



## **Small Cities Organized Risk Effort (SCORE) Board of Directors Meeting Minutes March 28, 2025**

### **Member Cities Present:**

Cliff Wagner, City of Biggs  
Shanna Stahl, City of Colfax  
Blake Michaelsen, City of Dunsmuir  
Pamela Eastlick, City of Etna  
Jessica Bigby, City of Isleton  
David Kent, City of Isleton  
Luis Cibrian, City of Live Oak  
Kathy LeBlanc, City of Loyalton  
Wes Heathcock, Town of Loomis  
David Dunn, City of Montague

Todd Juhasz, City of Mt. Shasta  
Malachi Mansfield, City of Portola  
Kyle Knopp, City of Rio Dell  
Wendy Howard, City of Shasta Lake  
Heidi Whitlock, City of Susanville  
Dan Newton, City of Susanville  
Jenny Coelho, City of Tulelake  
Sandra Duchi, City of Weed  
John Elsnab, City of Yreka

### **Member Cities Absent:**

None

### **Consultants & Guests**

Marcus Beverly, Alliant Insurance Services  
Conor Boughey, Alliant Insurance Services  
Michelle Minnick, Alliant Insurance Services  
Kevin Wong, Gilbert

Connie Hampson, Intercare  
James Kim, Bickmore Actuarial  
Kathleen Proctor, George Hills  
Tina Wolf, George Hills

### **A. CALL TO ORDER**

Mr. Wes Heathcock called the meeting to order at 9:03 a.m.

### **B. ROLL CALL**

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

### **C. APPROVAL OF AGENDA AS POSTED**

*A motion was made to approve the Agenda as posted.*

**MOTION: Kathy LeBlanc**

**SECOND: David Dunn**

**MOTION CARRIED  
UNANIMOUSLY**



## **D. PUBLIC COMMENT**

There were no public comments.

## **E. CONSENT CALENDAR**

1. Board of Directors Meeting *Draft* Minutes – January 24, 2025
2. US Bank Custodial Account Statement – January – February 2025
3. Investment Statements from Chandler Asset Management Enhanced Cash Account – January – February 2025
4. Investment Statements from Chandler Asset Management – January – February 2025
5. SCORE Checking Register – January – February 29, 2025
6. Loss Control Fund Program Usage by member as of March 19, 2025
7. PRISM Pollution March 2025 Premium Estimate
8. Lexipol Proposed Pricing for 2025
9. Resolution 25-02 – SCORE Meeting Dates REVISED
10. SCORE Underwriting Policy
11. ADWRP – Coverage Enhancement Memo Dated March 14, 2025
12. FY 25/26 SCORE Service Calendar – Draft Approved by BOD on January 24, 2025

*A motion was made to approve the consent calendar.*

**MOTION: Blake Michaelsen**

**SECOND: Kathy LeBlanc**

**MOTION CARRIED  
UNANIMOUSLY**

## **F. ADMINISTRATIVE REPORTS**

### **F.1.A. President's Report**

Mr. Wes Heathcock had nothing to report. Wanted to thank Alliant and the Consultants that do all the hard work for us at the SCORE JPA.

### **F.2.A. CJPRMA Report**

Blake Michaelsen provided that CJPRMA there was nothing major and Excess is Excess. Marcus Beverly provided that one of the CJPRMA members (YCPARMIA) was involved in a multimillion-dollar settlement related to a tree limb fatality claim (playground) – may be seeing a much higher increase in reinsurance rates in the excess layer.

### **F.2.B. ERMA Report**

Dan Newton noted that he attended the ERMA meeting and noted on the financial side the net position has increased and there is talk of potential dividends in the future. He went on to mention if you have an employee complaint to contact Stacey Sullivan to determine the level of investigation needed. Additionally, members were encouraged to use an ERMA investigator as it will count toward the SIR. It was noted that ERMA is currently undergoing assessment of Self-insured retentions, and it was



noted that any new cities will come in at the \$100k SIR (most SCORE members are at the \$25k) – Yreka is the one city that will increase from \$25k to \$50k.

### **F.2.C. LAWCX Report**

Pam Eastlick noted there was no meeting and they will meet again in June. Marcus Beverly noted that we have received an indication of rates and mentioned the rate went up approximately 7%, and the captive seems to be getting returns.

### **F.3. Alliant Update**

- a. Form 700 – Annual Filing Deadline April 1, 2025**
- b. Renewal Update – including Property Changes in ADWRP**

Michelle Minnick reminded the Board that members are required to file the Annual Form 700 by no later than April 1, 2025. Additionally, Michelle and Marcus Beverly provided a review of the enhanced coverage that was secured for the ADWRP at no cost to the client. Endorsement which expanded the items which would fall under the ADWRP coverage.

