



SISC

Self-Insured Schools of California
Schools Helping Schools

Property & Liability Division

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Quarterly Update

WILDFIRE MITIGATION

The incidence and occurrence of wildfires are devastating to all those affected. According to a report by the Congressional Research Service on Wildfire Statistic, data collected between 2017 and 2021 indicates the majority of wildfires were caused by humans opposed to natural occurrences. Many of these causes are preventable, such as unattended campfires, discarded cigarettes and even a baby gender reveal party that is believed to have sparked the El Dorado fire in San Bernardino in 2020. The other major cause is lightning strikes. When fires occur they can rapidly spread, especially in windy conditions, such as when the Santa Ana winds in Southern California and the Diablo winds in Northern California are blowing. In these conditions, embers can be carried several miles and ignite dry brush and structures.

In the past few years, several of our member districts were protected or safe from wildfires in their area, but experienced losses due to smoke and ash on district properties, including HVAC damage, playground damage and indoor air quality issues. There are steps districts can take now to reduce the impact on students, staff and property when wildfires are present in the area.

- Prepare your campuses ahead of time by working with local fire departments to identify hazards and steps you can take to reduce the impact to your sites.
- Clear natural debris and dry brush to create a defensible space. This could vary by local law or ordinance. In mountainous, forest and brush and grass covered lands, state law extended the defensible space in January 2005, from 30 feet to 100 feet around structures and homes, but not beyond the property line. Public Resources Chapter 3, section 4291 includes more intense fuel reductions between 5 and 30 feet. This may include dead vegetation near roofs and decks, as well as gutters. A broad defensible space not only reduces the risk of structure fire, but also allows for increased safety to evacuate the structure and access for firefighters to fight the fire.
- Install door sweeps on all doors and flaps on air condition intake systems to reduce the potential damage of flying embers and smoke and ash intrusion.
- Close off vents in attics and crawl spaces or shield them with mesh screen. This will reduce the potential of burning embers blowing into your structures.
- Protect propane tanks and other external fuel sources.
- Do not park commercial vehicles on dry vegetation.
- Clean up any spilled gas or motor oil.
- Develop an emergency operations plan with your district administration, county administrators and local police and fire. If the need arises to dismiss students,

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Suicide Prevention and Emotional Wellness

September is Suicide Prevention Awareness month and October is Emotional Wellness month. The Centers for Disease Control and Prevention (CDC) estimates nearly 46,000 people died by suicide in 2020. The CDC website has a number of resources on their webpage including risk factors for increase suicide risk; suicide prevention programs [Suicide Prevention Month: Partner Toolkit](#) | [Suicide](#) | [CDC](#)

If someone is experiencing a mental health crisis or thoughts about self harm, they can access the newly launched 988 lifeline by call or text 988. In addition, they can access the Suicide and Crisis Lifeline at

[Lifeline \(988lifeline.org\)](https://www.988lifeline.org)

This website has a number of resources for individuals seeking help as well as information for providers and professionals.



SCHOOL ACTIVITIES

It is the time of year when districts plan for carnivals, proms and homecoming and other events. These can be fun events for students, staff and parents. Districts can take proactive steps to reduce the potential for injury or property damage associated with these activities.

