



**SISC**

Self-Insured Schools  
of California  
*Schools Helping Schools*

**PROPERTY AND LIABILITY  
BOARD OF DIRECTORS MEETING  
SEPTEMBER 19, 2024  
10:30 A.M.**

**AGENDA**

**I. Consent Agenda**

- A. Approval of Minutes for August 2024 Board of Directors Meeting Dave Ostash
- B. Approval of Payment of Student Insurance Claims in the Amount of \$45,663.37 and no Tackle Football Claims for the Month of August 2024 Dave Ostash

Moved \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_

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.

<b>District</b>	<b>File Number</b>	<b>Claimant</b>
Tulare County Office of Education By Ty Taylor	2022042705	Colija Feliz L-EP
El Tejon Unified School District By Ryan Bourget	2023045978	Property
Lamont Elementary School District By Ryan Bourget	2024049431	Property
Maricopa Unified School District By Ryan Bourget	2024049377	Property
Santa Barbara Unified School District By Hilda Hankins	2025051817	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 \$2,734,124.70 for the Month of August 2024 and Ratification of Payment of this Amount Robert Kretzmer

Moved \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_  
Yes \_\_\_\_\_ No \_\_\_\_\_ Abstain \_\_\_\_\_ Roll Call Vote \_\_\_\_\_

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

Moved \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_  
Yes \_\_\_\_\_ No \_\_\_\_\_ Abstain \_\_\_\_\_ Roll Call Vote \_\_\_\_\_

**VI. Information and Discussion Items**

- A. Making Nuclear Verdicts More Predictable: CLM Article Robert Kretzmer
- B. Defense Counsel Summit Update Robert Kretzmer
- C. Stop iT Review Kerri Jones
- D. Comments from the Board of Directors Will Be Heard Dave Ostash
- E. Next Meeting: Dave Ostash  
Thursday, October 17, 2024  
1:00 p.m.  
Georgie O’Connor Board Room – Lucia Mar Unified School District  
602 Orchard St., Arroyo Grande, CA 93420

- F. Adjournment Dave Ostash

Moved \_\_\_\_\_ 2<sup>nd</sup> \_\_\_\_\_  
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@sicschools.org](mailto:krcomstock@sicschools.org)

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

## PROPERTY & LIABILITY TERMINOLOGY

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

ABI – Auto Bodily Injury	BM – Boiler/Machinery	LPI – Liability Personal Injury
ACL – Auto Collision	CF – Crime/Fidelity	LPD–Liability Property Damage
ACP – Auto Comprehension	EP – Liability Employment Practices	P – Property
AGK – Auto Garage Keepers	LBI – Liability Bodily Injury	SE – Special Education
APD – Auto Property Damage	LEO – Liability Errors & Omission	SM – Liability – Sexual Misconduct
4. **CLASS ACTION** – A lawsuit in which one person or a small group of people represent the interests of an entire class of people in litigation.
5. **COMPARATIVE NEGLIGENCE** - A more modern system of allocating damages between two or more persons than the method of contributory negligence. Under comparative negligence, the damages collectible in relation to another person are diminished in proportion to one's degree of negligence. In most instances, damages cannot be collected at all if the claimant's negligence were greater than that of the other party. Currently, in a few instances, the courts have awarded both parties damages as a percent of the total damages, depending on respective degrees of fault.
6. **CROSS COMPLAINT** – A claim asserted by a defendant against another party to the action. Also termed (in some jurisdictions) *cross petition*. A claim asserted by a defendant against a person not a party to the action for a matter relating to the subject of the action.
7. **DECLARATORY RELIEF ACTION** - Remedy for the determination of a judicial controversy where a plaintiff or defendant is in doubt as to their legal rights. No consequential relief is awarded.
8. **ERRORS AND OMISSIONS (E&O)** - A form of Professional Liability insurance which provides coverage for mistakes made in a profession not involved with the human body (lawyers, architects, engineers) or for mistakes made in a service business (insurance, real estate, and others). Also a form of coverage for financial institutions protecting against loss to lending institutions which fail to effect insurance coverage.
9. **HEARSAY** – Testimony by a witness based not on his or her own observations but on what someone else said, offered in evidence to prove the truth of what was said.
10. **HOLD HARMLESS AGREEMENT** - A contractual arrangement whereby one party assumes the liability inherent in a situation, thereby relieving the other party of responsibility. Such agreements are typically found in leases and easements and construction contract agreements. Agreement or contract in which one party agrees to hold the other without responsibility for damage or other liability arising out of the transaction involved.
11. **INCURRED LOSSES** – The amount equal to paid losses and losses for which the insurer is liable but has not yet paid.
12. **INJUNCTIVE RELIEF ACTION** - Legal action filed for prohibitive or equitable relief. An action filed to forbid an act or to restrain someone from continuing an act which is considered unjust or injurious.
13. **MORAL HAZARD** – A condition that may lead a person to intentionally cause or exaggerate a loss.
14. **MOTION FOR SUMMARY JUDGMENT** - Rule of civil procedure permitting either side in a civil suit to move for dismissal when it is believed that there is no genuine issue of material fact that would allow the other side to prevail as a matter of law. The "motion" may include all or part of a claim.
15. **MOTION IN LIMINE** – A pretrial request that certain inadmissible evidence not be referred to or offered at trial.
16. **PERSONAL INJURY** - Injury, other than bodily injury, results from oral or written communication.
17. **PUNITIVE DAMAGES (Exemplary)** - Damages awarded separately and in addition to compensatory damages, usually on account of malicious or wanton misconduct, to serve as a punishment for the wrongdoer and, possibly, as a deterrent to others. Sometimes referred to as "exemplary damages" when intended to "make an example" of the wrongdoer. By law, government entities are immune from punitive damages.
18. **RESERVATION OF RIGHTS LETTER** – An insurer's letter that specifies coverage issues and informs the insured that the insurer is handling a claim with the understanding that the insurer may later deny coverage should the facts warrant it.
19. **SUBROGATION** - In insurance, the substitution of one party (insurer) for another party (insured) to pursue any rights the insured may have against a third party liable for a loss paid by the insurer.
20. **TORT** - A legal wrong arising from a breach of duty fixed by law, except under contract, causing injury to persons or property and redressible by legal action for damages. Government entities are ruled by the Tort Claims Act.
21. **VENUE** – The locale in which the lawsuit may be brought.



# SISC

Self-Insured Schools  
of California

*Schools Helping Schools*

**PROPERTY AND LIABILITY  
BOARD OF DIRECTORS MEETING  
AUGUST 22, 2024  
10:30 A.M.**

**MINUTES**

The Regular Meeting of the Board of Directors of SISC II Property and Liability Program was called to order by Director Ostash at 10:30 a.m. on Thursday, August 22, 2024 in the SISC Board Room of the Larry E. Reider Building, 2000 K Street, Bakersfield, California 93301. The following individuals were in attendance:

**MEMBERS PRESENT:**

Dave Ostash  
Jennifer Hedge  
Ty Bryson  
Rhonda Phinney  
S. Aaron Resendez (arrived at 10:31)  
Sue Lemon  
Katie Russell  
Steve Torres (arrived at 10:31)  
Brad Pawlowski  
Robert Hughes

**ALTERNATES PRESENT:**

Christian Shannon (arrived at 11:10)  
Steve Martinez  
Ramon Hendrix (arrived at 10:38)

**OTHERS PRESENT:**

Kim Sloan  
Megan Hanson  
Kristy Comstock  
Rich Edwards  
Robert Kretzmer  
Ty Taylor  
Lisa Pitstick

## **Consent Agenda**

Motion was made by Director Bryson, seconded by Director Hughes and by roll call vote of 8-Yes, 0-No, and 0 Abstentions (8-0-0) to approve the Consent Agenda as follows:

## **Minutes**

Approval of Minutes for July 2024 Board of Directors Meeting

## **Student Insurance and Tackle Football Claims**

Approval of payment of Student Insurance Claims in the Amount of \$49,622.20 and \$134.58 in Tackle Football Claims for the month of July 2024.

## **Public Comment**

None

## **Closed Session – Property & Liability Claims**

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

## **Reconvene to Open Session**

The Board reconvened into open session at 11:17 a.m.

With respect to the claim filed by G.C. (a minor) against Mojave Unified School District after discussion, motion was made by Director Lemon, seconded by Director Resendez 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 G.C. (a minor).
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With respect to the claim filed by Y.M. (a minor) and M.G. (a minor) against Palmdale School District after discussion, motion was made by Director Russell, seconded by Director Lemon 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 Y.M. (a minor) and M.G. (a minor).
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With respect to the claim filed by El Tejon Unified School District after discussion, motion was made by Director Torres, seconded by Director Hughes and by roll call vote of 10-0-0 the board approved the payment of \$67,921.03 for supplemental costs associated with repair to the original project, approved previously at June 2023 board meeting.
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With respect to the claim filed by Montecito Union Elementary 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 \$306,903.10 for repairs associated with water damage due to heavy rainfall.
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With respect to the claim filed by Mark Twain Union Elementary School District after discussion, motion was made by Director Torres, seconded by Director Hedge and by roll call vote of 10-0-0 the board approved the payment of \$106,245.07 for repairs associated with water damage due to malfunctioning toilet shut off valve.
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## **Action Items**

### **Report of Property and Liability Claims – July 2024**

Robert Kretzmer presented the Report of Property and Liability Claims. There were 40 new claims, 46 claims were closed and no claims reopened in July, resulting in 568 pending claims. Robert reviewed the check register for July 2024, reporting on two checks that were in excess of \$50,000.00. After discussion, motion was made by Director Hughes, seconded by Director Torres and by roll call vote of 10-0-0, approving payment of Property and Liability Claims in the amount of \$848,028.46 for the month of July 2024.

