojave Unified	462.00
609114	05/22/2025	JESSICA WLEH	2025055381	LPD	Property	Antelope Valley	420.44
609115	05/22/2025	GREY & GREY	2021040054	LPI	Attorney Fees -	Panama-Buena	35,000.00
609116	05/22/2025	LAURIE Q. SALDANA	2024051651	LBI	Legal-Other	Kern High School	2,500.00
609117	05/22/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	3,350.75
609118	05/22/2025	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	1,836.00
609119	05/22/2025	WINET PATRICK GAYER	2025052491	LEP	Attorney Fees	Lake Elsinore	94.50
609120	05/22/2025	DENISON WERNER MACIAS	2024050459	LBI	Attorney Fees	Kern County Supt	215.00
609121	05/22/2025	DENISON WERNER MACIAS	2024050460	LBI	Attorney Fees	Norris School	215.00
609122	05/22/2025	DENISON WERNER MACIAS	2023046509	LBI	Attorney Fees	Standard School	1,247.00
609123	05/22/2025	DENISON WERNER MACIAS	2024049978	LBI	Attorney Fees	Sierra Sands	215.00
609124	05/22/2025	J.S. HELD LLC.	2023044769	LEP	Legal-Other	Palmdale	10,166.00
609125	05/22/2025	DENISON WERNER MACIAS	2024050975	LBI	Attorney Fees	Standard School	860.00
609126	05/22/2025	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	937.50
609127	05/22/2025	CARPENTER, ROTHANS &	2024049983	LBI	Attorney Fees	Antelope Valley	2,325.50
609128	05/22/2025	CARPENTER, ROTHANS &	2022043595	LBI	Attorney Fees	Palmdale	292.50
609129	05/22/2025	WINET PATRICK GAYER	2025054010	LBI	Attorney Fees	Lake Elsinore	1,160.00
609130	05/22/2025	WINET PATRICK GAYER	2024050840	LBI	Attorney Fees	El Centro	1,855.25
609131	05/22/2025	PEGASUS CLAIMS SERVICES,	2024048228	ABI	Legal-Other	Kern County Supt	809.50
609132	05/22/2025	BONNICI LAW GROUP, APC IN	2022041753	ABI	Trust Account -	Eastern Sierra	49,817.41
609133	05/22/2025	CARPENTER, ROTHANS &	2019035125	LBI	Attorney Fees	Palmdale	469.45
609134	05/22/2025	CARPENTER, ROTHANS &	2023044769	LEP	Attorney Fees	Palmdale	14,317.88
609135	05/22/2025	CARPENTER, ROTHANS &	2024049751	LPI	Attorney Fees	Palmdale	74.00

Check Register - Property & Liability

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609136	05/22/2025	CARPENTER, ROTHANS &	2024049779	LPI	Attorney Fees	Antelope Valley	74.00
609137	05/22/2025	CARPENTER, ROTHANS &	2023046823	LBI	Attorney Fees	Antelope Valley	2,610.50
609138	05/22/2025	CARPENTER, ROTHANS &	2024047835	LEP	Attorney Fees	Palmdale	3,366.00
609139	05/22/2025	CARPENTER, ROTHANS &	2024051274	LEP	Attorney Fees	Antelope Valley	2,956.45
609140	05/22/2025	CARPENTER, ROTHANS &	2025054112	LEP	Attorney Fees	Antelope Valley	780.50
609141	05/22/2025	WINET PATRICK GAYER	2024048760	LSM	Attorney Fees	Lake Elsinore	138.25
609142	05/22/2025	WINET PATRICK GAYER	2024050243	LSM	Attorney Fees	Lake Elsinore	19,291.70
609165	05/30/2025	HORVITZ & LEVY, LLP	2022040627	LBI	Attorney Fees	San Luis Coastal	27,172.32
609166	05/30/2025	HORVITZ & LEVY, LLP	2022040627	LBI	Attorney Fees	San Luis Coastal	25,048.79
609167	05/30/2025	HORVITZ & LEVY, LLP	2022040627	LBI	Attorney Fees	San Luis Coastal	260.00
609168	05/30/2025	ZIMMER & MELTON, LLP	2022043499	LEP	Attorney Fees	Carpinteria Unified	1,886.00
609169	05/30/2025	TYSON & MENDES LLP	2021040073	LBI	Attorney Fees	Santa Barbara	2,988.00
609170	05/30/2025	PEGASUS CLAIMS SERVICES,	2023044768	LBI	Legal-Other	Antelope Valley	1,039.36
609171	05/30/2025	ALACRITY PARENT LLC,	2025055412	ACL	Adjusting	Sonora Union High	467.40
609172	05/30/2025	Sonora Union High School	2025055412	ACL	Collision Loss	Sonora Union High	4,364.15
609173	05/30/2025	MAYO CLINIC	2024047934	LBI	Legal-Other	Lake Elsinore	2,800.00
609174	05/30/2025	Madera County Superintendent	2025054596	ACL	Collision Loss	Madera County	4,793.28
609175	05/30/2025	ANTHONY COWANS	2025055090	LPD	Property	Santa Maria Joint	1,260.00
609176	05/30/2025	DENISON WERNER MACIAS	2023045998	LBI	Attorney Fees	Antelope Valley	21.50
609177	05/30/2025	DIANE VICKERS	2025052294	LBI	Bodily Injury	Paso Robles Joint	1,184.84
609178	05/30/2025	DENISON WERNER MACIAS	2024049404	ABI	Attorney Fees	Norris School	193.50
609179	05/30/2025	DENISON WERNER MACIAS	2024049404	ABI	Attorney Fees	Norris School	215.00
609180	05/30/2025	Merced County Office of	2025052912	ACP	Collision Loss	Merced County	2,536.54
609181	05/30/2025	MCCORMICK, BARSTOW,	2023045990	LEP	Attorney Fees	Palmdale	6,305.00
609182	05/30/2025	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	1,345.50
609183	05/30/2025	CARPENTER, ROTHANS &	2023047175	LBI	Attorney Fees	Antelope Valley	4,051.50
609184	05/30/2025	Tulare COE (GL)	2025054057	P	Water Loss	Tulare COE (GL)	249,242.33

Total For 122235821 158300179906

2,236,777.05

Number of Check: 242
Number Of Payments: 242

First Check Number: 608750
Last Check Number: 609184
Check Sequence:

SISC II
INCOME STATEMENT
May 2025

	BUDGET	YEAR-TO-DATE	CURRENT MONTH
<u>REVENUES</u>			
8660.00 Interest-County Treasurer	\$2,095,238.00	\$599,309.98	\$0.00
8660.03 LAIF	\$309.00	\$226.80	\$0.00
8660.04 Investments	\$4,764,648.00	\$3,460,713.96	\$0.00
8660.05 Bank	\$12,800.00	\$139,395.29	\$25,104.52
8674.02 Premiums-Prop & Liab	\$56,933,716.00	\$52,462,718.88	\$4,793,673.00
8674.12 Student Ins	\$1,144,929.00	\$1,049,517.49	\$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	\$58,228,517.40	\$4,914,188.52
<u>EXPENSES</u>			
4300.00 Supplies	\$500.00	\$6,160.25	\$554.46
5200.00 Travel/Conference	\$5,000.00	\$11,097.49	\$1,352.16
5300.00 Dues and Memberships	\$134,650.00	\$63,263.19	\$201.33
5450.01 Insurance-Property & Fire	\$13,169,853.00	\$10,216,624.05	\$880,707.00
5450.02 Boiler & Machinery	\$282,095.00	\$209,435.00	\$19,040.00
5450.04 Crime	\$72,834.00	\$66,764.00	\$6,070.00
5450.06 Excess Liability	\$10,967,031.00	\$9,803,953.18	\$852,637.00
5450.17 Data Compromise	\$261,252.00	\$269,634.00	\$24,512.00
5450.18 Concussion Coverage	\$27,000.00	\$24,750.00	\$2,250.00
5450.19 Terrorism	\$41,170.00	\$35,941.40	\$3,267.00
5800.00 Miscellaneous	\$500.00	\$0.00	\$0.00
5800.02 Audit	\$14,085.00	\$14,085.00	\$250.00
5800.10 Consulting	\$165,590.00	\$141,302.52	\$7,334.57
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	\$3,299,145.07	\$630,519.39
5800.55 Student Ins Claims	\$780,000.00	\$616,431.72	\$59,894.71
5800.56 Tackle FB Claims	\$25,000.00	\$22,985.01	\$56.68
5800.58 Spec Ed VCP	\$492,530.00	\$0.00	\$0.00
5800.66 Property Claims	\$4,223,033.00	\$6,804,308.63	\$72,589.30
5800.67 Liability Claims	\$13,956,835.00	\$11,922,361.46	\$622,579.63
5800.69 Auto Claims	\$2,398,878.00	\$3,899,236.87	\$1,119,057.98
5800.90 Bill Review	\$7,200.00	\$6,770.10	\$1,534.58
5800.94 Other Distributions	\$0.00	\$0.00	\$0.00
5800.95 Unpaid Claims Liab Adj	\$9,442,000.00	\$15,013,876.00	\$0.00
TOTAL EXPENSES	\$60,722,246.00	\$62,621,774.63	\$4,304,407.79
CHANGE IN NET ASSETS	\$4,747,524.00	(\$4,393,257.23)	\$609,780.73
NET ASSETS - BEGINNING	\$11,572,917.85	\$11,572,917.85	\$6,569,879.89
NET ASSETS - ENDING	\$16,320,441.85	\$7,179,660.62	\$7,179,660.62

SISC II
BALANCE SHEET
May 31, 2025

	July 1, 2024 BALANCE	May 31, 2025 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$16,447,014.19	\$21,197,680.07
9120.02 Bank Account-Claims Fund	\$1,411,199.66	\$7,233,122.62
9130.00 Revolving Fund	\$1,500.00	\$0.00
9150.01 Local Agency Investment Fund	\$6,424.38	\$6,723.67
9150.03 Investments	\$83,353,981.92	\$86,814,695.88
9200.00 Accounts Receivable	\$414,887.60	\$6,320.00
9330.00 Prepaid Insurance	\$5,831,838.00	\$7,094,577.00
	<u>\$107,466,845.75</u>	<u>\$122,353,119.24</u>
 <u>LIABILITIES</u>		
9500.00 Current Liabilities	\$756,803.90	\$0.00
9650.00 Deferred Income	\$0.00	\$5,022,458.62
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$95,137,124.00	\$110,151,000.00
	<u>\$95,893,927.90</u>	<u>\$115,173,458.62</u>
 TOTAL LIABILITIES		
	\$95,893,927.90	\$115,173,458.62
 NET ASSETS - Funding Stabilization Reserves		
	<u>\$11,572,917.85</u>	<u>\$7,179,660.62</u>
 TOTAL LIABILITIES AND NET ASSETS		
	<u>\$107,466,845.75</u>	<u>\$122,353,119.24</u>

 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II
Investments
May 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	\$21,197,680.07	3.75%	LAST QUARTER	JAN-MAR 2025
		2.11%	5 YEAR AVERAGE	APR 2020-MAR 2025
LOCAL AGENCY INVESTMENT FUND	\$6,723.67	4.27%	CURRENT MONTH	May, 2025
		4.48%	LAST QUARTER	JAN-MAR 2025
		2.26%	5 YEAR AVERAGE	APR 2020-MAR 2025

INVESTMENT MANAGEMENT ACCOUNTS

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

The fair market value of the investment securities available for sale at March 31, 2025 was:

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$27,098,192.00	1.85%	7.48%	LAST QUARTER	JAN-MAR 2025
			1.45%	5 YEAR AVERAGE	APR 2020-MAR 2025
			4.11%	YIELD TO MATURITY	AS OF MAR 31, 2025
WELLS FARGO ADVISORS (RICH EDWARDS)	\$59,716,503.88	1.30%	5.27%	LAST QUARTER	JAN-MAR 2025
			1.31%	5 YEAR AVERAGE	APR 2020-MAR 2025
			2.03%	YIELD TO MATURITY	AS OF MAR 31, 2025
	<u>\$86,814,695.88</u>				

5-YEAR HISTORY OF RETURNS - ANNUALIZED

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
3/31/2025	3.75%	4.48%	7.48%	5.27%	5.40%
12/31/2024	3.56%	4.62%	-0.76%	2.29%	2.13%
9/30/2024	3.53%	4.71%	11.61%	8.04%	7.16%
6/30/2024	3.46%	4.55%	3.67%	4.51%	4.12%
3/31/2024	3.37%	4.30%	1.19%	3.24%	2.76%
12/31/2023	3.15%	4.00%	10.98%	8.28%	7.37%
9/30/2023	2.91%	3.93%	2.14%	2.59%	2.60%
6/30/2023	2.65%	3.15%	-0.66%	-0.50%	0.42%
3/31/2023	2.42%	2.74%	6.06%	5.65%	4.63%
12/31/2022	2.16%	2.07%	3.47%	3.48%	2.89%
9/30/2022	1.06%	1.35%	-4.79%	-7.15%	-2.24%
6/30/2022	1.00%	0.75%	-2.22%	-2.88%	-1.35%
3/31/2022	0.95%	0.32%	-9.06%	-9.18%	-5.11%
12/31/2021	0.84%	0.23%	-2.39%	-2.02%	-0.55%
9/30/2021	1.24%	0.24%	-0.20%	0.26%	0.69%
6/30/2021	1.00%	0.33%	0.80%	0.00%	0.65%
3/31/2021	1.07%	0.44%	-1.86%	-0.90%	-0.47%
12/31/2020	1.16%	0.63%	0.18%	0.55%	0.72%
9/30/2020	1.30%	0.84%	0.43%	0.40%	0.83%
6/30/2020	1.70%	1.47%	2.89%	4.28%	3.23%
5-Yr Average	2.11%	2.26%	1.45%	1.31%	1.79%

