



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting
October 4, 2019**

Member Cities Present:

Mark Sorensen, City of Biggs
Wes Heathcock, City of Colfax
Todd Juhasz, City of Dunsmuir
Blake Michaelsen, City of Dunsmuir
Lori Fleck, City of Etna
Sandra Wadley, Town of Fort Jones
Charles Bergson, City of Isleton
Aaron Palmer, City of Live Oak
Roger Carroll, Town of Loomis
Cricket Strock, Town of Loomis
David Dunn, City of Montague

Muriel Howarth Terrell, City of Mt. Shasta
Lauren Knox, City of Portola
Kyle Knopp, City of Rio Dell
John Duckett, City of Shasta Lake
Wendy Howard, City of Shasta Lake
Debi Savage, City of Susanville
Gwenna MacDonald, City of Susanville
Penny Velador, City of Tulelake
Emily Coulter, City of Weed
Steve Baker, City of Yreka

Member Cities Absent:

City of Loyalton

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Carlos Oblites, Chandler Investments

Dori Zumwalt, Sedgewick
Jill Petraca, Sedgewick
Ariel Leonhard, Sedgewick
Shawn Millar, Sedgewick

SCORE PROGRAM COVERAGE REVIEW

a. ERMA – EMPLOYMENT PRACTICES LIABILITY (EPL)

Marcus Beverly provided the Board with a review of ERMA EPL coverage and noted that any members who are not currently participating are encouraged to request a quote.

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 10:06a

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Loyalton.



C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: John Duckett

SECOND: Lori Fleck

**MOTION CARRIED
UNANIMOUSLY**

ABSENT: Steve Baker

D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Teleconference Meeting Minutes – August 23, 2019
1. SCORE Checking Register – August—September 25, 2019
2. Investment Statements from Chandler Asset Management – August 2019
3. US Bank Account Statement – August 2019
4. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions

A motion was made to accept the Consent Calendar as presented.

MOTION: Roger Carroll

SECOND: Muriel Howarth Terrell

**MOTION CARRIED
UNANIMOUSLY**

ABSENT: Steve Baker

F. ADMINISTRATIVE REPORT

F1. PRESIDENT'S REPORT

Mr. Wes Heathcock noted that Steve Baker was not present and there was no update to provide.

F2. PROGRAM ADMINISTRATOR REPORT

- a. Annual Vendor Service Provider Survey
- b. York is now Sedgewick – dropped fee for Claims Administration (saved \$20k)

G. FINANCIAL

G.1. CHANDLER ASSET MANAGEMENT FINANCIAL PORTFOLIO REVIEW

Carlos Oblites from Chandler Assist Management provided the Board with a review of the SCORE financial portfolio and the financial condition of the portfolio. He noted that there is high income and high value in the portfolio and noted that good returns are being fueled by higher interest rates.

A motion was made to accept and file.

MOTION: Roger Carroll

SECOND: Wes Heathcock

**MOTION CARRIED
UNANIMOUSLY**



G2. SCORE INVESTMENT POLICY

Marcus Beverly noted that we annually review the investment policy annually. Carlos Oblites noted there are several changes to the investment policy to enshrine the practices that we have in place. The removal of the table of included investments was recommended and instead use the language of the policy. He also noted that a glossary was also incorporated into the policy.

A motion was made to approve the updated investment policy as presented in the agenda.

MOTION: Roger Carroll

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS

H1. CAJPA 2019 CONFERENCE FEEDBACK

Members who attended the 2019 CAJPA Conference provided feedback regarding the sessions they attended and there was a discussion of seeing similar training at a SCORE meeting in the future – specifically Davis Campbell’s “Principles of Effective Governance”. It was generally agreed that the conference provides great resources and training and members were encouraged to send employees.

H2. CASE LAW UPDATE – INVERSE CONDEMNATION

Marcus Beverly provided a review of the recent decision made on the case, *Oroville v. Superior Court*, which indicates the city is not liable for a sewer backup into a business or residence if the damage could have been prevented with a backflow preventer, as required as part of the sewer system’s design. He went on to highlight the importance of SCORE members considering the need for backflow prevention as a requirement of city code due to this recent decision.