## **Financial Report**

Kim Sloan reviewed with the Board the Financial Report for the period ending July 31, 2024. Kim reported the LAIF rate for the month of July 2024 increased to 4.52% from last month at 4.48%. After discussion, motion was made by Director Bryson, seconded by Director Resendez and by roll call vote of 10-0-0, approving the Financial Reports as submitted.

## **Information and Discussion Items**

### **Safety & Loss Update**

Robert Kretzmer discussed the presentation that staff from Property & Liability and Workers' Compensation presented during the KCSOS Workshop.

### **West Contra Costa Unified School District vs Superior Court Case**

Robert Kretzmer reviewed an article on the West Contra Costa Unified School District Superior Court Case in regards to AB 218.

### **Claim Type and Cause Code Review**

Ty Taylor reviewed the claim type and cause code report which included a brief look at the MOC section I.

### **Comments from the Board**

Dave Ostash discussed the second edition of Language of the JPA with the board. Copies were given to each board member.

### **Adjournment**

There being no further business to come before the Board, motion was made by Director Pawlowski, seconded by Director Torres and by roll call vote of 10-0-0, adjourning the meeting at 11:49 a.m.

### **Next Meeting**

The next meeting of the Board of Directors will be held **Thursday, September 19<sup>th</sup> at 10:30 a.m.** in the SISC Board Room, 4<sup>th</sup> Floor – Larry E. Reider Education Center, 2000 K Street, Bakersfield, CA 93301

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Robert Hughes, Secretary



**SUMMARY OF ACTIVITY**  
**AUGUST 2024**

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	<b><u>STUDENT</u></b> <b><u>INSURANCE</u></b>	<b><u>TACKLE</u></b> <b><u>FOOTBALL</u></b>
Opened	52	5
Closed	10	1
Events	14	0
Total Open & Event claims	1425	60
Amount Paid	\$ 45,663.37	\$ -
Credit	\$ (836.62)	\$ -
Net Paid Current Month	\$ 44,826.75	\$ -
Net Paid YTD	\$ 91,171.96	\$ 134.58





**SISC**

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

FILES REOPENED	0
FILES OPENED	34
FILES CLOSED	41
TOTAL PENDING CLAIMS	562
EVENTS LIABILITY	6
TOTAL LIABILITY EVENTS	340
PENDING INDEMNITY RESERVES	\$42,044,299.92
PENDING EXPENSE RESERVES	\$12,905,017.59
	<hr/>
<i>TOTAL RESERVES</i>	\$54,949,317.51
INDEMNITY PAID, CURRENT MONTH	\$2,338,745.10
EXPENSES PAID, CURRENT MONTH	\$395,379.60
	<hr/>
<i>SUB-TOTAL</i>	\$2,734,124.70
PRIOR MONTH VOIDS (CREDITS)	(\$23,530.96)
RECOVERY	(\$88,347.36)
REFUNDS	(\$443.29)
	<hr/>
<i>NET PAID CURRENT MONTH</i>	\$2,621,773.09
INDEMNITY PAID YEAR-TO-DATE	\$2,636,655.98
EXPENSES PAID YEAR-TO-DATE	\$945,497.18
	<hr/>
<i>SUB-TOTAL</i>	\$3,583,153.16
CREDITS YEAR-TO-DATE	(\$61,393.24)
RECOVERY YEAR-TO-DATE	(\$180,984.35)
REFUNDS YEAR-TO-DATE	(\$609.06)
	<hr/>
<i>SUB-TOTAL</i>	(\$242,986.65)
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<i>NET PAID YEAR-TO-DATE</i>	\$3,339,196.51

**Check Register - Property & Liability**

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605373	08/01/2024	Upland USD (GL)	2024051048	ACL	Collision Loss	Upland USD (GL)	7,699.00
605374	08/01/2024	Greenfield Union School District	2023044198	ACL	Deductible	Greenfield Union	4,550.00
605375	08/01/2024	RYAN SCOTT EVANS	2024051160	APD	Property	Antelope Valley	2,331.10
605376	08/01/2024	PEGASUS CLAIMS SERVICES,	2024051160	APD	Adjusting	Antelope Valley	30.50
605377	08/01/2024	SHERRY ANN JOBECARTER	2024051160	APD	Property	Antelope Valley	12,336.35
605378	08/01/2024	ENTERPRISE RENT-A-CAR	2024051112	APD	Rental Vehicle	San Luis Coastal	588.89
605379	08/01/2024	SIERRA BODY SHOP	2024051112	APD	Property	San Luis Coastal	7,766.35
605380	08/01/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	367.95
605381	08/01/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	745.95
605382	08/01/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	1,770.41
605383	08/01/2024	ABI DOCUMENT SUPPORT	2023044468	ABI	Legal-Other	Merced County	2,312.17
605384	08/01/2024	ABI DOCUMENT SUPPORT	2023044042	LBI	Legal-Other	Greenfield Union	129.82
605385	08/01/2024	PACIFIC LIFE & ANNUITY	2022042923	LBI	In Partial	Caruthers Unified	40,000.00
605386	08/01/2024	GOOD GUSTAFSON AUMAIS	2022042923	LBI	Attorney Fees -	Caruthers Unified	29,794.48
605387	08/01/2024	DEPARTMENT OF HEALTH	2022042923	LBI	Medical	Caruthers Unified	1,966.45
605388	08/01/2024	JUAN FRIAS, AS TRUSTEE	2022042923	LBI	Full and Final	Caruthers Unified	3,239.07
<b>605389</b>	<b>08/01/2024</b>	<b>SERVICEMASTER BY</b>	<b>2024051140</b>	<b>P</b>	<b>Water Loss</b>	<b>Pioneer Union</b>	<b>156,792.64</b>
<b>605390</b>	<b>08/01/2024</b>	<b>SERVICEMASTER BY</b>	<b>2024051140</b>	<b>P</b>	<b>Water Loss</b>	<b>Pioneer Union</b>	<b>430,842.85</b>
605391	08/01/2024	ENTERPRISE RENT-A-CAR	2024051160	APD	Rental Vehicle	Antelope Valley	1,233.51
605399	08/06/2024	MC LAW GROUP, APC	2023047441	LPI	Attorney Fees	Orcutt Union	3,411.42
605400	08/06/2024	MC LAW GROUP, APC	2022043499	LPI	Attorney Fees	Carpinteria Unified	728.50
605401	08/06/2024	MC LAW GROUP, APC	2022042672	LBI	Attorney Fees	Santa Maria Joint	1,151.50
605402	08/06/2024	MC LAW GROUP, APC	2024050742	LBI	Attorney Fees	Santa Maria Joint	540.50
605403	08/06/2024	MC LAW GROUP, APC	2024050415	LBI	Attorney Fees	Santa Barbara	2,702.50
605404	08/06/2024	MC LAW GROUP, APC	2023045219	LPI	Attorney Fees	Santa Maria Joint	4,441.50
605405	08/06/2024	MC LAW GROUP, APC	2023043827	LBI	Attorney Fees	Santa Barbara	2,715.88
605406	08/06/2024	MC LAW GROUP, APC	2024051291	LSM	Attorney Fees	Santa Barbara	2,115.00
605407	08/06/2024	MC LAW GROUP, APC	2023043760	LBI	Attorney Fees	Santa Barbara	728.50
605408	08/06/2024	MC LAW GROUP, APC	2019034991	LBI	Attorney Fees	Santa Barbara	6,335.00

