

Quarterly Update

PROPERTY CLAIMS

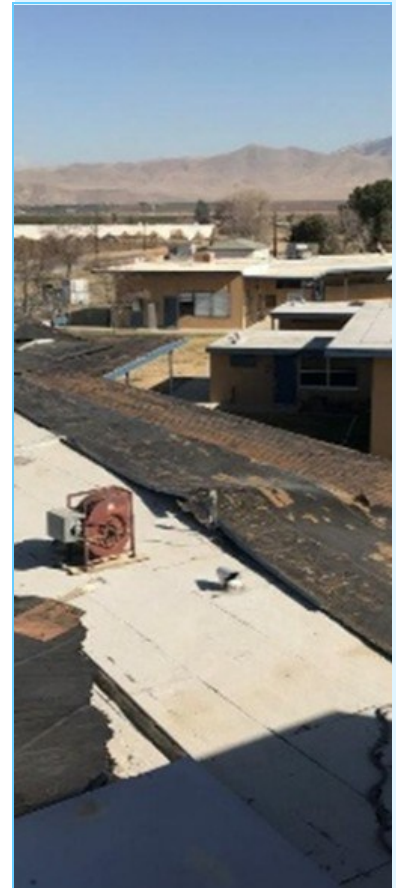
Statistically the largest volume of property claims are filed during periods of severe weather. The most prevalent causes of property losses are: water losses, fire damage (including soot and ash), wind damage, vandalism and theft.

In the 2024-25 fiscal year, SISC had 64 property claims resulting in property claims payments of \$2,473,484. Our goal is to restore the district to its pre-loss condition.

Here is how you can help minimize the cost of a claim and restore your property to pre-loss conditions.

- Report the loss to SISC as soon as possible. On the SISC Property and Liability webpage, you can find a page dedicated to reporting claims at <https://sisc.kern.org/pl/report-a-claim/>. A link to a form is available for Property Losses as well as Liability Event reporting and Bus/Vehicle Accident Reporting. These forms give our office the initial details and any witness statements that are valuable to SISC adjusters in handling claims. Should you need to speak to someone immediately, you can call 661-636-4848.
- Begin a detailed inventory of damaged contents as soon as possible. A record of these contents will be valuable to the adjuster in processing the claim for damages.
- In some instances, districts may need to secure an emergency restoration contractor to protect property from further damage. Other aspects the Adjuster can assist you with is determining if a need for an Emergency Resolution is needed by your School Board. Emergency Resolutions allow the district to expedite the repair process when repairs, alterations, work or improvements are necessary to avoid danger to life, health or property.
- Districts must register the repair project with the California Department of Industrial Relations (DIR). Under the Labor Code, public works in general refers to construction, alteration, demolition, installation, maintenance, or repair work that is performed under contract and paid for with public funds. All workers on public works projects must be paid the prevailing wage determined by the Director of the DIR. School districts must electronically register a PWC-100 form within five days of awarding the contract for a public works project.
- Restoration specialists are different than public works contractors. A restoration contractor is familiar with public projects and fully cognizant of the require-

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PROPERTY & LIABILITY DIVISION

Mailing:
P.O. Box 1847
Bakersfield, CA 93303
Physical:
2000 K Street
Bakersfield, CA 93301

Phone: 661-636-4495

Newsletter Editor: Kerri Jones

2025 Measles Activity in California

The California Department of Public Health (CDPH) issued a Press Release in February regarding measles activity in California. The release reports multiple cases in California in Los Angeles, Orange, San Bernardino, Riverside and Shasta counties. As of February 9, 2026, 17 measles cases were reported statewide. CDPH stated all 17 cases were either unvaccinated or had an unknown history of vaccination.

Measles is a highly contagious viral disease. “Unvaccinated individuals, particularly young children and pregnant people, face the highest risk of severe illness and even death” according to the CDPH Press Release.

CDPH also states “due to California’s currently high levels of immunization, the state is less likely to see sustained transmissions as has been seen in other states in recent years. However, transmission of measles is still possible, particularly in communities with lower immunization coverage.”

For additional information and guidance, please visit the CDPH website [here](https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Immunization/measles.aspx) or at: <https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/Immunization/measles.aspx>

FIREWORKS CONSIDERATIONS

BY RANDYE ROGERS, SAFETY & LOSS CONTROL SPECIALIST III

As the 250th Independence Day celebration approaches, school districts may be planning fundraising activities tied to the Fourth of July. If your district is considering fireworks sales or sponsored displays, we want to provide some information to consider. While these events can be successful revenue generators for school programs and organizations, they also carry important liability considerations that districts must carefully manage.

Districts should be aware that the SISC Property & Liability Memorandum of Coverage (MOC) explicitly excludes liability arising from the use or display of fireworks. This exclusion also extends to damages resulting from the sale, distribution, or demonstration of fireworks.