SISC II - PROPERTY & LIABILITY

OBJECT CODE	DESCRIPTION	JULY 1, 2024	JULY 1, 2024	PROJECTED JULY 1, 2025
ASSETS & LIABILITIES				
9110.00	CASH - CO TREAS	\$16,447,014.19	\$16,447,014.19	\$17,162,102.45
9120.02	BANK ACCT - CLAIMS FUND	\$1,411,199.66	\$1,411,199.66	\$6,347,219.08
9130.00	REVOLVING FUND	\$1,500.00	\$1,500.00	\$0.00
9150.01	LAIF	\$6,424.38	\$6,424.38	\$6,723.67
9150.03	INVESTMENTS	\$83,353,981.92	\$83,353,981.92	\$87,709,972.88
9200.00	ACCOUNTS RECEIVABLE	\$414,887.60	\$414,887.60	\$2,235,902.00
9330.00	PREPAID INSUR	\$5,831,838.00	\$5,831,838.00	\$5,306,094.00
9500.00	CURRENT LIABILITIES	(\$756,803.90)	(\$756,803.90)	(\$518,575.00)
9650.00	DEFERRED INCOME	\$0.00	\$0.00	\$0.00
9668.00	UNPAID CLAIMS LIAB (UCL)	(\$95,137,124.00)	(\$95,137,124.00)	(\$110,151,000.00)
NET ASSETS - BEGINNING		\$11,572,917.85	\$11,572,917.85	\$8,098,439.08
		2024-25 BUDGET	PROJECTED June 30, 2025	2025-26 BUDGET
REVENUES				
8660.00	INTEREST - CO TREAS	\$2,095,238.00	\$1,263,089.98	\$1,400,000.00
8660.03	INTEREST - LAIF	\$309.00	\$298.80	\$306.00
8660.04	INTEREST - INVESTMENTS	\$4,764,648.00	\$4,355,990.96	\$4,385,499.00
8660.05	INTEREST - BANK	\$12,800.00	\$159,395.29	\$160,000.00
8674.02	PREM - PROP & LIAB	\$56,933,716.00	\$57,256,391.88	\$61,214,771.00
8674.12	PREM - STUDENT INS	\$1,144,929.00	\$1,144,928.49	\$1,014,404.00
8674.13	PREM - TACKLE FB	\$25,500.00	\$20,760.00	\$21,000.00
8674.14	PREM - SEVCP	\$492,530.00	\$495,875.00	\$479,585.00
8699.06	ADMIN FEES	\$100.00	\$0.00	\$100.00
TOTAL REVENUES		\$65,469,770.00	\$64,696,730.40	\$68,675,665.00
		Bdgt vs Proj 6/30 (\$773,039.60) -1.18% Decreased ROR Investment - Co Treasurer		
EXPENSES				
4300.00	SUPPLIES	\$500.00	\$6,760.25	\$10,000.00
5200.00	TRAVEL & CONF	\$5,000.00	\$12,097.49	\$15,000.00
5300.00	DUES & MEMBERSHIP	\$134,650.00	\$63,763.19	\$133,200.00
5450.01	INSUR - EXS PROP & FIRE	\$13,169,853.00	\$11,097,331.05	\$10,988,337.00
5450.02	INSUR - BOILER & MACH	\$282,095.00	\$228,475.00	\$228,475.00
5450.04	INSUR - CRIME	\$72,834.00	\$72,834.00	\$80,117.00
5450.06	INSUR - EXCESS LIAB	\$10,967,031.00	\$10,656,590.18	\$11,956,269.00
5450.17	INSUR - DATA COMPROMISE	\$261,252.00	\$294,146.00	\$287,377.00
5450.18	INSUR - CONCUSSION	\$27,000.00	\$27,000.00	\$27,000.00
5450.19	INSUR - TERRORISM	\$41,170.00	\$39,208.40	\$41,168.00
5800.00	MISCELLANEOUS	\$500.00	\$100.00	\$500.00
5800.01	PROFESSIONAL SERVICES	\$0.00	\$0.00	\$82,826.00
5800.02	AUDIT FEES	\$14,085.00	\$14,085.00	\$14,415.00
5800.10	CONSULTING	\$165,590.00	\$165,702.52	\$178,600.00
5800.15	PROPERTY APPRAISALS	\$174,365.00	\$196,866.00	\$196,940.00
5800.32	BANK FEES	\$8,000.00	\$3,623.69	\$4,000.00
5800.50	ADMIN - KCSOS	\$4,072,845.00	\$3,619,145.07	\$3,825,255.00
5800.55	CLAIMS - STUDENT INS	\$780,000.00	\$676,876.26	\$607,000.00
5800.56	CLAIMS - TACKLE FB	\$25,000.00	\$24,685.01	\$25,000.00
5800.58	CLAIMS - SEVCP	\$492,530.00	\$495,875.00	\$479,585.00
5800.66	CLAIMS - PROPERTY	\$4,223,033.00	\$5,231,107.63	\$3,989,994.00
5800.67	CLAIMS - LIABILITY	\$13,956,835.00	\$15,923,036.46	\$16,718,330.00
5800.69	CLAIMS - AUTO	\$2,398,878.00	\$4,299,854.87	\$3,018,510.00
5800.90	BILL REVIEW	\$7,200.00	\$8,170.10	\$8,200.00
5800.94	OTHER DISTRIBUTIONS	\$0.00	\$0.00	\$0.00
5800.95	UNPAID CLAIMS LIAB ADJ	\$9,442,000.00	\$15,013,876.00	\$8,649,000.00
TOTAL EXPENSES		\$60,722,246.00	\$68,171,209.17	\$61,565,098.00
		Bdgt vs Proj 6/30 \$7,448,963.17 12.27% Inc UCL adj, property, liability & auto claims		
CHANGE IN NET ASSETS		\$4,747,524.00	(\$3,474,478.77)	\$7,110,567.00
NET ASSETS - BEGINNING		\$11,572,917.85	\$11,572,917.85	\$8,098,439.08
NET ASSETS - ENDING		\$16,320,441.85	\$8,098,439.08	\$15,209,006.08



June 16, 2025

TO: David Ostash, CEO

FROM: Robert J. Kretzmer
Director, Property & Liability

SUBJECT: 2025/2026 Liability MOC

Per my Memo of May 13, 2025, a copy of which is attached. The following represent the proposed changes for 2025/2026.

- The declarations page now indicates that the application of the liability deductible will apply regardless of the number of claimants involved in any one occurrence.
- The declarations page includes the change brought to the board's attention at the May 15, 2025, board meeting that a higher deductible will be charged for claims and/or suits resulting from the use of bounce houses. For clarification, we have expanded the application of the higher deductible to include bounce houses, inflatables and rebound devices. In checking with our peer Joint Power Authority groups throughout California, we did not see an authoritative definition for bounce houses. Therefore, we are not including a definition for these terms in the Liability Memorandum of Coverage.
- The declarations page has been changed to coincide with the terminology used in Endorsement #4 relative to **Sexual Misconduct** as opposed to the previous terminology of childhood sexual abuse.

We are asking the board to take action to approve the changes to the Declarations Page for 2025/2026 as outlined above.