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605409	08/06/2024	MC LAW GROUP, APC	2023044023	LBI	Attorney Fees	Santa Barbara	2,838.19
605410	08/06/2024	MC LAW GROUP, APC	2023046181	LSM	Attorney Fees	San Luis Coastal	2,373.50
605411	08/06/2024	HALL, HIEATT, CONNELLY &	2024051350	LPI	Attorney Fees	Lucia Mar Unified	1,035.00
605412	08/06/2024	HALL, HIEATT, CONNELLY &	2024050955	LBI	Attorney Fees	Lucia Mar Unified	525.00
605413	08/06/2024	HALL, HIEATT, CONNELLY &	2022043429	LSM	Attorney Fees	Lucia Mar Unified	1,039.50
605414	08/06/2024	HALL, HIEATT, CONNELLY &	2022040627	LSM	Attorney Fees	San Luis Coastal	409.50
605415	08/06/2024	HALL, HIEATT, CONNELLY &	2024049119	LBI	Attorney Fees	Blochman Union	1,148.85
605416	08/06/2024	HALL, HIEATT, CONNELLY &	2023045437	ABI	Attorney Fees	Paso Robles Joint	247.50
605417	08/06/2024	HALL, HIEATT, CONNELLY &	2024049611	LPI	Attorney Fees	Atascadero Unified	180.00
605418	08/06/2024	HALL, HIEATT, CONNELLY &	2023046181	LSM	Attorney Fees	San Luis Coastal	3,897.00
605419	08/06/2024	HALL, HIEATT, CONNELLY &	2023043948	ABI	Attorney Fees	Paso Robles Joint	7.50
605420	08/06/2024	HALL, HIEATT, CONNELLY &	2023044017	LPI	Attorney Fees	Lucia Mar Unified	112.50
605421	08/06/2024	MCLARENS, LLC	2024050212	P	Adjusting	Mono County	15,371.76
605422	08/06/2024	MCLARENS, LLC	2024049929	P	Adjusting	Lone Pine Unified	14,493.93
605423	08/06/2024	MCLARENS, LLC	2024050568	P	Adjusting	Montecito Union	9,650.59
605424	08/06/2024	MCLARENS, LLC	2024051140	P	Adjusting	Pioneer Union	18,457.28
605425	08/06/2024	WEST COAST FIRE & WATER	2025051716	P	Fire Loss	Mark Twain Union	42,189.82
605426	08/06/2024	Vineland School District	2024049901	ACL	Collision Loss	Vineland School	1,392.75
605427	08/06/2024	TRAN TUONG	2024050885	APD	Property	San Luis Coastal	5,561.33
605428	08/06/2024	ABI DOCUMENT SUPPORT	2022041926	LSM	Legal-Other	Norris School	109.64
605429	08/06/2024	SARA ERAKAT AND HER	2022042883	LPI	In Full	Bakersfield City	10,000.00
<b>605430</b>	<b>08/06/2024</b>	<b>ELLIS HELM APC CLIENT</b>	<b>2023043784</b>	<b>LBI</b>	<b>In Full</b>	<b>Brawley Union</b>	<b>105,000.00</b>
605431	08/06/2024	ABI DOCUMENT SUPPORT	2023043663	LSM	Legal-Other	Greenfield Union	251.89
605432	08/06/2024	Merced County Office of	2024051554	ACL	Collision Loss	Merced County	4,889.15
605433	08/06/2024	ZIMMER AND MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	1,290.00
605434	08/06/2024	ZIMMER AND MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	946.00
605435	08/06/2024	ZIMMER AND MELTON, LLP	2023046256	LSM	Attorney Fees	Kern High School	774.00
605436	08/06/2024	ZIMMER AND MELTON, LLP	2022042883	LPI	Attorney Fees	Bakersfield City	344.00
605437	08/06/2024	ZIMMER AND MELTON, LLP	2024048749	LPI	Attorney Fees	Delano Jt Union	3,354.00
605438	08/06/2024	ZIMMER AND MELTON, LLP	2024049432	LPI	Attorney Fees	Panama-Buena	2,795.00
605439	08/06/2024	ZIMMER AND MELTON, LLP	2024049432	LPI	Attorney Fees	Panama-Buena	709.50

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605440	08/06/2024	ZIMMER AND MELTON, LLP	2024050981	LPI	Attorney Fees	Madera County	430.00
605441	08/06/2024	ZIMMER AND MELTON, LLP	2023047242	LBI	Attorney Fees	Antelope Valley	559.00
605442	08/06/2024	ZIMMER AND MELTON, LLP	2024049784	LBI	Attorney Fees	Panama-Buena	408.50
605443	08/06/2024	ZIMMER AND MELTON, LLP	2024049789	LBI	Attorney Fees	Delano Jt Union	602.00
605444	08/06/2024	ZIMMER AND MELTON, LLP	2024050461	LBI	Attorney Fees	Panama-Buena	236.50
605445	08/06/2024	ZIMMER AND MELTON, LLP	2024050461	LBI	Attorney Fees	Panama-Buena	881.50
605446	08/06/2024	ZIMMER AND MELTON, LLP	2022042923	LBI	Attorney Fees	Caruthers Unified	129.00
605447	08/06/2024	ZIMMER AND MELTON, LLP	2022042672	LBI	Attorney Fees	Santa Maria Joint	3,633.50
<b>605448</b>	<b>08/06/2024</b>	<b>SHEGERIAN CONNIFF, LLP</b>	<b>2024048749</b>	<b>LPI</b>	<b>Trust Account -</b>	<b>Delano Jt Union</b>	<b>125,000.00</b>
605469	08/09/2024	HERR PEDERSEN &	2023046609	ABI	Attorney Fees	Chowchilla	2,202.78
605470	08/09/2024	ALACRITY PARENT LLC,	2024051695	LPD	Adjusting	Merced Union High	450.80
605471	08/09/2024	CARPENTER, ROTHANS &	2022043595	LBI	Attorney Fees	Palmdale	315.00
605472	08/09/2024	CARPENTER, ROTHANS &	2022042589	LBI	Attorney Fees	Palmdale	1,563.90
605473	08/09/2024	CARPENTER, ROTHANS &	2023045307	LBI	Attorney Fees	Palmdale	90.00
605474	08/09/2024	HERR PEDERSEN &	2017027208	ABI	Attorney Fees	Delano Union	31.50
605475	08/09/2024	HERR PEDERSEN &	2022041435	LSM	Attorney Fees	Sierra Sands	18.66
605476	08/09/2024	HERR PEDERSEN &	2024048665	LBI	Attorney Fees	Merced County	787.03
605477	08/09/2024	ZIMMER AND MELTON, LLP	2023043661	LBI	Attorney Fees	Bakersfield City	494.50
605478	08/09/2024	ZIMMER AND MELTON, LLP	2023043854	ABI	Attorney Fees	Delano Union	258.00
605479	08/09/2024	CARPENTER, ROTHANS &	2023047175	LBI	Attorney Fees	Antelope Valley	3,577.50
605480	08/09/2024	CARPENTER, ROTHANS &	2019035044	LBI	Attorney Fees	Antelope Valley	3,352.58
605481	08/09/2024	HERR PEDERSEN &	2024048228	ABI	Attorney Fees	Kern County Supt	1,027.47
605482	08/09/2024	HERR PEDERSEN &	2024048981	LBI	Attorney Fees	Bakersfield City	459.69
605483	08/09/2024	HERR PEDERSEN &	2018031218	LBI	Attorney Fees	Merced County	72.00
605484	08/09/2024	POLLAK, VIDA & BARER	2024051449	LPI	Attorney Fees	Greenfield Union	702.00
605485	08/09/2024	CARPENTER, ROTHANS &	2021039887	LBI	Attorney Fees	Palmdale	461.51
605486	08/09/2024	CARPENTER, ROTHANS &	2023045606	LBI	Attorney Fees	Antelope Valley	5,860.06
605487	08/09/2024	CARPENTER, ROTHANS &	2024047834	LPI	Attorney Fees	Palmdale	1,947.96
605488	08/09/2024	CARPENTER, ROTHANS &	2022042977	ABI	Attorney Fees	Antelope Valley	925.90
605489	08/09/2024	CARPENTER, ROTHANS &	2022042974	LPI	Attorney Fees	Antelope Valley	1,481.00
605490	08/09/2024	CARPENTER, ROTHANS &	2019035125	LBI	Attorney Fees	Palmdale	5,269.98