What This Means for Districts

Any district—or affiliated organization—planning to participate in fireworks-related activities should take proactive steps to mitigate risk. Without proper precautions, districts could be exposed to significant financial liability in the event of an accident or injury.

Recommendations:

To help safeguard against potential liability, SISC strongly recommends the following:

- ◆ Require an indemnification agreement from any fireworks vendor or distributor
- ◆ Ensure the district is named as an additional insured on the vendor’s general liability policy
- ◆ Confirm that the insurance policy includes specific wording covering fireworks-related activities conducted “by or on behalf of the school district”

Verify that the policy provides at least \$2 million in coverage per occurrence

These measures help transfer risk away from the district and ensure appropriate financial protection is in place.

Many districts work with school-connected organizations (SCOs), such as booster clubs or educational foundations, to coordinate fundraising efforts. These groups may also be impacted by the same coverage exclusions and should be provided with this information so they can take appropriate precautions.

Fireworks events can be a valuable fundraising opportunity, but they come with unique risks that require careful planning. By understanding coverage limitations and implementing proper safeguards, districts can continue to support their school communities while protecting themselves from unnecessary liability.

For questions or additional guidance, districts are encouraged to consult their Safety & Loss Control Specialist.



THE LANGUAGE OF THE JPA

Did you know SISC produced a guide called the Language Of The JPA? This useful guide is in its third edition. We thought we would highlight a few of the definitions available in the guide.

Actuarial

Highly trained specialists who perform all the mathematical functions underlying insurance operations.

Government Claims Act

The Government Claims Act (also referred to as The California Tort Claims Act) became effective on September 20, 1963. Government code sections 810 through 996.6 outlines what a claimant needs to do before a government entity can be sued. In general, a claim must be submitted within six months of the date of accrual for personal injury, personal property damage and wrongful death. A claim must be submitted within one year of the date of accrual for breach of contract, damage to real property, and equitable estoppel. The Government Claims Act is complex and it is always wise to consult with counsel on issues related to claim filings.

Incurred Losses

The amount equal to paid losses and losses for which the insurer is liable, but has not yet paid.

Loss Ratio

An insurer's incurred losses (including loss adjustment expenses) for a given period divided by its earned premiums for the same period.

Statutory Liability

Liability that is created by a statute (or regulation) as opposed to Common Law.

PROPERTY LOSSES (CONTINUED FROM PAGE 1)

ments of submitting a detailed quote that separates labor and materials. General contractors may not be familiar with public projects and may be reluctant to provide a detailed breakdown of costs.

- SISC works with a Construction Consultant to assist our member districts with assessing damage and necessary repairs. The Consultant is available to develop an accurate scope of repairs and come to an agreement with the contractor on the scope of repairs. These services allow us to develop a fair and reasonable cost estimate to return the damaged property to a pre-loss condition of like, kind, and quality.
- The Construction Consultant has been critical in reviewing the Scope of Work (SOW) and repair estimates. These estimates protect the district, the contractor, and SISC, as the SOW will explain precisely what they can expect to be completed and the cost. In some instances, additional damages may be determined, and the Consultant has the experience and expertise to evaluate those damages and costs.

SISC's work with the construction consultant has been able to save hundreds of thousands of dollars. This not only saves money for the impacted district, but it also saves money for the SISC pool in repairs costs, which also saves our member districts on premium costs.

Property & Liability Division

Robert Kretzmer,
Executive Director
661-636-4709

Tyrone Taylor,
Program Coordinator
661-636-4601

Pamela Cerda, Secretary
661-636-4495

Ryan Bourget, Adjuster
661-636-4606

Hilda Hankins, Adjuster
661-636-4694

Micaelle Myers, Adjuster
661-636-4786

Julio Perez, Claims Examiner
661-636-4892

Lisa Pitstick, Adjuster
661-636-4761

Jahna Lewis,
Claims Assistant
661-636-4871

Alexis Santiesteban,
Claims Assistant
661-636-4848

Shelby Gonzales,
Safety & Loss Control
661-636-4604

Kerri Jones,
Safety & Loss Control
661-636-4376

Randy Rogers,
Safety & Loss Control
661-636-4607

Debbie Jackson,
Student Insurance
661-636-4206

Elsa Lara,
Student Insurance
661-636-4736

Sabrina Moten,
Student Insurance
661-636-4414

Jump Houses

We often get questions from districts about having a jump house at a spring or summer carnival or open house.

SISC made changes to the Memorandum of Coverage (MOC) for 2025-26 concerning bounce houses.