- Districts considering inflatable devices such as bounce houses, dunk tanks, climbing walls and other devices should be rented from a reputable vendors and require additional insurance coverage, hold harmless agreements, and certificates of insurance with additional insured endorsements naming the district as additional insured. Districts can contact their SISC Safety & Loss Control Specialist for guidance and safety recommendations for these activities.
- Food vendors should be properly vetted and meet all county and city health department requirements. If you are unsure what your area requires, contact your local health department. These vendors should also have liability insurance for their business.
- Walk your carnival site for trip and fall hazards. These may be power cords that need to be relocated, uneven sidewalks, tree roots or gopher holes. These items should be addressed before your visitors arrive.
- Holidays and special events are a time when teachers may want to decorate their rooms accordingly. The abundance of paper decorations can present a serious fire hazard. Limitations on decorative materials should be reviewed to help coordinate safety with holiday decorating.
- Any decorative lights used should be LED. Attention should be paid to trip and fall hazard of cords as well as lights unplugged after school hours.
- Events or parades with floats require special consideration. District should verify private vehicles and/or trailers have adequate private insurance by the owner.
- Fog or foam activities can be problematic. These activities can create trip and fall hazards as participants cannot see hazards under the material. In addition, these products contain chemicals that can be irritating to sensitive individuals.
- Petting zoo activities create a unique concern. Districts should work with reputable third party vendors that have appropriate insurance and can supervise activities at all times. SISC has a detailed Information Memo on our website with more specific recommendations when animals are being considered for school activities.
- Dry Ice should not be used at these events. Dry ice is listed as a hazardous material by the federal governing and can cause burns, explosions when used in an air-tight container, and are toxic if ingested.
- Fireworks are excluded from coverage under the SISC Memorandum of Coverage (MOC). Districts who are considering fireworks displays should contact our office for additional recommendations to verify coverage from the fireworks vendor and/or purchasing additional coverage from an outside insurance broker.
- Plan for appropriate entrance and egress of your event. Your district most likely has an emergency operations plan. These plans should incorporate special events as well.

INTRODUCING KIM SLOAN, SISC CHIEF FINANCIAL OFFICER

Kim Sloan joined the Self-Insured Schools of California (SISC) in 2014 as the Chief Financial Officer. Sloan has an extensive background and understanding of California JPA accounting and finance and currently oversees three SISC JPAs, Workers' Compensation, Property & Liability and Health Benefits. Sloan oversees SISC's total budget of approximately \$3.4 billion which includes over 460 school agencies in California. In addition to the three JPAs, Sloan's division also operates several other programs including our SISC Defined Benefit Plan, GASB OPEB Trust, Investment Pool and a Section 125 Flexible Spending Account.

Prior to his role at SISC, Sloan served as the Chief Financial Operations Officer and as a Fiscal Consultant for 6 years at the Kern County Superintendent of Schools office where he was in charge of internal business operations and working with Kern County school districts on budgetary and fiscal matters. Sloan also worked as an auditor with a public accounting firm where he focused on auditing school districts and other governmental agencies.

Sloan is currently a member of the Best Practices Coalition made up of JPAs, school districts, insurance brokers and associates which focuses on prevention of sexual abuse, molestation and misconduct claims experienced by schools; works to place public entities in an insurable position; and strives to promote student and employee safety.

Sloan holds a Masters' in Business Administration (MBA) from California State University, Bakersfield and is a Certified Public Accountant (CPA). Sloan is also a military veteran serving 9 years in the US Air Force immediately after high school.

When Sloan is not at work, you can normally find him travelling across the United States experiencing different cultures and foods. Sloan also enjoys spending time with his 2-year-old granddaughter Nalai. On Friday nights, you can find Kim at Shafter High School football games watching his freshman son Mariyon competing at the varsity level.



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SISC SUPPLEMENTAL ACCIDENT COVERAGE

SISC provides a Self-Insured Basic Plan that provides up to \$2,500 for accidental injury, at no cost to parents, while the student is attending school and participating in school sponsored activities and athletics (high school tackle football is excluded).

Why consider SISC Supplemental Accident Coverage?

Physical activity is a healthy, normal part of childhood. Kids are kids and accidents happen on the playground, in PE class, and sports activities. Many times even with health insurance, the extra expenses from an accidental injury can add up. That is where SISC Supplemental Accident Coverage comes in.

SISC is pleased to be able to offer Supplemental At-School coverage for purchase by the parents of your students for the 2022-2023 school year. This program will be completely underwritten by SISC, with **no cost** to the school district.