### **F.4. GEORGE HILLS CLAIMS 101**

Kathleen Proctor provided the Board with a Claims 101 review and introduced Tina Wolf. She also provided some handouts that can be brought back to the city and used as resources. Additionally, the Board received information about the types of claims that are reported and the George Hills team led a discussion about the types of claims that are filed.

## **G. FINANCIAL**

### **G.1. CITY OF ISLETON UPDATE**

Marcus Beverly noted that the City of Isleton has made the three \$15k payments as well as the items that the City of Isleton provided as a handout. Jessica Bigby provided the Board with an update regarding the financial status of the city and the efforts of the new council and Prentice Long to take over Legal and Financial items for the City. They noted they have been working to balance the budget and they have accomplished that and are working to create a budget that could pay debt services including the outstanding payments to SCORE. It was additionally noted that Jon Kennedy will become the City Manager. A discussion regarding the outstanding amount and plans for the City to get current by June 30, 2025 and it was additionally noted the city would be submitting a request for a premium payment plan for the Liability premium for FY 25/26. Marcus Beverly confirmed the Property premium is due in total for FY 25/26. The City of Isleton confirmed they will continue payments of \$15k per month and after a discussion, Program Administration was tasked with setting up a monthly meeting with the Executive Committee meeting with the City of Isleton to keep apprised of the status.

***A motion was made to stay the termination with the caveat that the Executive Committee meet with the City of Isleton's staff monthly and to bring back a recommendation at the June meeting.***

**MOTION: Dan Newton**

**SECOND: Jenny Coelho**

**MOTION CARRIED  
UNANIMOUSLY**



## **G.2. ACTUARIAL STUDIES**

### **G.2.A. LIABILITY**

James Kim provided the Board with a review of the actuary report for the Liability Program and noted there has been a 2% decrease which is offset by an increase in payroll. Additionally, he reviewed the rates for the 75% confidence level. After the Board asked to review Item G.2.B. before making a motion.

### **G.2.B. WORKERS' COMPENSATION**

James Kim went on to review the actuary report for the Workers' Compensation program and provided there has been favorable development in the program. He reviewed the rates for the 80% confidence level. Marcus Beverly noted that we should consider moving up CL to 80% when rates are lower, but the group may consider moving during a different year.

*A motion was made to accept request the final report for both the Liability and Workers' Compensation programs.*

**MOTION: Kathy LeBlanc**

**SECOND: Kyle Knopp**

**MOTION CARRIED  
UNANIMOUSLY**

## **G.3. QUARTERLY FINANCIAL REPORT – PERIOD ENDED DECEMBER 31, 2024**

Kevin Wong provided the Board with a review of the financials for the period ending December 31, 2024. He noted the total assets have increased approximately \$3.2M year to year which is typical as the pool is funding up front for potential claims in the future. Additionally, the total liabilities have increased which includes an increase in the total net position.

Marcus Beverly shared that the Property and Auto Banking layer was started and that we have built up some reserves in the layer to see if we should consider funding banking layer based on balance as opposed to anticipated losses.

*A motion was made to accept and file.*

**MOTION: Blake Michaelson**

**SECOND: Sandra Duchi**

**MOTION CARRIED  
UNANIMOUSLY**

## **H. JPA BUSINESS**

### **H.1. MAZE FINANCIAL AUDIT AGREEMENT**

Marcus Beverly provided a review of the Maze Financial Audit agreement and indicated that Amy will provide the audit for the first couple years of the agreement and then will roll off in the final year of the agreement.



*A motion was made to approve the agreement with Maze as presented.*

**MOTION: Todd Juhasz**

**SECOND: Shanna Stahl**

**MOTION CARRIED  
UNANIMOUSLY**

## **H.2.A. SCORE RESOLUTIONS – RESOLUTION 25-02 – DELEGATION OF TREASURER RESPONSIBILITIES**

Marcus Beverly presented the Board with the two proposed resolutions as it related to the Treasurer and noted that we present these annually in order to maintain compliance with state law.

*A motion was made to approve both Resolution 25-02 and 25-03 as presented.*

**MOTION: Pam Eastlick**

**SECOND: Kyle Knopp**

**MOTION CARRIED  
UNANIMOUSLY**

## **H.2.B. SCORE RESOLUTIONS – RESOLUTION 25-03 – TREASURER DELEGATION OF AUTHORITY FOR LAIF**

The Board reviewed this item at the same time as Item H.2.A. – A motion was made that included both items.