H3. CLAIM PRESENTATION RESOLUTION

Marcus Beverly noted that the board has been presented with a Resolution which will provide tort claims filing procedures. LAWCX recently passed a resolution and encouraged members to consider passing a resolution as well. If they had had a Claims Procedures then they could have denied the claim. It was mentioned the resolution presented is for SCORE and individual cities will need to pass a Resolution at the city level.

A motion was made to approve the Resolution as presented in the agenda.

MOTION: Wes Heathcock

SECOND: Debi Savage

**MOTION CARRIED
UNANIMOUSLY**

H4. SCORE FY 19/20 CLAIMS REPORTING MANUAL

Michelle Minnick presented the Board with the FY 19/20 Claims Reporting Manual which includes



instructions on how to report a claim in each line of coverage. Members were encouraged to have this resource put in a place where all city employees can have access to it in the event a claim arises.

H5. SCORE – RFP RESPONSE FOR WORKERS’ COMPENSATION CLAIMS AUDIT

Michelle Minnick provided the board with a review of the responses for the RFP for the WC claims audit. It was noted that we have currently budgeted \$8,000 for the Workers’ Compensation Audit. After comparing the criteria the Board was asked to select from the three responses.

A motion was made to approve the North Bay Associates response.

MOTION: Roger Carroll

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

H6. SCORE REQUEST FOR PROPOSAL – FINANCIAL AUDIT

Marcus Beverly mentioned that we have been with Crowe Horwath since 2013 and we are considering doing an RFP to seek quotes for a Financial Audit. After a discussion it was agreed to request a proposal for a new financial auditor.

A motion was made to approve the issuance of a Request for Proposal – Financial Audit.

MOTION: Kyle Knopp

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

H7. SCORE FY 20/21 MEETING DATES AND LOCATIONS

Michelle Minnick presented the proposed meeting dates for FY 20/21 and mentioned that we are presenting these dates now in an effort to avoid conflicts with holidays, and City Council meetings.

A motion was made to approve the proposed Meeting dates as presented.

MOTION: Roger Carroll

SECOND: Wes Heathcock

**MOTION CARRIED
UNANIMOUSLY**

H8. ELECTRONIC DOCUMENT DELIVERY OPTION

Michelle Minnick presented information to the Board regarding the options for SCORE members to receive their information. Members were asked to sign one form communicating how the city would like to receive information specific to their membership and separately the SCORE Board was asked to discuss and determine how they would like to receive the pool program information.

A motion was made to have the President sign on behalf of the SCORE JPA for electronic document delivery.



MOTION: Blake Michaelson SECOND: Muriel Howarth Terrell MOTION CARRIED UNANIMOUSLY

**YORK WORKERS' COMPENSATION REPORTING ADVANCED SESSION
LUNCHTIME PRESENTATION**

Dori Zumwalt from York Risk Services provided the Board with a review of Workers' Compensation coverage as well as claim trends.

**I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95
REQUESTING AUTHORITY

At 12:42 pm, pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment.

- 1. Liability**
 - a. SCGA-01869A1 v. City of Dunsmuir**
- 2. Workers' Compensation**
 - a. SCWA-556097 v. City of Yreka**
 - b. SCWA-556065 v. City of Yreka**
 - c. SCWA-555937 v. City of Yreka**
 - d. SCWA-556063 v. City of Montague**

J. REPORT FROM CLOSED SESSION

The Board returned from closed session at 1:00 p.m. Mr. Baker reported that the above closed session items were discussed and appropriate direction was given to Program Consultants and no reportable action was taken.

K. ROUNDTABLE DISCUSSION

Members were encouraged to attend or send a city employee to attend the free training provided by Sedgewick on March 26, 2019 in Rocklin. Members were also encouraged to revisit their Injury Illness Prevention Plans and if any help to update, members can reach out to DKF Solutions for assistance.

L. INFORMATION ITEMS

1. PARMA Conference, February 25-28, 2020, Monterey CA
2. SCORE Resource Contact Guide
3. Glossary of Terms
4. SCORE Travel Reimbursement Form

M. CLOSING COMMENTS

There were no closing comments.

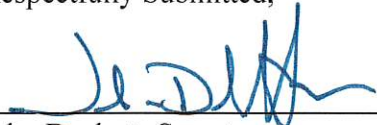


N. AJOURNMENT

The meeting was adjourned at 1:05 PM

NEXT MEETING DATE: January 24, 2020 in Anderson, CA

Respectfully Submitted,



John Duckett, Secretary

2/11/2020
Date