**Check Register - Property & Liability**

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605491	08/09/2024	CARPENTER, ROTHANS &	2023044769	LPI	Attorney Fees	Palmdale	225.00
605492	08/09/2024	CARPENTER, ROTHANS &	2024048762	LSM	Attorney Fees	Lake Elsinore	157.50
605493	08/09/2024	CARPENTER, ROTHANS &	2023046821	ABI	Attorney Fees	Palmdale	174.65
605494	08/09/2024	CARPENTER, ROTHANS &	2024047835	LPI	Attorney Fees	Palmdale	2,213.84
605495	08/09/2024	CARPENTER, ROTHANS &	2020038371	LPI	Attorney Fees	Palmdale	71.17
605496	08/09/2024	CARPENTER, ROTHANS &	2022042882	LSM	Attorney Fees	Antelope Valley	773.96
605497	08/09/2024	CARPENTER, ROTHANS &	2023044768	LSM	Attorney Fees	Antelope Valley	2,804.35
605498	08/09/2024	CARPENTER, ROTHANS &	2024048761	LSM	Attorney Fees	Lake Elsinore	12.95
605499	08/09/2024	HERR PEDERSEN &	2022041679	LPI	Attorney Fees	Merced County	1,968.35
605500	08/09/2024	HERR PEDERSEN &	2022042705	LEP	Attorney Fees	Tulare COE (GL)	11,333.67
605501	08/09/2024	HERR PEDERSEN &	2024047700	LPI	Attorney Fees	Madera County	1,232.14
605502	08/09/2024	CARPENTER, ROTHANS &	2022042602	LBI	Attorney Fees	Antelope Valley	7,700.85
605503	08/09/2024	CARPENTER, ROTHANS &	2024049766	LPI	Attorney Fees	Palmdale	1,155.00
605504	08/09/2024	CARPENTER, ROTHANS &	2022043500	LPI	Attorney Fees	Antelope Valley	152.15
605505	08/09/2024	CARPENTER, ROTHANS &	2020036944	LSM	Attorney Fees	Antelope Valley	2,833.18
605506	08/09/2024	CARPENTER, ROTHANS &	2023046823	LBI	Attorney Fees	Antelope Valley	1,890.90
605507	08/09/2024	THE PERMANENTE MEDICAL	2023043663	LSM	Attorney Fees	Greenfield Union	865.40
605508	08/09/2024	MCCORMICK, BARSTOW,	2013006822	LBI	Attorney Fees	Taft Union High	865.40
605509	08/09/2024	PEREZ ASPHALT	2024051599	APD	Property	Kern County Supt	1,500.00
605510	08/09/2024	DEMARIA LAW FIRM, APC	2023045590	LSM	Attorney Fees	Southern Kern	13,401.20
605511	08/09/2024	NETWORK DESPOSITION	2022043321	LSM	Legal-Other	Mojave Unified	968.55
605512	08/09/2024	DEMARIA LAW FIRM, APC	2023043915	LSM	Attorney Fees	Tehachapi Unified	518.50
605513	08/09/2024	DEMARIA LAW FIRM, APC	2022043462	LBI	Attorney Fees	Greenfield Union	119.00
605514	08/09/2024	DEMARIA LAW FIRM, APC	2023046256	LSM	Attorney Fees	Kern High School	3,582.00
605515	08/09/2024	DEMARIA LAW FIRM, APC	2022042306	LBI	Attorney Fees	Beardsley School	222.00
605516	08/09/2024	DEMARIA LAW FIRM, APC	2024047833	LSM	Attorney Fees	Southern Kern	3,969.00
605517	08/09/2024	DEMARIA LAW FIRM, APC	2023047243	LBI	Attorney Fees	Fruitvale School	201.00
605518	08/09/2024	DEMARIA LAW FIRM, APC	2022041753	ABI	Attorney Fees	Eastern Sierra	977.97
605519	08/09/2024	DEMARIA LAW FIRM, APC	2023045988	LBI	Attorney Fees	Tehachapi Unified	570.50
605520	08/09/2024	DEMARIA LAW FIRM, APC	2024050157	LPI	Attorney Fees	Amador County	6,077.00
605521	08/09/2024	DEMARIA LAW FIRM, APC	2024050276	LSM	Attorney Fees	Tehachapi Unified	589.50

**Check Register - Property & Liability**

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605522	08/09/2024	DEMARIA LAW FIRM, APC	2024051651	LSM	Attorney Fees	Kern High School	729.00
605523	08/09/2024	HERR PEDERSEN &	2017025182	LSM	Attorney Fees	Merced County	6,613.27
605524	08/09/2024	HALL, HIEATT, CONNELLY &	2023043783	LBI	Attorney Fees	San Luis Coastal	247.50
605525	08/09/2024	DEMARIA LAW FIRM, APC	2022043321	LSM	Attorney Fees	Mojave Unified	12,112.50
605526	08/09/2024	DEMARIA LAW FIRM, APC	2023043663	LSM	Attorney Fees	Greenfield Union	24,752.00
605527	08/09/2024	DEMARIA LAW FIRM, APC	2021039753	LSM	Attorney Fees	Bakersfield City	3,054.50
605528	08/09/2024	DEMARIA LAW FIRM, APC	2022041926	LSM	Attorney Fees	Norris School	1,060.50
605529	08/09/2024	DEMARIA LAW FIRM, APC	2022041780	LBI	Attorney Fees	Winton School	572.50
605530	08/09/2024	DEMARIA LAW FIRM, APC	2024049174	LBI	Attorney Fees	Pioneer Union	23.50
605531	08/09/2024	DEMARIA LAW FIRM, APC	2024050021	LSM	Attorney Fees	Merced Union High	145.50
605532	08/09/2024	UNISOURCE DISCOVERY	2023045038	LBI	Legal-Other	Lake Elsinore	96.80
605533	08/09/2024	DEMARIA LAW FIRM, APC	2024048665	LBI	Attorney Fees	Merced County	2,741.00
605534	08/09/2024	DEMARIA LAW FIRM, APC	2022043606	LBI	Attorney Fees	Delhi Unified	3,323.00
605535	08/09/2024	DEMARIA LAW FIRM, APC	2023047252	LBI	Attorney Fees	Merced County	295.00
605536	08/09/2024	UNISOURCE DISCOVERY	2023047399	LSM	Legal-Other	Panama-Buena	93.97
605537	08/09/2024	UNISOURCE DISCOVERY	2022042303	LBI	Legal-Other	Lakeside Union	157.60
605538	08/09/2024	FOZI DWORK & MODAFFERI,	2024051303	LSM	Attorney Fees	Upland USD (GL)	1,675.00
605539	08/09/2024	VERMILLION INVESTIGATIONS	2019035125	LBI	Legal-Other	Palmdale	894.50
605540	08/09/2024	LAURA M JERNIGAN	2022043499	LPI	Legal-Other	Carpinteria Unified	603.40
605541	08/09/2024	LAW OFFICES OF STANLEY C.	2023043948	ABI	Full and Final	Paso Robles Joint	40,000.00
605542	08/13/2024	THE PERMANENTE MEDICAL	2023043663	LSM	Legal-Other	Greenfield Union	350.00
605543	08/13/2024	ALACRITY PARENT LLC,	2025051892	ACL	Adjusting	Upland USD (GL)	759.82
605544	08/13/2024	ENTERPRISE RENT-A-CAR	2024051160	APD	Rental Vehicle	Antelope Valley	1,117.63
605545	08/13/2024	HERR PEDERSEN &	2021040220	LBI	Attorney Fees	Delhi Unified	97.50
605546	08/13/2024	ROBINSON & KELLAR	2023045038	LBI	Attorney Fees	Lake Elsinore	1,615.70
605547	08/13/2024	ROBINSON & KELLAR	2023045569	LBI	Attorney Fees	Antelope Valley	1,253.30
605548	08/13/2024	ROBINSON & KELLAR	2022042967	LBI	Attorney Fees	Lake Elsinore	1,046.40
605549	08/13/2024	BLUEPRINT SERVICE CO. INC.	2023047399	LSM	Legal-Other	Panama-Buena	313.69
605550	08/13/2024	DAVIS, BENGSTON & YOUNG,	2022043194	LPI	Attorney Fees	Amador County	282.00
605551	08/13/2024	DAVIS, BENGSTON & YOUNG,	2022043187	LPI	Attorney Fees	Amador County	309.50
605552	08/13/2024	ROBINSON & KELLAR	2023047399	LSM	Attorney Fees	Panama-Buena	623.70

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605553	08/13/2024	ROBINSON & KELLAR	2022043321	LSM	Attorney Fees	Mojave Unified	19,951.95
605554	08/13/2024	ROBINSON & KELLAR	2022042883	LPI	Attorney Fees	Bakersfield City	526.00
605555	08/13/2024	ROBINSON & KELLAR	2022042303	LBI	Attorney Fees	Lakeside Union	1,048.30
605556	08/13/2024	MCCORMICK, BARSTOW,	2025051734	ADM	Attorney Fees	Kern County Supt	1,330.00
605557	08/13/2024	FOZI DWORK & MODAFFERI,	2024051213	LPI	Attorney Fees	Kern County Supt	1,294.41
605558	08/13/2024	FOZI DWORK & MODAFFERI,	2023046006	LPI	Attorney Fees	Upland USD (GL)	375.00
605559	08/13/2024	FOZI DWORK & MODAFFERI,	2025051734	ADM	Attorney Fees	Kern County Supt	275.00
605560	08/13/2024	DEMARIA LAW FIRM, APC	2022043126	LPI	Attorney Fees	Kern County Supt	508.50
605561	08/13/2024	DEMARIA LAW FIRM, APC	2024048998	LBI	Attorney Fees	Tuolumne Cnty	1,422.50
605562	08/13/2024	DEMARIA LAW FIRM, APC	2023046670	LBI	Attorney Fees	Sonora Union High	23.50
605563	08/13/2024	DEMARIA LAW FIRM, APC	2024048766	LPI	Attorney Fees	Maricopa Unified	400.00
605564	08/13/2024	DEMARIA LAW FIRM, APC	2022041736	LBI	Attorney Fees	Mammoth Unified	2,502.44
605565	08/13/2024	DEMARIA LAW FIRM, APC	2022042373	LBI	Attorney Fees	Amador County	270.50
605566	08/13/2024	DEMARIA LAW FIRM, APC	2024051133	LPI	Attorney Fees	Mark Twain Union	2,355.22
605567	08/13/2024	MCCORMICK, BARSTOW,	2024047601	ADM	Attorney Fees	Kern County Supt	6,025.00
605568	08/13/2024	ADR SERVICES, INC.	2021040073	LSM	Legal-Other	Santa Barbara	7,895.00
605579	08/15/2024	ROBINSON & KELLAR	2023044642	ABI	Attorney Fees	Upland USD (GL)	4,489.50
605580	08/15/2024	Merced County Office of	2024051555	ACL	Collision Loss	Merced County	788.77
605581	08/15/2024	DEMARIA LAW FIRM, APC	2023044468	ABI	Attorney Fees	Merced County	4,453.68
605582	08/15/2024	DEMARIA LAW FIRM, APC	2023044042	LBI	Attorney Fees	Greenfield Union	2,577.00
605583	08/15/2024	DEMARIA LAW FIRM, APC	2023047512	LPI	Attorney Fees	Brawley	2,724.75
605584	08/15/2024	DEMARIA LAW FIRM, APC	2023044138	LPI	Attorney Fees	Amador County	182.00
605585	08/15/2024	DAPRA CONSTRUCTION	2024050826	P	Adjusting	Mojave Unified	877.50
605586	08/15/2024	DAVIS, BENGSTON & YOUNG,	2022043495	LBI	Attorney Fees	Soulsbyville	27.50
605587	08/15/2024	ROBINSON & KELLAR	2024047704	LBI	Attorney Fees	Bakersfield City	6,258.60
605588	08/15/2024	DENISON WERNER MACIAS	2023046509	LBI	Attorney Fees	Standard School	860.00
605589	08/15/2024	HAINES, TODD F.	2023047437	ACL	Attorney Fees	Tulare COE (GL)	216.90
605590	08/15/2024	Orcutt Union School District	2024050231	P	Water Loss	Orcutt Union	1,365.00
<b>605599</b>	<b>08/16/2024</b>	<b>SNYDER &amp; SHAW LLP CLIENT</b>	<b>2022042672</b>	<b>LBI</b>	<b>Trust Account -</b>	<b>Santa Maria Joint</b>	<b>435,000.00</b>
605600	08/16/2024	PROFESSIONAL DOCUMENT	2022043429	LSM	Legal-Other	Lucia Mar Unified	662.32
605601	08/16/2024	NATIONAL GENERAL	2025051764	LPD	Property	Santa Barbara	15,976.40