At this time, only At-School coverage is available. SISC invites you to consider the following:

- ◆ SISC Supplemental Coverage: Voluntary purchase by parent
- ◆ \$25. one-time fee per student, per school year
- ◆ Deductible: \$2,500. (maximum payable under SISC Student Accident Coverage)
- ◆ Maximum benefits: \$25,000. subject to limitations of the contract

The district will have **no obligation** in the enrollment process of the Supplemental Coverage other than to offer the application brochure to the student or parent. All enrollment, payments and questions will be directed to SISC.

The coverage is effective the day the application and payment is received in the SISC office and continues until June 30th of that school year.

FROM THE DIRECTOR

July 1, 2022 marks SISC's return to the Schools Excess Liability Fund (SELF). This return comes from the challenges associated with claims and litigation resulting in an unprecedented number of large dollar settlements and jury verdicts throughout the State of California. This trend means that Joint Powers Authorities within the State must be ever more mindful of managing their excess reinsurance structure. Accordingly, SISC will continue to retain the first \$2 million of coverage for auto/bus and general liability claims. For those claims that exceed the SISC self-insured retention of \$2 million, Great American Insurance Company will provide excess coverage to our member districts for an additional \$3 million. SELF, as SISC's second layer of excess coverage, will provide our member districts liability coverage for those losses valued at \$5 million to \$50 million.

As we enter the fall season, we also look forward to our second annual gathering of our panel of defense counsel at the SISC Defense Counsel Summit taking place on October 19, 2022. This year's meeting will be highlighted by a presentation from Aon Risk Services. The purpose of the presentation will be to review the General Liability Data Analysis Project – Final Report. This study was commissioned by the California Association of Joint Powers Authorities (CAJPA). The final report provides detailed information regarding the number and types of losses experienced by public entities in our state. Of particular interest to SISC are those losses sustained by school districts. The losses studied occurred between January 1, 2010, and December 31, 2019. The study points out that the average value of claims associated with K – 12 school districts increased from \$240,000 to \$510,000. In addition, the analysis revealed that during the period from fiscal year 2010/2011 through 2021/2022 the cumulative average cost of a school Joint Powers Authorities self-insurance, excess insurance and assessments combined increased by 150%.

In addition, the Defense Counsel Summit will include a presentation by STOPit on data collected via the anonymous reporting app that so many of our SISC member districts have taken advantage of during the last fiscal year. For example, the data indicates that between July 2021 and June 30, 2022, 22% of all incident reports were associated with bullying and/or cyberbullying. This information can be used to help SISC - as well as our member districts - focus attention on trainings that will help mitigate these incidents, which often serve as precursors to claims and suits.

In the event you have questions or want to comment on any topic associated with our Property & Liability program, please do not hesitate to contact me at 661-636-4709 or via e-mail at rokretzmer@siscschools.org

WILDFIRE MITIGATION (CONTINUED FROM PAGE 1)

how will the district communicate this need to parents and community members?

- Will your school sites be used as a staging area for first responders or as an evacuation site?
- If the need for a campus is to close, have a checklist to assist in mitigating losses, such as closing and sealing all windows and doors and HVAC units are turned off by key personnel to reduce the potentiation for smoke and ash intrusion during an active event.

When wildfire events do occur in your area, your district can take steps to reduce the damage and costs associated with restoring your campus. A full cleaning of the exterior before entering the building can reduce the potential of materials inadvertently being introduced to the interior.

As we have all seen, wildfire smoke can carry great distances and impact air quality. CalOSHA requires employers to have a Wildfire Smoke Protection Plan when the Air Quality Index for PM2.5 particulates is 151 or greater. Visit the Department of Industrial Regulations website at [Protecting Outdoor Workers Exposed to Smoke from Wildfires \(ca.gov\)](https://www.dir.ca.gov/Protecting-Outdoor-Workers-Exposed-to-Smoke-from-Wildfires) to learn more about what is required.