Effective 7-1-25, for members with an ADA below 4,000, a \$25,000 per claimant deductible will apply to claims and/or suits arising out of the use of bounce houses, inflatables, or rebounding devices (except in the special education setting). For members with an ADA of 4,000 or more, a \$50,000 per claimant deductible will apply.

If your parent teacher organization or other school connected organization is considering these devices, they should check with their insurance agent to determine coverage, exclusions and deductibles as relates to these types of devices.

If you have additional questions, please reach out to your Safety & Loss Control Specialist.

TRIBUTE TO ROBERT KRETZMER

After 22 years of service to SISC Property & Liability, Executive Director Robert (Bob) Kretzmer has announced his retirement effective June 30, 2026.

Prior to joining SISC, Kretzmer came up through the industry, sharpening his skills and acumen in all areas of insurance. His 48 years in the insurance industry in both the private and public sector brought expertise and knowledge to the SISC pool and our member districts. As the consummate professional, Kretzmer consistently balanced property and liability coverage with what was best for students and the educational environment.

As a statewide pool with over 150 member districts, Kretzmer maintained a strong view for equitably serving each and every SISC member with his very best attention. "His years of experience in the insurance industry, his professional contacts throughout the state, and his activism on boards and committees meant that SISC has been led by a respected expert who helped protect and grow the pool over the years," said Dr. Dave Ostash, Chief Executive Officer of SISC.

Kretzmer built a highly skilled and diverse team, weaving together talents in public and private claims experience, knowledge of medical field, education, safety, and construction. "Coming from the private sector of the insurance industry, I was not familiar with handling government tort claims for government agencies and school districts. Bob took me under his wing and mentored me in navigating the California Government Tort Claims Act. Perhaps more importantly, he demonstrated his leadership, people skills and overall savvy in navigating the complexities and the competing interests of liability claims for school districts. I will be forever grateful for the impact and the influence that Bob has had on my professional career" commented Ty Taylor, Program Coordinator for the SISC Property and Liability Division. "Bob will leave behind a legacy of excellence that will live long into the future. He always showed belief in his staff and colleagues, often promoted from within, and genuinely cared for each individual" said Ostash.

Throughout his tenure, Kretzmer served on many statewide committees to educate and inform stakeholders on issues facing school district and the property and liability coverage of districts. His leadership was especially instrumental during the past five years amid multiple legislative changes impacting school insurance and campus safety. Most recently, Kretzmer served as chair of the California Association of Joint Powers Authorities (CAJPA), Liability, Insurance and Tort Liability (LITL) program. He also represented Area 3 on the Board of Directors for Schools Excess Liability Fund (SELF). His representation ensured that the interests of SISC and its member districts were consistently and effectively advanced.

During Kretzmer's years of service at SISC, he implemented several impactful programs, a few included:

- A quarterly newsletter educating member districts on public entity insurance issues, legislative updates, and coverage information
- The Safety & Loss Control Advisory Group, providing a forum for districts to discuss exposures and best practices to reduce claims frequency and severity
- Partnerships supporting positive campus climate and culture, including anonymous reporting platforms



NEW REPORTING GUIDELINES FOR STUDENT ACCIDENT COVERAGE

BY ELSA LARA, STUDENT INSURANCE CLAIMS EXAMINER III

SISC-Student Accident Coverage is implementing a new reporting guideline to help improve the monitoring of student injuries and strengthen communication between districts and the SISC office.

When a **SISC Student Accident Claim Form is provided to a parent or guardian**, districts are now asked to **submit a copy of the paperwork to the SISC Office**. This additional step will help ensure SISC is aware of injuries as they occur and allow for better tracking of incidents across insured districts.

The main goal of this reporting is to review injuries shortly after they occur. Early awareness enables SISC to analyze injury patterns and address urgent concerns. SISC can also identify ways to **reduce or prevent future incidents**. This helps protect students and **minimize potential liability claims**.

This reporting step does not replace the parent's responsibility to submit the completed claim to the SISC office in order to initiate benefits. Instead, it serves as an internal reporting measure to allow SISC to stay informed and better support districts and families throughout the claim process.

District Reminder:

When a SISC Claim Form is provided to a parent following a student injury:

- **Complete the top portion of the Student Accident Claim Form** with accurate information. This includes school information, accurate student demographics and full details of injury. When, where, and how the injury happened, including listing the body part injured.
- Provide the Student Accident Claim Form to the **parent or guardian**
- **Submit a copy of the paperwork to the SISC Office.**

Forms should be submitted by email to: sisc_pl@siscschools.org or faxed to fax number (661) 636-4418.

SISC is also **working towards allowing district to submit these forms electronically**. The goal is to begin this process at the **start of the 2026/2027 school year**, making reporting more efficient and convenient for district. Additional information and instructions will be shared as this process is finalized.