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605614	08/20/2024	PACIFIC LIFE & ANNUITY	2024048332	LBI	Partial	Bakersfield City	35,125.00
605615	08/20/2024	ALACRITY PARENT LLC,	2025051852	APD	Adjusting	Santa Barbara	287.87
605616	08/20/2024	ALACRITY PARENT LLC,	2025051894	APD	Adjusting	Orcutt Union	190.80
605617	08/20/2024	ALACRITY PARENT LLC,	2025051780	APD	Adjusting	Bakersfield City	198.22
<b>605618</b>	<b>08/20/2024</b>	<b>PACIFIC LIFE &amp; ANNUITY</b>	<b>2023043784</b>	<b>LBI</b>	<b>Partial</b>	<b>Brawley Union</b>	<b>55,681.31</b>
605619	08/20/2024	ELLIS HELM, APC AND	2023043784	LBI	In Full	Brawley Union	49,318.69
605620	08/20/2024	DILLING, JAMES A. ESQ	2022043321	LSM	Legal-Other	Mojave Unified	1,150.00
605621	08/20/2024	DILLING, JAMES A. ESQ	2022043321	LSM	Legal-Other	Mojave Unified	1,150.00
605622	08/20/2024	OSCAR VAZQUEZ	2024051160	APD	Property	Antelope Valley	7,026.90
605626	08/22/2024	MICHAEL MAGUIRE	2024048606	LBI	Medical	Lake Elsinore	1,770.00
605627	08/22/2024	STENO AGENCY, INC	2021039203	LPI	Legal-Other	Lake Elsinore	252.28
605628	08/22/2024	YANEZ, MYRNA YOLANDA	2022043321	LSM	Legal-Other	Mojave Unified	1,200.00
605629	08/22/2024	ABI DOCUMENT SUPPORT	2022041926	LSM	Legal-Other	Norris School	94.64
605630	08/22/2024	ABI DOCUMENT SUPPORT	2021039753	LSM	Legal-Other	Bakersfield City	278.26
605631	08/22/2024	PEGASUS CLAIMS SERVICES,	2022042882	LSM	Legal-Other	Antelope Valley	620.50
605632	08/22/2024	DENISON WERNER MACIAS	2024050457	LBI	Attorney Fees	Kern County Supt	387.00
605633	08/22/2024	DENISON WERNER MACIAS	2024050458	LBI	Attorney Fees	Norris School	387.00
605638	08/23/2024	Vineland School District	2024049901	ACL	Deductible	Vineland School	1,150.00
605639	08/23/2024	Midway School District	2024050666	P	Water Loss	Midway School	25,912.00
605640	08/23/2024	Merced County Office of	2024051598	ACP	Auto	Merced County	4,608.64
605641	08/23/2024	JESUS ROMAN DEL RIO AND	2024051702	APD	Property	Kern County Supt	2,748.16
605642	08/23/2024	TYSON & MENDES LLP	2024049792	LBI	Attorney Fees	Antelope Valley	4,590.90
605643	08/23/2024	TYSON & MENDES LLP	2023045998	LBI	Attorney Fees	Antelope Valley	3,876.00
605644	08/23/2024	TYSON & MENDES LLP	2023045096	LSM	Attorney Fees	Fruitvale School	1,920.50
605645	08/23/2024	TYSON & MENDES LLP	2023045990	LPI	Attorney Fees	Palmdale	1,171.90
<b>605655</b>	<b>08/27/2024</b>	<b>Montecito Union School District</b>	<b>2024050568</b>	<b>P</b>	<b>Water Loss</b>	<b>Montecito Union</b>	<b>306,903.10</b>
605656	08/27/2024	RADOVICH MEDIATION	2023046181	LSM	Legal-Other	San Luis Coastal	1,500.00
605657	08/27/2024	MARIE DUSCH, MD	2023044023	LBI	Legal-Other	Santa Barbara	2,250.00
605658	08/27/2024	JOHN RODNEY STAFFORD	2025051735	APD	Property	San Luis Coastal	2,393.83
605659	08/27/2024	SUSAN FERNANDEZ	2024049561	ABI	Full and Final	Panama-Buena	12,000.00
605660	08/27/2024	Santa Maria Joint Union High	2024048312	ACL	Collision Loss	Santa Maria Joint	19,467.68



### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
605661	08/27/2024	Rio Bravo-Greeley Union School	2024049902	P	Wind Loss	Rio Bravo-Greeley	36,430.00
605662	08/27/2024	Jamestown Union School District	2024048167	P	Wind Loss	Jamestown Union	33,342.12
605663	08/27/2024	DEMARIA LAW FIRM, APC	2023044047	LPI	Attorney Fees	Muroc Joint Unified	5,795.76
605664	08/27/2024	DEMARIA LAW FIRM, APC	2024047874	LPI	Attorney Fees	Kern County Supt	5,795.76
605665	08/27/2024	NETWORK DESPOSITION	2022043321	LSM	Legal-Other	Mojave Unified	968.55
605666	08/27/2024	EDDINGS ATTORNEY	2023043663	LSM	Legal-Other	Greenfield Union	427.00
605667	08/27/2024	STENO AGENCY, INC	2023043663	LSM	Legal-Other	Greenfield Union	874.00
605668	08/27/2024	Mark Twain Union Elementary	2024050573	P	Water Loss	Mark Twain Union	106,245.07
605680	08/29/2024	EL TEJON UNIFIED SCHOOL	2023045978	P	Wind Loss	El Tejon Unified	66,351.31
605681	08/29/2024	BELFOR PROPERTY	2023045978	P	Wind Loss	El Tejon Unified	63,715.24
605682	08/29/2024	ALACRITY PARENT LLC,	2025052077	P	Adjusting	Weaver Union	1,180.35
605683	08/29/2024	ABI DOCUMENT SUPPORT	2023043663	LSM	Legal-Other	Greenfield Union	195.72
605684	08/29/2024	ENTERPRISE RENT-A-CAR	2024051702	APD	Rental Vehicle	Kern County Supt	1,151.88
605685	08/29/2024	ZIMMER AND MELTON, LLP	2025051751	LEP	Attorney Fees	Mojave Unified	1,849.00
605686	08/29/2024	ZIMMER AND MELTON, LLP	2023047242	LBI	Attorney Fees	Antelope Valley	2,896.85
605687	08/29/2024	ZIMMER AND MELTON, LLP	2022042923	LBI	Attorney Fees	Caruthers Unified	430.00
605688	08/29/2024	ZIMMER AND MELTON, LLP	2022042672	LBI	Attorney Fees	Santa Maria Joint	559.00
605689	08/29/2024	ZIMMER AND MELTON, LLP	2024049789	LBI	Attorney Fees	Delano Jt Union	1,849.00
605690	08/29/2024	ZIMMER AND MELTON, LLP	2022042297	LBI	Attorney Fees	Delano Jt Union	129.00
605691	08/29/2024	ZIMMER AND MELTON, LLP	2024049784	LBI	Attorney Fees	Panama-Buena	107.50
605692	08/29/2024	ZIMMER AND MELTON, LLP	2022042883	LPI	Attorney Fees	Bakersfield City	230.50
605693	08/29/2024	ZIMMER AND MELTON, LLP	2023046256	LSM	Attorney Fees	Kern High School	215.00
605694	08/29/2024	ZIMMER AND MELTON, LLP	2024050981	LPI	Attorney Fees	Madera County	172.00
605695	08/29/2024	ZIMMER AND MELTON, LLP	2024047711	LBI	Attorney Fees	Delano Jt Union	1,161.00
605696	08/29/2024	ZIMMER AND MELTON, LLP	2024048749	LPI	Attorney Fees	Delano Jt Union	43.00
605697	08/29/2024	PEACOCK & BARTLETT, A.P.C.	2024049174	LBI	Attorney Fees -	Pioneer Union	25,000.00
605698	08/29/2024	PEACOCK & BARTLETT, A.P.C.	2024049174	LBI	In Partial	Pioneer Union	900.00
605699	08/29/2024	THE RAWLINGS COMPANY	2024049174	LBI	Medical	Pioneer Union	12,582.63
605700	08/29/2024	CHAIN COHN CLARK CLIENT	2022043462	LBI	In Full	Greenfield Union	64,374.91
605701	08/29/2024	CALIFORNIA STATE	2022043462	LBI	In Partial	Greenfield Union	20,625.09