Enclosures:

General Liability Declarations for 2025/2026
May 13, 2025 Memo regarding proposed changes

(DRAFT)

Memorandum of Coverage
No. SLP 7125 26
School Liability Program
General Liability
Declarations

Throughout this memorandum, words and phrases that appear in bold print have special meaning and are defined in the "definitions" section(s).

- A. **Covered party:**
- B. Covered period: from 07-01-2025 through 07-01-2026
- C. **Limit of liability per occurrence:** \$2,000,000 for claims under all coverages A-H subject to certain sub-limits.
- D. Reinsurer's Limit of Liability: \$3,000,000 per occurrence/\$18,000,000 Aggregate

The Aggregate is applicable to all lines of coverage, except Auto Liability, and all members combined. No Aggregate applies to Automobile liability.

- E. Deductible per **occurrence:** \$

In consideration of the payment of premium and subject to the following terms and conditions, Self-Insured Schools of California, hereinafter referred to as the **authority**, and the party named in the declarations, hereinafter referred to as the **member**.

A \$5,000 deductible is applicable per claimant (unless the district is eligible for and has adopted a higher general liability deductible). A \$25,000 deductible will apply to claims and/or suits resulting from **Sexual Misconduct** for districts with ADA of below 4,000. A \$50,000 deductible will apply for districts with ADA of 4,000 or above.

A \$25,000 deductible will apply to claims and/or suits resulting from the use of bounce houses, inflatables, or rebounding devices (except in the special education setting) for districts with ADA of below 4,000. A \$50,000 deductible will apply for districts with ADA of 4,000 or above.

The application of the aforementioned deductibles will apply regardless of the number of claimants involved in any one occurrence.

May 13, 2025

TO: SISC Board of Directors

FROM: Robert J. Kretzmer
Director, Property & Liability

SUBJECT: Proposed Liability MOC changes for 2025/2026

A review of the current Liability MOC has prompted the following recommended changes for the 2025/2026 fiscal year.

- The Coverage Summary and the Declarations Page will be amended to include clarification language regarding the deductible applied for liability claims. The current Coverage Summary indicates that “A \$5,000 deductible is applicable per claimant (unless the district is eligible for and has adopted a higher general liability deductible.) Language will be added in the coverage summary to make it clear that the application of the general liability deductible is distinct from the Auto/Bus deductible which limits the application of a deductible not to exceed a maximum of three deductibles per accident.
- We are proposing the application of a higher deductible for damages or injuries resulting from the use of a bounce house. Our recommendation is for a \$25,000 deductible to be applied for districts with ADA under 4,000 and for a \$50,000 deductible to be applied for districts with an ADA of 4,000 or greater. Our goal here is to discourage the use of bounce houses on school premises.
- We are also proposing a change in the wording under the General Liability Declarations page related to deductible application. The current declarations page references the following: “A \$25,000 deductible will apply to claims and/or suits resulting from *childhood sexual abuse* for districts with ADA of below 4,000. A \$50,000 deductible will apply for districts with ADA of 4,000 or above.” The proposed change in language will make the wording consistent with the language found under Endorsement #4 which addresses the coverage afforded under Coverage H by way of endorsement. Further consultation with coverage counsel will take place before finalization of the language to be used.

We see no other sections of the Liability MOC needing revision at this time.



SISC

Self-Insured Schools
of California

Schools Helping Schools

July 1, 2025

TO: SISC I, II, AND III BOARD MEMBERS

FROM: DAVE OSTASH, CHIEF EXECUTIVE OFFICER

SUBJECT: MEETING DATES FOR 2025-2026

The 2025-2026 SISC Boards have been scheduled to meet in the SISC Board Room on the Fourth Floor of the Larry E. Reider Education Center, 2000 K Street, Bakersfield, CA 93301. All meetings will be held on the **third** Thursday of each month, with the exception of **September** (due to CAJPA). Health Benefits February Board Meeting will be located on the 2nd floor, Room 204.

<u>DATE</u>	<u>SISC I</u>	<u>SISC II</u>	<u>SISC III</u>	<u>LOCATION</u>
<u>2025</u>				
July 17	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
August 21	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
September 25	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
October 16-17	11:30 a.m.	1:00 p.m.	2:30 p.m.	Lucia Mar Unified SD
November 20	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
December 18	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
<u>2026</u>				
January 15	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
February 19	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
March 19	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
April 16	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
May 21	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room
June 18	9:00 a.m.	10:30 a.m.	1:00 p.m.	Fourth Floor, Board Room

Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test



SISC ACTIVITY REPORT

Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

Incident Volume

Incidents/Inquiries

Total
1,541

Messenger

Total
1,426

Crisis Text Line Interventions

Total
895

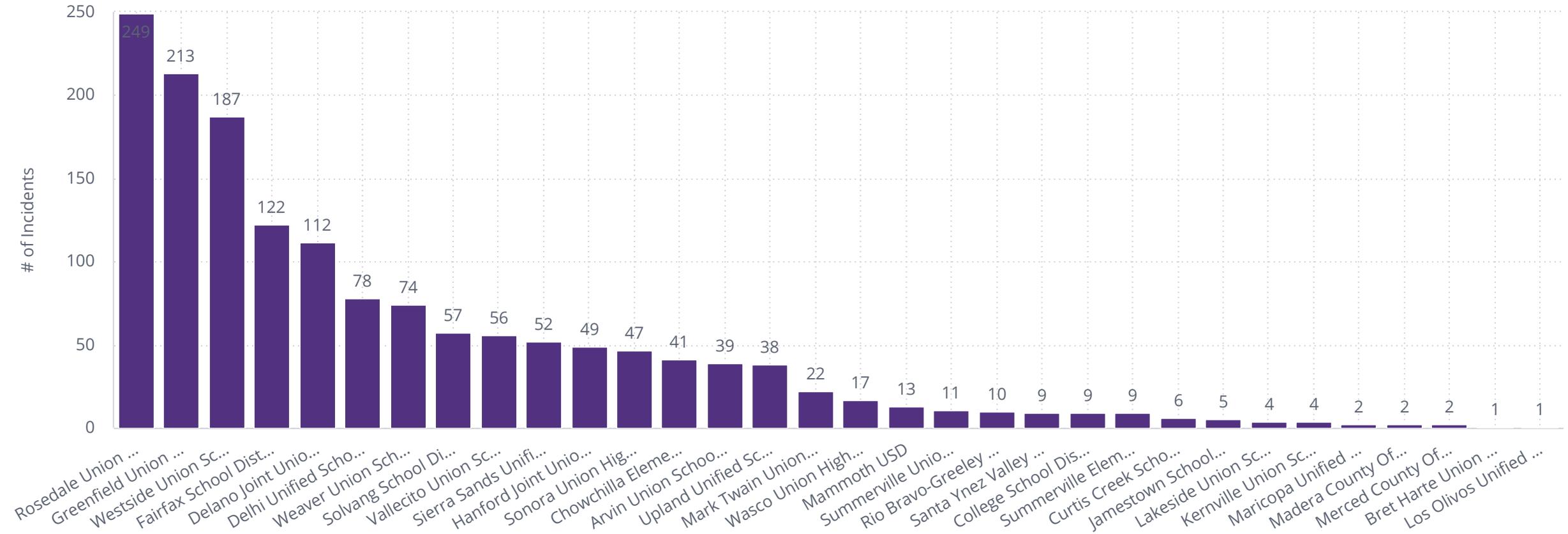
Get Help Resource Requests

Resources
46

Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

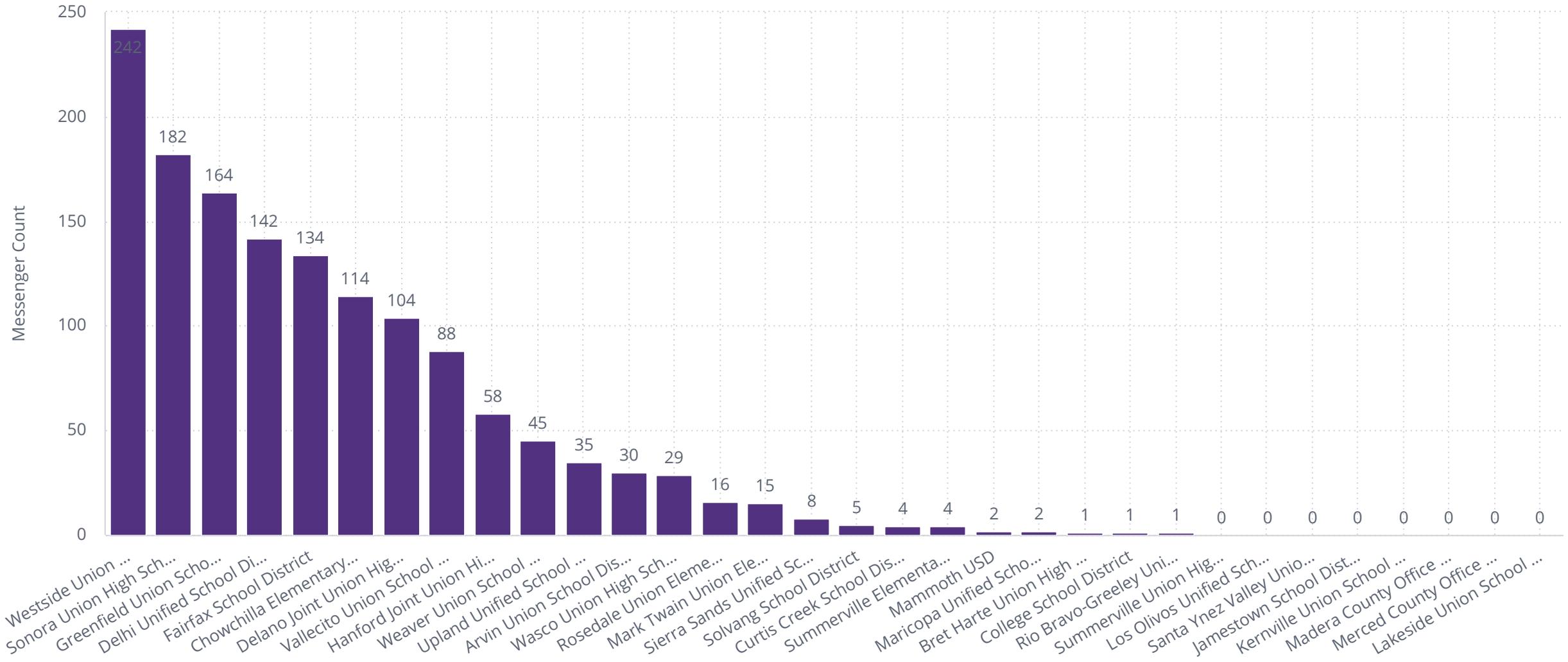
Incident/Inquiry Volume



Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