By working together to submit this documentation, we not only improve injury tracking, but also help protect our district from potential liability.

For questions, please contact Elsa Lara at (661) 636-4736 or ellara@siscschools.org

TRIBUTE (CONTINUED FROM PAGE 4)

- Over 5 years of SISC podcasts covering relevant information for member districts
- The annual Defense Counsel Summit, bringing together defense counsel members to share trends, challenges, and collaborative defense strategies

Kretzmer has a lot to look forward to in retirement. He will have more time to spend with his wife Sheila, his children and five grandchildren. There is no doubt that travels with Sheila, afternoon visits with the grandkids and maybe a few more leisurely afternoon walks will be on the agenda. "Bob will leave behind a legacy of excellence that will live long into the future. We will miss him but wish him every happiness as he retires at the end of June," said Ostash. Perhaps Taylor said it best, "I am confident Bob will have a wonderful and blessed retirement with his wife Sheila, their children and their grandchildren. He has earned it".

Child Abuse Prevention Update

AB 218 remains a challenge for the JPA industry. The 2026 Legislative year brings broader considerations of the impact of AB 218 on risk pools across the state.

Dr. David Ostash, CEO of SISC, has been instrumental in working with a collaborative group of industry leaders to broaden the discussion and educate school district partners. In part, this collaborative effort has resulted in multiple articles appearing in major regional newspapers in California highlighting all sides of this important issue.

All of those involved in the administration of childhood sexual abuse claims recognize the importance of making sure victims of childhood sexual assault are compensated fairly. In addition, we recognize that our collective efforts at developing prevention programs is a duty we have, and one we take very seriously. To this end, SISC will be embarking on a new training platform to be made available to all our members effective July 1, 2026, offered by Public School Works. This new program further demonstrates our desire to make available trainings that are both accessible and convenient for school employees.

Maintaining District Contacts

Communicating with our member districts is a top priority for SISC. Communicating items such as coverage summary memos; Memorandums of Coverage (MOC); insurance and school industry updates and memos; and information of training opportunities are types of information important to share with our members. In that effort, we strive to maintain current contact information for our district administrative contacts.

If you have changes in administrative staffing, e-mail addresses, phone numbers or mailing addresses for your district, please e-mail Pamela Cerda, Secretary at pacerda@siscschools.org

FROM THE DIRECTOR

As I experience my last several weeks as a SISC employee, I approach retirement full of a sense of gratitude and with a smile on my face.

I am grateful for the collective mission that our property and liability department embark on each and every day. Our job is to provide excellent service to our members, keeping in mind that the decisions we make, ultimately have an impact on the lives of children in the K through 12 spheres. Our commitment is best summed up by referencing our SISC motto of *Schools Helping Schools*.

I am also particularly grateful for the people I have had an opportunity to work with over the years. At some point during my tenure as Director, I have leaned on every individual in our department for assistance, not only technical, but emotional as well. While Ty Taylor, our Program Coordinator, and our entire team is second to none in terms of the work they do in the claims, safety and loss and student insurance fields, it is their demonstrations of kindness and support that will be most remembered. Our collective mission is not an easy one. The increasingly complex nature of our work has intensified over the years. SISC has a team in place that is eager to confront these challenges with humanity and professionalism.

Our business partners over the years have brought a level of expertise and understanding that has only enhanced our ability to serve our member districts. These have been long term relationships that have grown in many cases into cherished friendships. While SISC always assesses these relationships on what brings the most value to our organization, it would not be accurate to say these relationships are void of emotional impact. I personally have leaned on our many business partners in times of urgency and I will be forever grateful for their assistance and patience.

SISC has been fortunate to have the support of the Kern County Superintendent of Schools office (KCSOS). The establishment of our JPA in 1978 has led to the creation of one of the largest statewide self-insurance pools in the state. Our association with KCSOS has only enhanced our continued reputation as an excellent service provider.

I am grateful for the efforts of our SISC leadership team that has had to navigate a statewide expansion of our services under former CEO Dr. Russ Bigler; a pandemic that brought unprecedented challenges under former CEO Nick Kouklis; and new legislation that has greatly impacted our approach to funding and reserving under current CEO Dr. David Ostash. All of these leaders have had at least one thing in common, in that they were former school superintendents. Each has brought a school district's perspective to our mission here at SISC. I have greatly benefited from their example and knowledge.

Lastly, my wife Sheila has been who I have leaned on most heavily over my 48-year career and 22 years with SISC. Our thousands of conversations provided valuable insight and understanding to the issues that were most challenging. To the extent I have offered anything of value, it frequently came with a touch of her compassion and challenging of my own preconceived ideas interwoven to the end result. In a large sense she is also retiring from SISC. We will be forever grateful for being part of such a wonderful organization.