### Check Register - Property & Liability

Check Number	Check Date	Payee	Claim Number	Claim Type	Payment Type	Insured	Check Amount
			<b>Total For 122235821 158300179906</b>				2,843,950.91
			Number of Check: 245	First Check Number: 605373			
			Number Of Payments: 245	Last Check Number: 605701			
				Check Sequence:			

**SISC II**  
**INCOME STATEMENT**  
**AUGUST 2024**

	BUDGET	YEAR-TO-DATE	CURRENT MONTH
<b><u>REVENUES</u></b>			
8660.00 Interest-County Treasurer	\$2,095,238.00	\$0.00	\$0.00
8660.03 LAIF	\$309.00	\$0.00	\$0.00
8660.04 Investments	\$4,764,648.00	\$0.00	\$0.00
8660.05 Bank	\$12,800.00	\$794.19	\$378.33
8674.02 Premiums-Prop & Liab	\$56,933,716.00	\$9,612,846.96	\$4,819,173.00
8674.12 Student Ins	\$1,144,929.00	\$190,818.49	\$95,411.00
8674.13 Tackle Football	\$25,500.00	\$4,800.00	\$4,560.00
8674.14 Special Ed Defense	\$492,530.00	\$355,004.00	\$201,407.00
8699.06 Administrative Fees	\$100.00	\$0.00	\$0.00
<b>TOTAL REVENUES</b>	<b>\$65,469,770.00</b>	<b>\$10,164,263.64</b>	<b>\$5,120,929.33</b>
<b><u>EXPENSES</u></b>			
4300.00 Supplies	\$500.00	\$498.49	\$156.47
5200.00 Travel/Conference	\$5,000.00	\$1,698.17	\$1,441.95
5300.00 Dues and Memberships	\$134,650.00	\$132,888.29	\$28,839.34
5450.01 Insurance-Property & Fire	\$13,169,853.00	\$1,936,662.00	\$968,331.00
5450.02 Boiler & Machinery	\$282,095.00	\$38,075.00	\$19,040.00
5450.04 Crime	\$72,834.00	\$12,134.00	\$6,070.00
5450.06 Excess Liability	\$10,967,031.00	\$1,813,251.53	\$1,647,283.80
5450.17 Data Compromise	\$261,252.00	\$49,026.00	\$27,255.00
5450.18 Concussion Coverage	\$27,000.00	\$4,500.00	\$2,250.00
5450.19 Terrorism	\$41,170.00	\$6,534.00	\$3,267.00
5800.00 Miscellaneous	\$500.00	\$0.00	\$0.00
5800.02 Audit	\$14,085.00	\$4,250.00	\$250.00
5800.10 Consulting	\$165,590.00	\$26,273.50	\$7,714.50
5800.15 Property Appraisals	\$174,365.00	\$0.00	\$0.00
5800.32 Bank Fees	\$8,000.00	\$0.00	\$0.00
5800.50 Administration - KCSOS	\$4,072,845.00	\$621,405.84	\$317,970.20
5800.55 Student Ins Claims	\$780,000.00	\$91,754.83	\$44,842.63
5800.56 Tackle FB Claims	\$25,000.00	(\$0.82)	(\$135.40)
5800.58 Spec Ed VCP	\$492,530.00	\$0.00	\$0.00
5800.66 Property Claims	\$4,223,033.00	\$1,433,488.02	\$1,329,870.56
5800.67 Liability Claims	\$13,956,835.00	\$1,760,354.23	\$1,159,440.90
5800.69 Auto Claims	\$2,398,878.00	\$157,197.04	\$137,009.79
5800.90 Bill Review	\$7,200.00	\$630.92	(\$153.69)
5800.94 Other Distributions	\$0.00	\$0.00	\$0.00
5800.95 Unpaid Claims Liab Adj	\$9,442,000.00	\$2,713,122.00	\$1,356,561.00
<b>TOTAL EXPENSES</b>	<b>\$60,722,246.00</b>	<b>\$10,803,743.04</b>	<b>\$7,057,305.05</b>
<b>CHANGE IN NET ASSETS</b>	<b>\$4,747,524.00</b>	<b>(\$639,479.40)</b>	<b>(\$1,936,375.72)</b>
<b>NET ASSETS - BEGINNING</b>	<b>\$11,577,186.55</b>	<b>\$11,577,186.55</b>	<b>\$12,874,082.87</b>
<b>NET ASSETS - ENDING</b>	<b>\$16,324,710.55</b>	<b>\$10,937,707.15</b>	<b>\$10,937,707.15</b>

**SISC II**  
**BALANCE SHEET**  
**August 31, 2024**

	July 1, 2024 BALANCE	August 31, 2024 BALANCE
<u>ASSETS</u>		
9110.00 Cash in County Treasury	\$16,447,014.19	\$47,301,940.80
9120.02 Bank Account-Claims Fund	\$1,411,199.66	\$265,436.22
9130.00 Revolving Fund	\$1,500.00	\$0.00
9150.01 Local Agency Investment Fund	\$6,424.38	\$6,496.87
9150.03 Investments	\$83,353,981.92	\$83,353,981.92
9200.00 Accounts Receivable	\$417,142.16	\$349,260.61
9330.00 Prepaid Insurance	\$5,831,838.00	\$12,933,732.00
	<u>\$107,469,100.31</u>	<u>\$144,210,848.42</u>
 <u>LIABILITIES</u>		
9500.00 Current Liabilities	\$754,789.76	\$794,610.38
9650.00 Deferred Income	\$0.00	\$34,628,284.89
9668.00 Unpd Clms Liab (90% Conf Lvl)	\$95,137,124.00	\$97,850,246.00
	<u>\$95,891,913.76</u>	<u>\$133,273,141.27</u>
 TOTAL LIABILITIES		
	\$95,891,913.76	\$133,273,141.27
 NET ASSETS - Funding Stabilization Reserves		
	<u>\$11,577,186.55</u>	<u>\$10,937,707.15</u>
 TOTAL LIABILITIES AND NET ASSETS		
	<u>\$107,469,100.31</u>	<u>\$144,210,848.42</u>

\_\_\_\_\_  
 AUTHORIZED SIGNATURE

PREPARED BY: Nancy Russo

**SISC II  
Investments  
August 31, 2024**

**24-HOUR LIQUID FUNDS**

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

AGENCY	BALANCE	RETURN	PERIOD	DATES
COUNTY OF KERN	\$47,301,940.80	3.46%	LAST QUARTER	APR-JUN 2024
		1.88%	5 YEAR AVERAGE	JUL 2019-JUN 2024
LOCAL AGENCY INVESTMENT FUND	\$6,496.87	4.58%	CURRENT MONTH	August, 2024
		4.55%	LAST QUARTER	APR-JUN 2024
		1.91%	5 YEAR AVERAGE	JUL 2019-JUN 2024

**INVESTMENT MANAGEMENT ACCOUNTS**

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

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

INVESTMENT FIRM	MARKET VALUE	QUARTERLY RETURN	ANNUALIZED RETURN	PERIOD	DATES
MADISON INVESTMENTS (SISC INVESTMENT POOL)	\$25,902,298.00	0.91%	3.67%	LAST QUARTER	APR-JUN 2024
			1.13%	5 YEAR AVERAGE	JUL 2019-JUN 2024
			4.29%	YIELD TO MATURITY	AS OF JUN 30, 2024
WELLS FARGO ADVISORS (RICH EDWARDS)	\$57,451,683.92	1.12%	4.51%	LAST QUARTER	APR-JUN 2024
			0.93%	5 YEAR AVERAGE	JUL 2019-JUN 2024
			4.57%	YIELD TO MATURITY	AS OF JUN 30, 2024
	<u>\$83,353,981.92</u>				