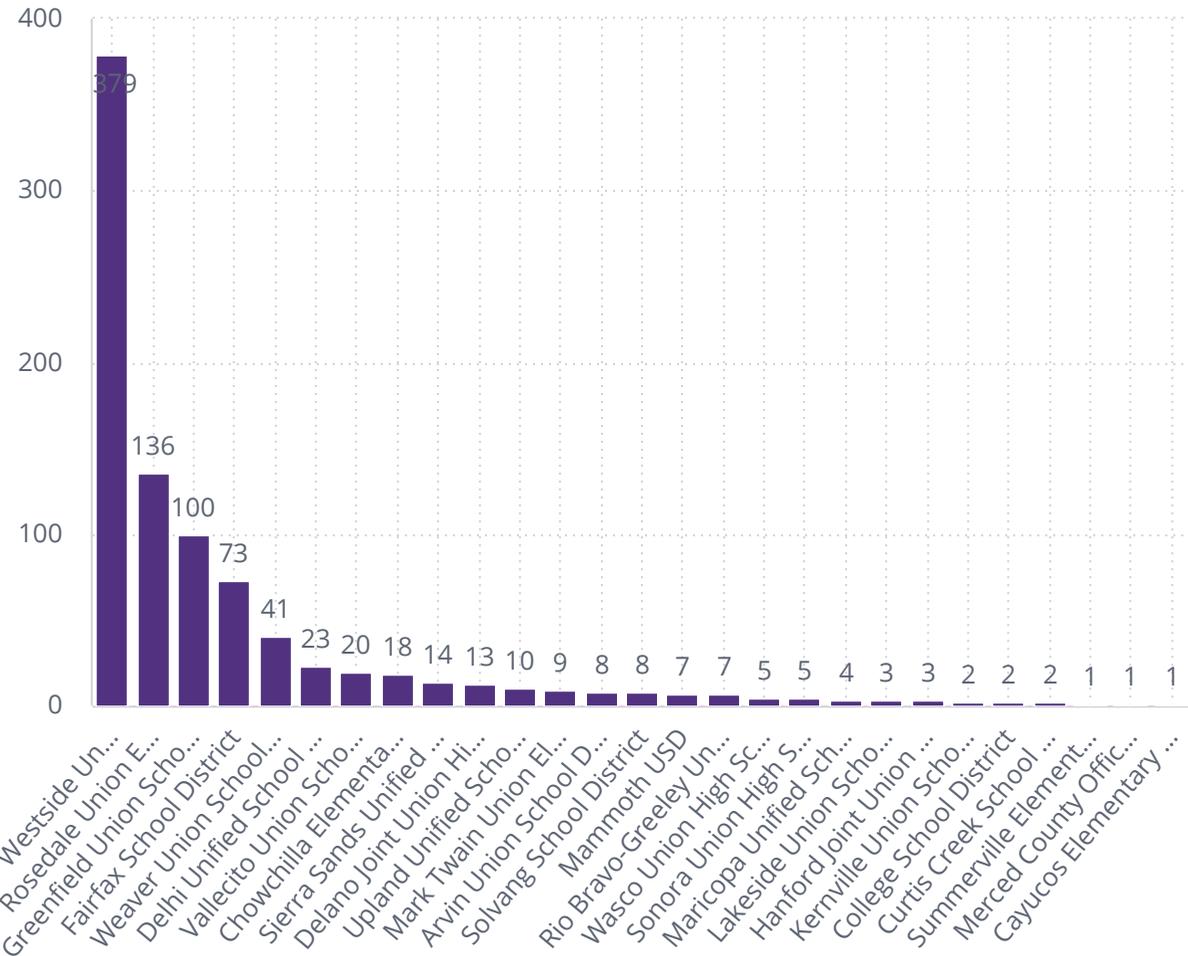
Messenger Volume



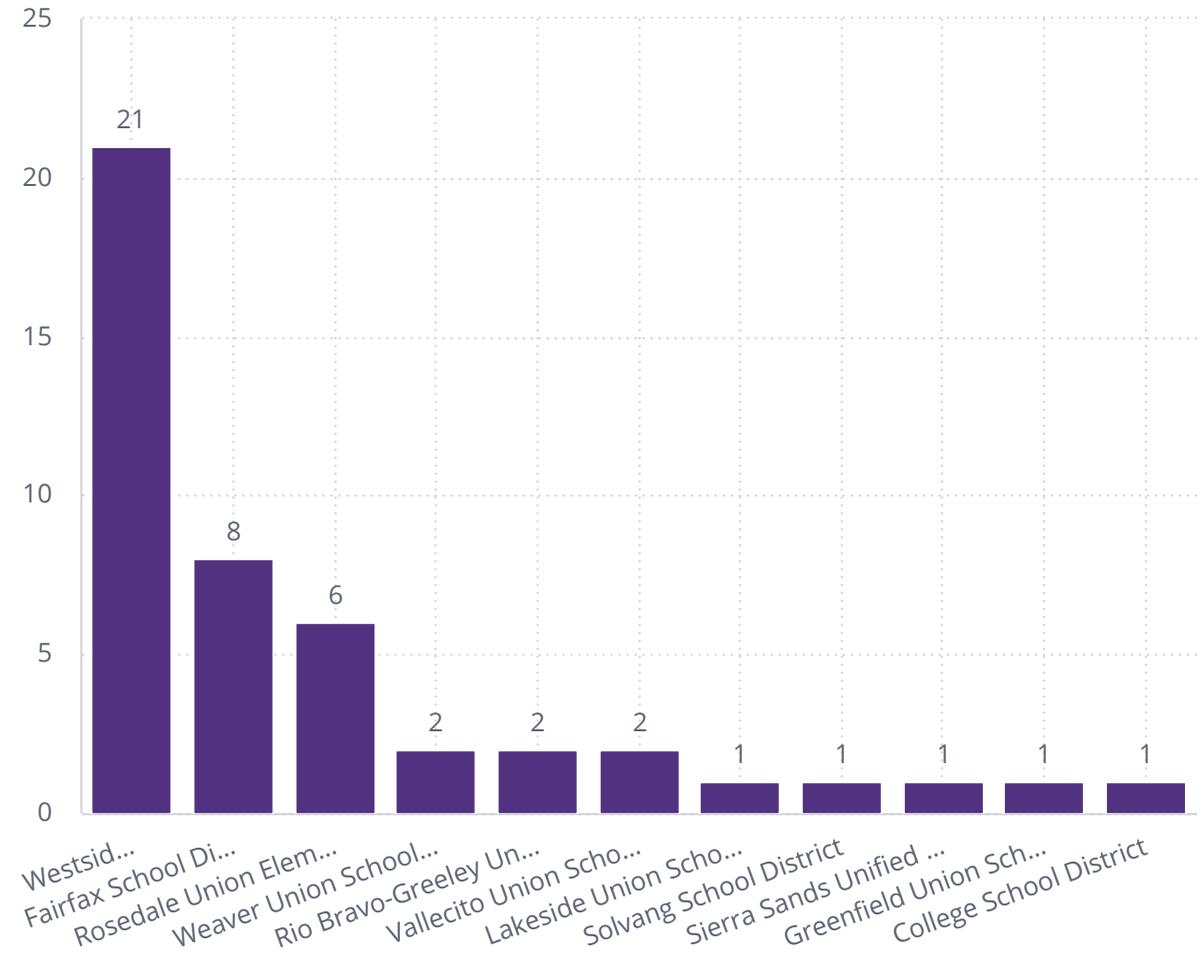
Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

Crisis Text Line Interventions



Get Help Requests



Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

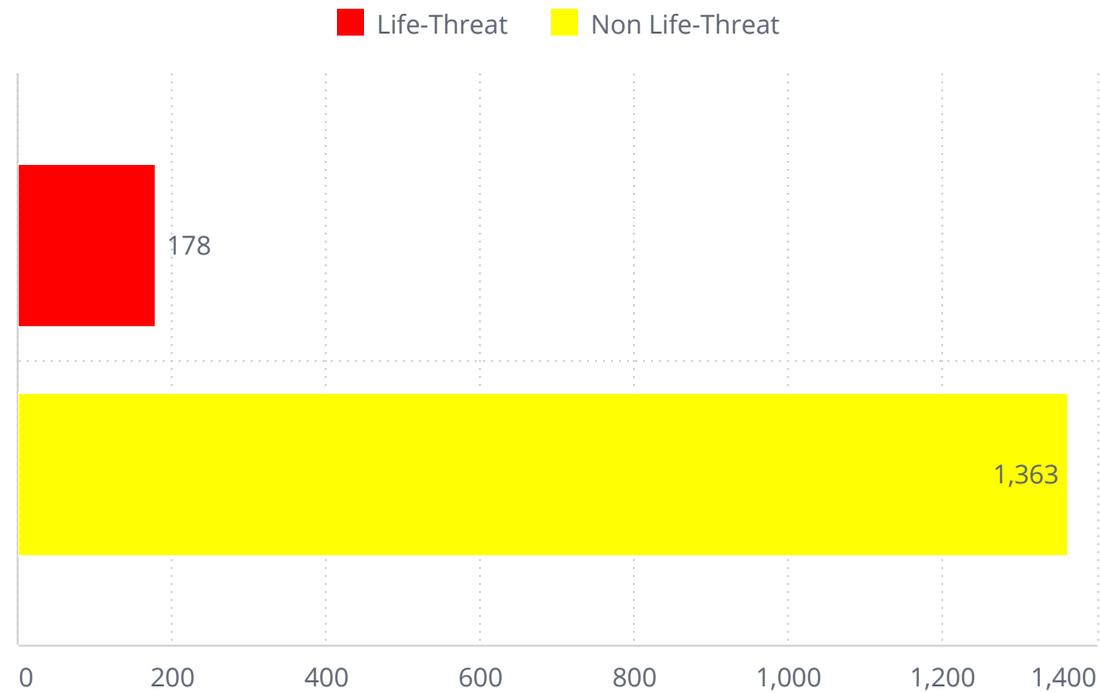
ARS Incident Profile

pool_name1	Total Incidents ↓	Monitored Incidents	Concerning Flag	Escalation Email	Emergency Call
Self-Insured Schools of California - SISC	1,541	1,418	319	134	129
Grand Total	1,541	1,418	319	134	129

Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

Life Threat vs Non-Life Threat Incident Families



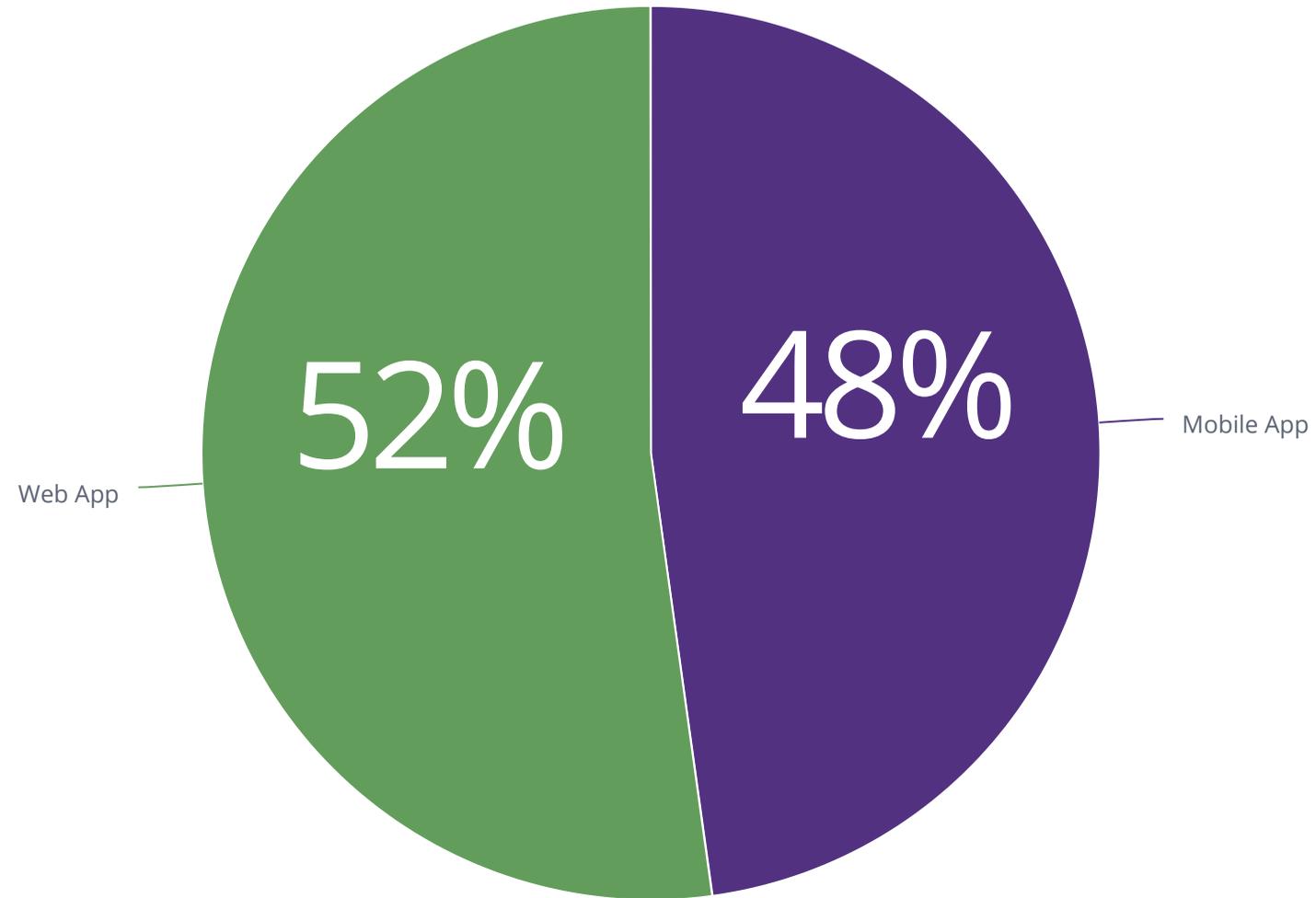
Top 5 Actionable Incident Families

Life Threat Category	Incident Family	# of Incidents...
Life-Threat	Threat or Planned Attack	57
	Violence	43
	Cutting / Self-Harm	41
	Suicide Ideation	22
	Weapons	15
Life-Threat Total		178
Non Life-Threat	Bullying	511
	General Concern	221
	Alcohol / Drugs	165
	Harassment / Intimidation	103
	Abuse	86
Non Life-Threat Total		1,086
# of Incidents		1,264

Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

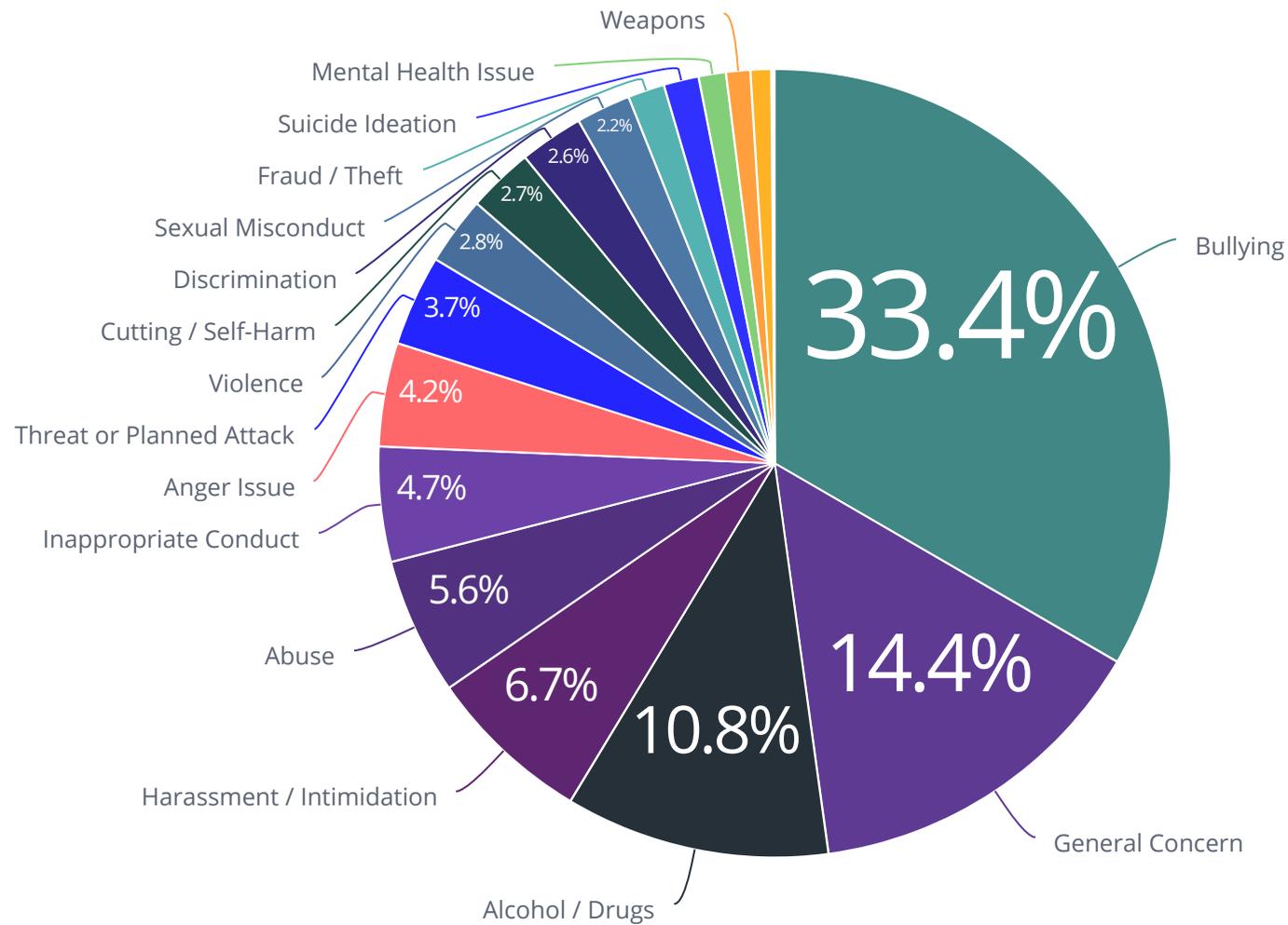
Incident Source



Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

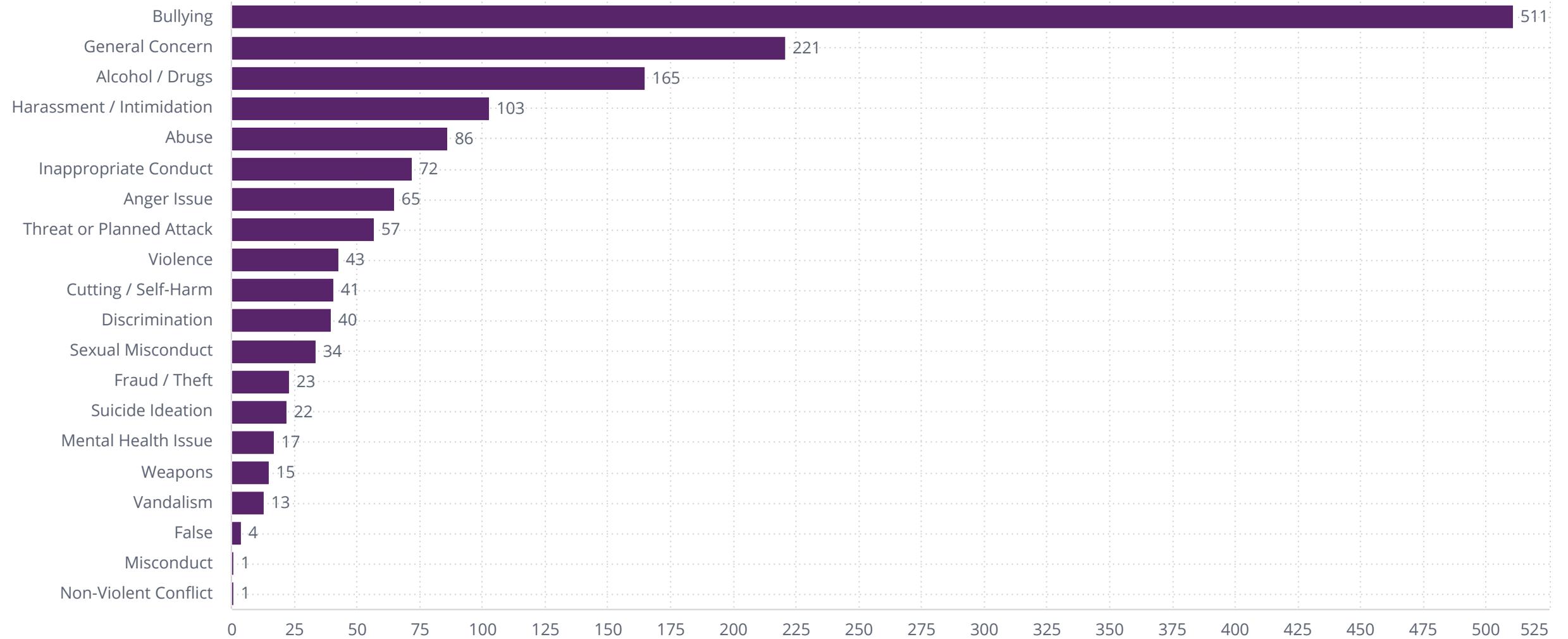
Incident Families



Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

Incident Families



Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

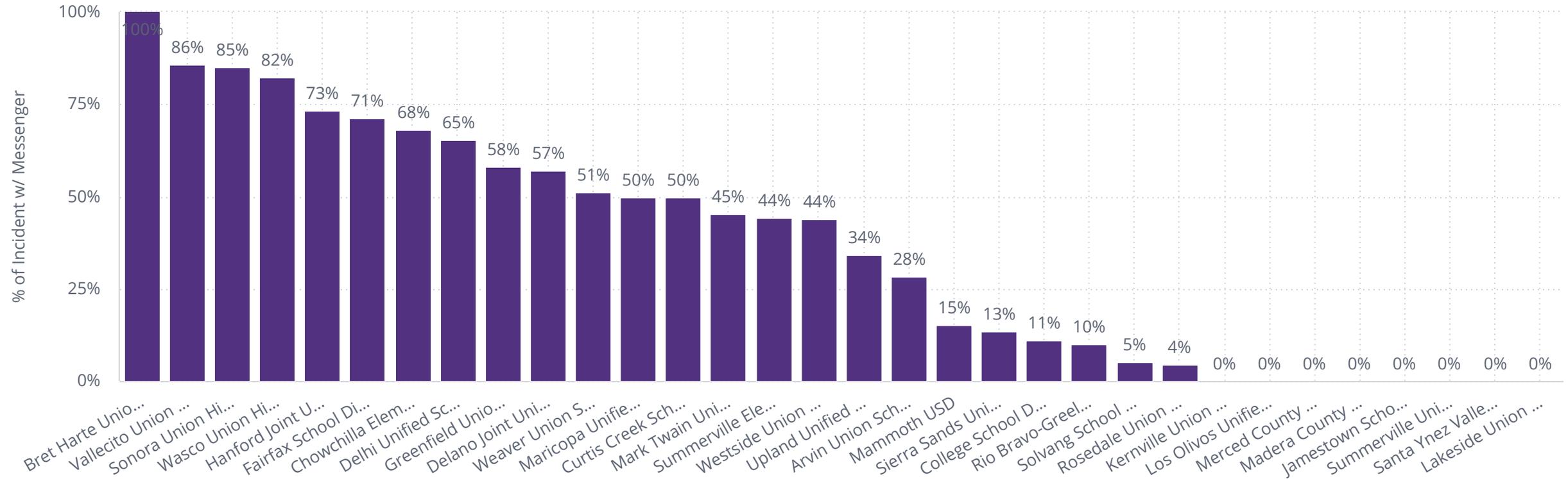
% Incidents w/ Messenger

Total
44%

Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

% Use of Messenger



Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

Average Days to Close

Total
5

Filter statement

Filters **pool_name** Self-Insured Schools of California - SISC | **Timeframe** Q4 2024, Q3 2024, Q1 2025 | **incident_status** Exclude: Closed - Test | **Cleansed_Incident_Family** Exclude: Test

Avg. Days to Close