## **H.3. FY 25/26 SCORE PRELIMINARY ADMINISTRATION BUDGET**

Marcus noted that we are still working to finalize the SCORE Administrative Budget and noted that most increases are related to contractual obligations. He noted that we will be checking the numbers for CAJPA and DKF. Program Administration was asked to bring back the final numbers to the June meeting. There was no motion was made on this item.

## **H.4.A. FY 25/26 FUNDING RATES AND ALLOCATIONS – LIABILITY PROGRAM**

Marcus Beverly noted that while we have seen a decrease in the SCORE Rates, we are seeing increases in the Excess layers. As we are still in the process of finalizing the Excess Carriers premiums. We want to be sure to collect what the actuary indicates. Additionally, he reviewed the anticipated deposit, including the PRISM Pollution coverage – want to be sure that we are counting occurrences and not claims (Loomis had 2 claims for the same occurrence). He went on to mention that the EX Mod is how your percent losses compare to your percent payroll.

*A motion was made to remain at \$750K SIR and 75% Confidence Level, with the CJPRMA deposit to be determined later.*

**MOTION: Jenny Coelho**

**SECOND: Kathy LeBlanc**

**MOTION CARRIED  
UNANIMOUSLY**



#### **H.4.B. FY 25/26 FUNDING RATES AND ALLOCATIONS – WORKERS’ COMPENSATION PROGRAM**

Marcus Beverly provide a review of the proposed funding rates for the WC Program using the 80% CL and the \$250K SIR. He noted there was an increase of 7% from the prior year and overall 19% increase in payroll.

*A motion was made to remain at \$250k SIR and the 80% Confidence Level.*

**MOTION: Blake Michaelsen      SECOND: David Dunn**

**MOTION CARRIED  
UNANIMOUSLY**

#### **LUNCHTIME PRESENTATION - DKF UPDATE**

David Patzer provided the Board with a review of the services for FY 24/25. Additionally, the reminded members that the latest Disaster Service Worker Guide from the City and County of San Francisco which can be used as a resource. Additionally he provided information about the mutual aid network for drinking water and wastewater – CalWarn. He noted that participation is voluntary but a city would provide what they have to offer. It was noted that David will send the PPT to Michelle who will share with the SCORE Group after the meeting. John Balestrini also provided that he is on the road with Dunsmuir and Shasta Lake on the docket. And noted that there are 100 tailgate training topics available on the website. John also asked if members would benefit from the Transite Pipe Operations as he is considering obtaining a certification – members generally agreed they would benefit from the training. David Patzer provided a reminder about TrainingLink including the free training that is available to employees. He noted that initially, employees have access to 6 (of 14 available) CalOSHA classes and he was pleased to report that now employees can access all 14 classes with plans to add 3 more classes in the near future.

#### **H.5. LIABILITY MOC – SKATE PARK ENDORSEMENT**

Marcus Beverly provide a review of the endorsement for the Liability coverage which is being updated as there are 2 new skate parks that will be coming online soon. It was noted that the Shasta Lake Address for Community Center (4488) should be added to the Skate Park endorsement. There was a question about a City Police Department (PAL) which has their own insurance and they bought a piece of property with plans to build a skate park. Marcus Beverly provided that they should check with the City Attorney to ensure they are a legal entity as they may have insurance but the City can still be brought into a claim. Additionally, there was a discussion about Pump Tracks and if there was any consideration for that with the SCORE coverage. Marcus mentioned there is no current policy but recommended an engineer with experience creating pump tracks should be considered if a city is exploring that idea.

*A motion was made to approve the MOC adding the new parks.*

**MOTION: Todd Juhasz      SECOND: Kyle Knopp**

**MOTION CARRIED  
UNANIMOUSLY**



## **H.6. SCORE DRIVING STANDARDS POLICY & PROCEDURE**

Marcus Beverly provided that the minimum limits of insurance increased in CA effective January 1, 2025. It was noted that if an employee receives too many points (5 points with 3 years) then you would be excluded from coverage. Additionally, it was noted if an employee receives a DUI they should be restricted from driving until that has been resolved. It was noted that insurance follows the car and if you have a city employee doing city business and is involved in an accident then the City employee's insurance would be primary. It was noted that we have provided the new CA minimum limits of insurance as well as the SCORE recommended best practice.