**5-YEAR HISTORY OF RETURNS - ANNUALIZED**

Quarter Ending:	Co of Kern	LAIF	INVESTMENT POOL	RICH WELLS FARGO	COMBINED WEIGHTED AVERAGE RETURN
6/30/2024	3.46%	4.55%	3.67%	4.51%	4.12%
3/31/2024	3.37%	4.30%	1.19%	3.24%	2.76%
12/31/2023	3.15%	4.00%	10.98%	8.28%	7.37%
9/30/2023	2.91%	3.93%	2.14%	2.59%	2.60%
6/30/2023	2.65%	3.15%	-0.66%	-0.50%	0.42%
3/31/2023	2.42%	2.74%	6.06%	5.65%	4.63%
12/31/2022	2.16%	2.07%	3.47%	3.48%	2.89%
9/30/2022	1.06%	1.35%	-4.79%	-7.15%	-2.24%
6/30/2022	1.00%	0.75%	-2.22%	-2.88%	-1.35%
3/31/2022	0.95%	0.32%	-9.06%	-9.18%	-5.11%
12/31/2021	0.84%	0.23%	-2.39%	-2.02%	-0.55%
9/30/2021	1.24%	0.24%	-0.20%	0.26%	0.69%
6/30/2021	1.00%	0.33%	0.80%	0.00%	0.65%
3/31/2021	1.07%	0.44%	-1.86%	-0.90%	-0.47%
12/31/2020	1.16%	0.63%	0.18%	0.55%	0.72%
9/30/2020	1.30%	0.84%	0.43%	0.40%	0.83%
6/30/2020	1.70%	1.47%	2.89%	4.28%	3.23%
3/31/2020	2.10%	2.03%	8.05%	3.01%	5.13%
12/31/2019	2.13%	2.29%	1.12%	2.22%	1.80%
9/30/2019	2.03%	2.45%	2.85%	2.84%	2.49%
5-Yr Average	1.88%	1.91%	1.13%	0.93%	1.53%

07/01/2024 - 09/16/2024 Mid YTW BGN Local CCY ▾ Mov Avgs ▾ Key Events

1D 3D 1M 6M YTD 1Y 5Y Max Daily ▾ Table + Related Data ▾ Add Data << Edit Chart ⚙

Track Annotate News Zoom

Mid Yield To Convention	3.553
High on 07/01/24	4.724
Average	4.111
Low on 09/16/24	3.553



# Making Nuclear Verdicts More Predictable

Focus on prevention and what is controllable

Paul Newman sits in the courtroom and waits. He looks sick. He is shifting his eyes and rubbing his mouth. The jury shuffles in. The judge asks, "Have you reached a verdict?" The jury foreman responds, "We have.... Your Honor, we agree to hold for the plaintiff.... But, Your Honor, are we limited on the size of the award? What I mean sir, are we permitted to award an amount greater than the amount the plaintiff asked for?" The judge replies coldly but honestly, "You are. You're not bound by anything other than your good judgment based on the evidence."

So ends Sydney Lumet's 1982 classic, "The Verdict," starring Newman as the down-on-his-luck Boston plaintiff lawyer Frank Galvin. With a harsh winter setting of early 1980s Boston, the movie captures the lifecycle of a case: the high highs, the low lows, and that moment of pure anxiety just before the jury pronounces its verdict. Nuclear Verdicts were rarer then, making the result even more shocking. And we never hear a number, with everyone left to wonder how they rewarded Galvin and the plaintiff, the victim of a tragic medical malpractice event.

Everything goes wrong for Galvin during the case. He is rushed into the trial, pressured to accept lowball settlements, his expert tanks, and he is continually outfoxed by a ruthless defense attorney played to perfection by the intractable James Mason. When he does catch a break and tracks down the witness who vindicates his case on the stand, the evidence is stricken from the record by a merciless judge in the pocket of defense counsel. His last measure of hope comes from his closing argument and the jury's good sense. We're rooting for Galvin. And we feel good when "justice" is done.

But those of us who have worked on the defense side of the bench still likely feel a twinge of agony because we dread what James Mason's character feels when he knows he has lost. The prospect of a limitless award is the stuff of defense attorney nightmares.

Nuclear Verdicts are unpredictable. This uncertainty underscores the need for a proactive and adaptable approach to high-value cases with significant exposure, which can be aided by the U.S. Chamber of Commerce Institute for Legal Reform's (ILR) recent in-depth study on the topic.

ILR's findings reveal a troubling upward trend in the frequency of reported nuclear verdicts over the 10-year study period between 2012- 2022, a trend our community has been anecdotally observing for years. The median Nuclear Verdict during this period was \$21 million, with higher numbers in product liability and intentional tort cases. The mean Nuclear Verdict overall was \$89 million. California, Florida, New York, and Texas hosted half of the nation's nuclear verdicts. Nuclear Verdicts in personal injury and wrongful death cases were most frequent in product liability (23.3%), auto accident (23.2%), and medical liability (20.3%) cases. The hard data indicates a significant increase from earlier studies, particularly for product liability, auto accidents, and other negligence trials.

Additionally, cases involving commercial trucks, primarily tractor-trailers, "were particularly susceptible to Nuclear Verdicts." More specifically, approximately one in four auto accident trials that resulted in a \$10 million (or more) verdict involved a commercial trucking company. Not surprisingly, pain and suffering awards were the most significant component of most Nuclear Verdicts because plaintiffs' attorneys have succeeded in mastering noneconomic damages.

What is driving these surges? Among other reasons cited:

- The inundation of advertising promoting Nuclear Verdicts.
- An increase in multi-plaintiff litigation.
- The rise in third-party litigation funding.

### **Great (and Unrealistic) Expectations**

One of the alleged causes for the surge in Nuclear Verdicts is anchoring (i.e., when a concept is put forth to the jury so they can attach themselves to it. Most often, it is the suggestion by plaintiff's lawyer of a specific verdict or damages amount). For example, "My clients suffered due to the defendant's negligence, and only \$15 million will make them whole again." The \$15 million serves as the anchor.

According to ILR's study, defense counsel is reluctant to suggest an amount lest they admit that some amount, even if minor compared to the plaintiff's demands, should be awarded. This is a psychological tactic that can influence jury decisions. As the Nuclear Verdict amounts are climbing, and jurors are riding those plaintiff-induced suggestions to seven-, eight-, and nine-figure paydays, it may be time to revise whether or not defendants should be creating their own anchors. At the very least, in catastrophic cases poised for trial, defendants should be aggressively pursuing high-low agreements with plaintiffs.

Additionally, the higher the number, the less connected the result is to reality. We have long been living in the reality television/HGTV era. Everyone wants 10 weeks of paid vacation, the water view, and the French Chef's kitchen. We are deluged with consumer excess at all times, and it is easy to understand why juries are responding by obliterating prior award norms.

Scalar variability, as applied in this context, suggests that an individual's comprehension of numbers decreases as the number increases. This aligns with what the ILR study suggests—it is becoming easier for jurors to increase these awards because as the number values dramatically surge, jurors are not grasping what they mean. They are untethered to our everyday reality. The difference between \$10 million and \$20 million as an award has no practical connection to the daily lives of 99.99% of all prospective jurors. However, it dramatically affects the insurer or company ordered to pay it. Closing that conceptual gap is crucial to drive down these awards. When we recognize and counter these cognitive hiccups, attorneys and insurers can devise better strategies to improve juror comprehension.

### **Focus on What We Can Control**



Multiple issues addressed in ILR's study are out of most defendants' and insurers' control, e.g., a court's insistence on allowing attorneys to provide a jury with an anchoring figure over objections, the local legislature's refusal to draft actual tort reform legislation, or counsel's unscrupulous tactics to increase medical costs and expenses. Lamenting these factors, therefore, is a waste of time, and we should move forward.

How? By focusing on what we know and what we can control. Most courtroom theatrics are a myth. In real life, Colonel Jessup (in "A Few Good Men") never admits he ordered the Code Red. He more likely asks you to repeat the question 237 times during his nine-hour deposition, and you fight over the admissibility of the airport logs with opposing counsel. The "gotcha" moment rarely has the effect in real life that it does in the movies. The most significant victories occur long before a plaintiff files their lawsuit.

Consider this: Your client, be it an insurance company or its insured, takes a hard stance on what they see as a robust and defensible case. Right or wrong, this invariably leads to costly litigation. But was the cost worth it, even if it ends in a defense verdict?

Companies and insurers would be better suited to attacking Nuclear Verdicts on the front end, not during litigation. Do not think pre-suit, think pre-incident. Lasering in on what can be done to prevent accidents in the first place and/or having your client's accident and litigation response planned out in advance is a far better use of our time and brainpower. More to the point, building these essential case foundations before an incident ever occurs is the single best way to defend against the reptile (cue Godzilla-like roar).

### **Establishing the Good Company Story ASAP**

We have been hearing about the reptile theory as if it is an all-powerful spell concocted by Voldemort himself. The reality, however, is much simpler: Most plaintiffs' attorneys want to tell juries a bad-company story. They want to talk about how ruthless companies are, how they don't care about the public, how they put profits before safety. Do not let it happen.

Lawyers and insurers must start building a good-company story before a catastrophic incident occurs. You need to be able to counter the aggressive plaintiffs' attorneys by telling juries how your clients are safe, law-abiding, upstanding companies with good cultures and excellent safety records. You need to tell juries how your clients' employees are good-standing members of their communities—they are your neighbors, they sit next to you in church; they serve with you on the school board. But to do that, you have to do the legwork to make sure it is true.

Establishing a good company story requires work. First, you have to visit companies in person and start building the defense one piece at a time. This kind of essential "get to know your client" effort used to be a given. But, at least anecdotally, it is now a rare occurrence. Second, lawyers and insurers need to take the time to meet with their clients on (at the very least) an annual basis to review their operational practices, training and safety programs, drug and alcohol testing policies, and accident/ incident investigation protocols.

Third, you have to master your client's fundamentals by ensuring that:

- The company utilizes employee qualification and hiring protocols/ practices to obtain the most qualified individuals.
- The company is cultivating a safety culture by utilizing documented safety policies and procedures.
- The company has appropriate inspection and maintenance protocols and operational procedures, especially those involving vehicles and equipment.
- The company has adequate checklists prepared in the event of an accident to preserve all necessary evidence and avoid a spoliation claim, including, but not limited to, video footage, "black box" data, photographs, inspection and maintenance reports, and daily logs.

Most importantly, you need to identify the company employees who may make good corporate designees and start the conversations on corporate depositions now; not when you get a list of topics from counsel and only have a few weeks to prepare.

The more you can evaluate these issues beforehand, the more engaged your clients will be in preventing accidents and injuries, significantly reducing the likelihood of a Nuclear Verdict. To wit, understanding clients, their corporate culture, and their strengths and weaknesses is vital. It is critical to establish in-depth relationships with your clients so that you are familiar with the people, culture, and philosophies well before the threat of litigation. This allows counsel to jump in headfirst in the event of a crisis.

### **How This Works in Practice**

Theory and ideas are fine, but they are only meaningful if you employ these tactics in practice. How would all this work? Suppose you have a significant transportation incident, one that results in multiple and/or severe or catastrophic injuries. If you have spent the time beforehand working on behalf of the company, learning every facet of its day-to-day operations, you will know who to speak to internally and what documents they will have ready. You will know what to ask for, what rules and regulations apply, what the video (if any) shows, and you will oversee any employee witness statements given.

If you have done your preparation work correctly, your client will trust your judgment in navigating the company's initial response. You can then jump in headfirst without hesitation and confidently put the company in the best situation possible.

This message is for insurers as much as it is for attorneys. Think about your go-to counsel and slot them in when the situations arise. Think about building that defensive wall brick-by-brick.

Now is not the time to be hamstrung by guidelines and overly restrictive billing protocols. Instead, we all have an opportunity to reframe the kind of work we are doing in the face of what could be industry-altering jury awards. The efforts we have outlined herein will not fix all of the problems. However, they may assist in managing, capping, and even preventing these risks long before costly litigation commences. Waiting too long will only ensure a Nuclear Verdict lurks on the horizon.

August 30, 2024

## **SISC Annual Defense Counsel Summit**

Greetings,

This year's Self-Insured Schools of California Property & Liability Division Defense Counsel Summit will be held on Wednesday, October 16, 2024, beginning at 11:30 a.m. The summit will take place at the Vespera Hotel located at 147 Stimson Avenue, Pismo Beach, CA 93449.

Attached for your review is the agenda for the meeting. We have a very interesting list of speakers touching on subjects of major concern to the SISC Property & Liability Division.

A preview of our guest speakers:

**Dr. David Ostash, CEO (SISC)**  
**Self-Insured Schools of California**

David will be presenting opening remarks for this year's gathering. As the CEO of SISC, David brings years of experience from his days as the former Superintendent of the Sierra Sands Unified School District. Dr. Ostash continues to bring great energy and focus to SISC as we do our best to navigate through challenging times.

**Golnar Fozi, Attorney at Law**  
**Fozi Dwork & Modafferi, LLP**

Ms. Fozi will present on current trends in the defense of employment litigation. She is a 1993 graduate of the University of Illinois College of Law, Champaign-Urbana, Illinois. Her litigation practice includes the handling of complex, multi-party lawsuits through trials and appeals in the areas of employment, civil rights, torts, contracts and inverse condemnation.

**Faith Borges**  
**Actum**

Ms. Borges serves as the chief lobbyist for the California Associations of Joint Powers Authorities, in this role, she guides CAJPA and its members through the annual legislative process and alerts members concerning legislation that might impact pools such as SISC. Actum is a global consulting firm and Ms. Borges is based in their Sacramento office. She will provide a summary of significant bills that were addressed by the legislature in 2024 that impact education and school districts.

**Caren Curtiss, Attorney at Law  
Herr Pedersen Berglund**

Ms. Curtiss will present on the history of Civil Code of Procedure section 340.1. Her practice focuses on civil litigation in matters of business law, municipal law, public entity defense, personal injury and landlord/tenant issues. Ms. Curtiss began her career as a legal secretary in 1991 and graduated from the San Joaquin College of Law in 2016. Ms. Curtiss will be assisted by Leonard Herr, Attorney at Law.

**Panel Discussion**

Our day will conclude with a panel discussion of current trending issues with Dr. John Mendiburu, Superintendent of the Kern County Superintendent of Schools Office; Anthony DeMaria, Attorney at Law with the DeMaria Law Firm; David George, CEO of the Schools Excess Liability Fund (SELF) and Michael Fine, CEO of the Financial Crisis Assistance Management Team (FCMAT.)

Please plan on joining us for dinner following the summit at *Rosa's Italian Restaurant* located at 491 Price Street, Pismo Beach, CA. Dinner will commence at 6:00 p.m. We want to thank our friends at the Schools Excess Liability Fund (SELF), AmWINS Insurance Brokers and Walter Mortensen Insurance/Insurica for hosting this dinner. The restaurant is located a short walking distance away from the Vespera Hotel.

**Please RSVP** by completing our online form located at <https://wl.sisc.kern.org/Forms/S2SummitRSVP> Should you have any questions prior to completing the form, you may contact Lilia Morentin directly at 661-636-4495. The deadline for registration is September 27, 2024. We hope to see you at this year's summit!

Very truly yours,



Robert J. Kretzmer, Director  
Property & Liability

RJK:lm

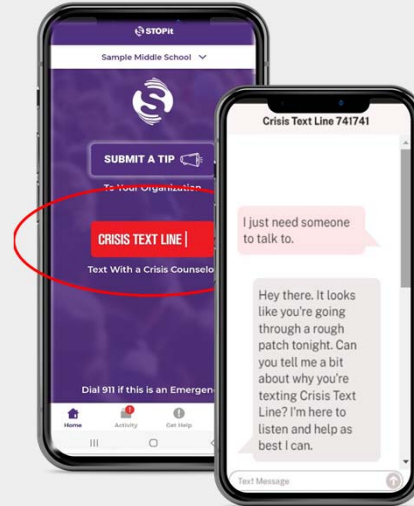
Enc.

## Agenda Items

11:30 a.m. – 11:45 a.m.	Opening remarks	Dr. David Ostash, CEO SISC
11:45 a.m. – 12:30 p.m.	Lunch	Provided by McCormick Barstow LLP & the DeMaria Law Firm
12:30 p.m.– 1:30 p.m.	Trends in Employment Litigation Defense	Golnar Fozi, Attorney at Law Fozi Dwork & Modafferi, LLP
1:30 p.m. – 2:30 p.m.	Legislative Update	Faith Borges Actum
2:30 p.m. – 2:45 p.m.	Break	
2:45 p.m. – 3:45 p.m.	The History of CCP 340.1	Caren Curtiss, Attorney at Law Herr Pedersen Berglund
3:45 p.m. – 4:30 p.m.	Panel Discussion	Dr. John Mendiburu/David George/Michael Fine/Anthony DeMaria, Attorney at Law
4:30 p.m.	Closing Remarks	Robert Kretzmer, Director Property & Liability

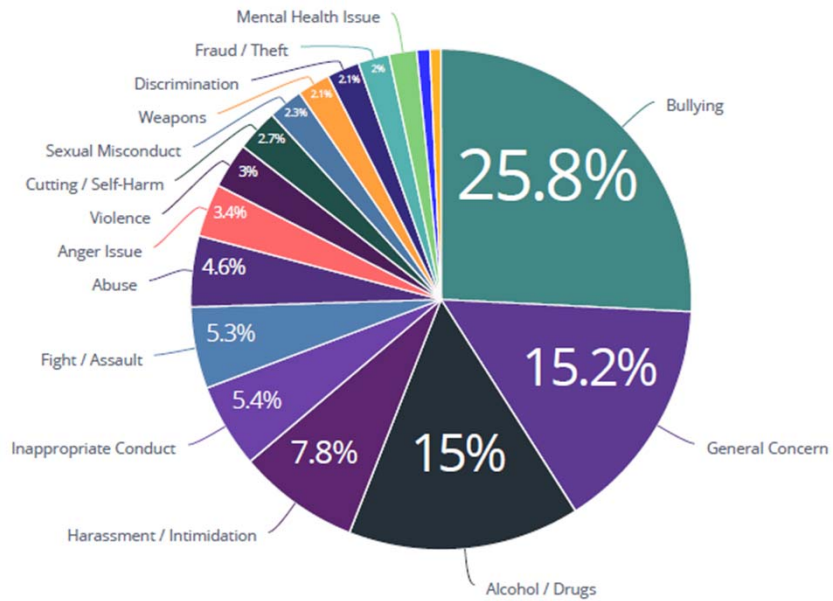
# STOPit Anonymous Reporting

- STOPit mobile and web app available 24/7
- Incident monitoring service
- Administrative management system, with reports to manage incident reports
- Includes Crisis Text Line feature
- Resource for Workplace Violence Prevention plan



7

# Anonymous Reporting Incidents



8