*A motion was made to approve the policy as revised.*

**MOTION: David Dunn**

**SECOND: Wendy Howard**

**MOTION CARRIED  
UNANIMOUSLY**

## **H.7. ERMA PROOF OF COMPLIANCE WITH TRAINING MANDATED BY STATE LAW**

Michelle Minnick provided the Board with a review of the ERMA standards and reminded the Board that each member city that participates in ERMA. Members were reminded that their staff needs to complete the mandatory state training and then self-report to ERMA by June 30, 2025 that their staff is in substantial compliance, and reviewed the penalty if the city is not in substantial compliance when a claim is filed with ERMA.

## **H.8. SCORE TRAINING/STRATEGIC PLANNING DAY TOPICS**

There was a discussion of hosting a training session during the October SCORE Board meeting focused for public works folks but it was noted that most cities have small staff so alternatively, it may be better suited to in-person at the Cities to get more involvement with Public Works folks. Other topics of discussion for the meeting were Dangerous Conditions, Premises liability, EPL Update, DKF (lots of turnover, sewer maintenance and sewer response, backflow devices). There was mention of police training and POST Certified training available through PRISM. There was a discussion of topics that could be discussed at the upcoming October meeting.

## **H.9. FY 25/26 LOSS CONTROL GRANT FUND PROGRAM**

Michelle Minnick provided a review of the proposed FY 25/26 Loss Control Grant Funds using \$200,000 allocation (\$100k from Liability and \$100k from Workers' Compensation) based upon the premiums paid in each respective program. It was also noted that members have until June 15, 2025 to submit a request for use of FY 24/25 Loss Control Grant Funds.

*A motion was made to approve the FY 25/26 Loss Control Grant Funds.*

**MOTION: Sandy Duchi**

**SECOND: David Dunn**

**MOTION CARRIED  
UNANIMOUSLY**





## **H.10. SCORE BOARD MEETING JUNE 19, 2026, RESCHEDULE**

Michelle Minnick noted that a SCORE Board Meeting has been set for June 19, 2026 which is a national holiday. In an effort to ensure the Board is able to attend, there was a discussion regarding an alternate date of June 12, 2026.

*A motion was made to approve June 12, 2026 for the proposed meeting date.*

**MOTION: Kyle Knopp**

**SECOND: Blake Michaelson**

**MOTION CARRIED  
UNANIMOUSLY**

## **H.11. SCORE GENERAL LIABILITY CLAIMS AUDIT**

Marcus Beverly provide a review of the RMS Audit completed on the Liability Claims. It was noted the scores came in high and the audit was clean. Additionally, it was mentioned that Program Administration will discuss with the George Hills team about sewer backup claims.

*A motion was made to accept and file.*

**MOTION: Wendy Howard**

**SECOND: Kathy LeBlanc**

**MOTION CARRIED  
UNANIMOUSLY**

## **I. GENERAL RISK MANAGEMENT ISSUES**

Kyle Knopp from the City of Rio Dell mentioned that the city recently had an EQ that was not federally declared and thus the city did not meet the threshold for funding. He noted that the lack of a federal declaration and noted there is no program for individual assistance. However, there is AB262 which is something other members review and consider endorsing. Additionally, there were comments related to the fire severity map that has changed several cities risk level.

## **J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95**

### **\*\*REQUESTING AUTHORITY**

#### **1. Liability**

- a. Kaub, Hawj Soobleej v. City of Etna\*\*
- b. Estate of Darin Klep v. City of Mt. Shasta\*\*
- c. Isaacs v. City of Susanville\*\*
- d. Paul Hall v. City of Weed

## **K. REPORT FROM CLOSED SESSION**

The Board returned from closed session at 1:51 P.M. Mr. Heathcock reported that the above closed session items were discussed, and appropriate direction was given to Staff and the Claims Administrator.





## **L. INFORMATION ITEMS**

### **L.1. Glossary of Terms**

This was provided as an information item only.

### **L.2. FY 24/25 Resource Contact Guide**

This was provided as an information item only.

### **L.3. SCORE TRAVEL REIMBURSEMENT**

This was provided as an information item only.

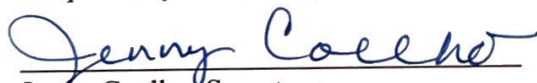
## **M. CLOSING COMMENTS**

## **N. AJOURNMENT**

The meeting was adjourned at 1:53 PM

**NEXT MEETING DATE: June 20, 2025 Gaia Hotel, Anderson CA**

Respectfully Submitted,

  
Jenny Coelho, Secretary  
6/20/2025  
Date