



Small Cities Organized Risk Effort (SCORE) Board of Directors Meeting Minutes June 20, 2025

Member Cities Present:

Anita Wilks, City of Biggs
Blake Michaelson, City of Dunsmuir
Jessica Bigby, City of Isleton
Luis Cibrian, City of Live Oak
Carol Parker, Town of Loomis
Kathy LeBlanc, City of Loyalton
David Dunn, City of Montague
Todd Juhasz, City of Mt. Shasta

Malisa Dood, City of Mt. Shasta
Ryan Bonk, City of Portola
Kyle Knopp, City of Rio Dell
Wendy Howard, City of Shasta Lake
Heidi Whitlock, City of Susanville
Jenny Coelho, City of Tulelake
Cyndy Prohaska, City of Yreka

Member Cities Absent:

City of Colfax
City of Etna

City of Weed

Consultants & Guests

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

Connie Hampson, Intercare
Christine Bagley, Intercare
Shawna Culp, Intercare
Kathleen Proctor, George Hills

A. CALL TO ORDER

Mr. Todd Juhasz called the meeting to order at 9:00 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Colfax, City of Etna, and the City of Weed.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as presented.

MOTION: Kathy LeBlanc

SECOND: Blake Michaelson

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – March 28, 2025
2. Executive Committee Meeting *Draft* Minutes – June 10, 2025
3. US Bank Custodial Account Statement –March – May 2025
4. Investment Statements from Chandler Asset Management Enhanced Cash Account – March – May 2025
5. Investment Statements from Chandler Asset Management – March – May 2025
6. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments–March 31, 2025
7. Treasurer’s Report as of March 31, 2025
8. SCORE Checking Register – March – May 2025
9. ACI (All One Health) Utilization Report – January – March 2025
10. Vector Solutions – Utilization Report Summary January – March 2025
11. FY 25/26 Loss Control Grant Funds Final Allocation
12. SCORE Meeting Attendance Policy

A motion was made to accept the consent calendar.

MOTION: Anita Wilks

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F.1.A. VICE-PRESIDENT’S REPORT

Todd Juhasz had nothing to report.

F.2.A. CJPRMA REPORT

Blake Michaelsen provided an update of the rates for the CJPRMA 25-26 period but noted that changes to the membership have impacted the rates so they are still being finalized. Marcus Beverly provided that we have provided the best estimate using the information provided by CJPRMA.

F.2.B. ERMA REPORT

Marcus provided a brief review of the ERMA changes and noted that they have taken over first dollar claims and they will begin to bill quarterly starting July 1, 2025. It was noted that members will still receive bills and should review for accuracy and send to ERMA for processing – members will then receive a quarterly bill from ERMA for all bills received during that quarter.

F.2.C. LAWCX REPORT

Michelle Minnick provided a review of the LAWCX meeting and noted that the budget was approved at the meeting. Additionally, a new Risk Manager has started named Katie Chilcott. It was also



mentioned that LAWCX will be offering training in three areas (NorCal, SoCal and the Central Valley) to help encourage members attendance. Lastly, it was noted that they have changed the language for employees who work out of state which allows for the employee to file a Workers' Compensation claim in either California or the state in which they reside (a claim cannot be filed in both jurisdictions).

F.3. ALLIANT UPDATE

- a) **ERMA Compliance Survey** Aissa and Jenny signed up from ERMA link form the flyer
- b) **Loss Control Grants**

SCORE Members who participate in ERMA were reminded that the self-report Compliance Survey is due to ERMA by June 30, 2025 and if any member has not yet completed they were encouraged to do so before the deadline. Additionally, ERMA members were reminded that employees should be in substantial compliance with state mandated training that is required by law, and if a claim is filed and the city is found to not be in substantial compliance there will be a penalty assessed. Marcus Beverly also added that members each receive \$2,500 from ERMA as a grant fund and members were encouraged to submit a request by the deadline of June 30, 2025. Michelle Minnick also provided feedback about the success of the FY 24/25 Loss Control Grant Funds and encouraged members to start considering how to use FY 25/26 Loss Control Grant Funds.

F.4. INTERCARE UPDATE

Connie Hampson introduced her successor Christine Bagley who will be taking over next month. She provided the Board with a review of the Workers' Compensation Claims overall status and noted that a few new claims have been filed. There was a discussion about eye washing stations and the use of googles to help prevent eye claims. Additionally, it was mentioned that DKF can help to ensure compliance with OSHA requirements. The Board thanks Connie Hampson for her work with the SCORE Client and best wishes were sent for her upcoming retirement.

G. FINANCIAL

G.1. QUARTERLY FINANCIALS FOR QE MARCH 31, 2025

It was also noted that Kevin Wong will be retiring at the end of the year. Kevin Wong then provided the Board with a review of the Quarterly Financials for QE March 31, 2025. He mentioned that the net position of both the General Liability and Workers' Compensation programs is healthy. He also noted that while there was an incurred expense the banking layers in the property program is also still in a healthy position.

A motion was made to accept and file the report as presented.

MOTION: Blake Michaelsen

SECOND: Anita Wilks

**MOTION CARRIED
UNANIMOUSLY**

G.2. CITY OF ISLETON FINANCIAL STATUS AND PAYMENT PLAN

Todd Juhasz provided a summary of the Executive Committees meetings as it relates to the City of Isleton. Marcus Beverly provided that the city has continued to pay \$15K each month and noted the



payment plan considers both past due balance as well as the premiums due for FY 25/26. This would include a down payment of \$60K and payments monthly. Additionally, they are willing to provide an additional \$12,500 monthly to help address their past due balance. Jessica Bigby provided some additional context as it relates to the City's negotiations with the county and provided additional comments about the bridge loan. Anita Wilks had a question as it relates to the audit that was provided, Jessica provided that she has been rebuilding their books but noted about \$4.2M in debt.

A motion was made to approve the payment plan as presented.

MOTION: Wendy Howard

SECOND: Blake Michaelsen

**MOTION CARRIED
UNANIMOUSLY**

G.3.A. PREMIUM PAYMENT PLAN REQUESTS FOR FY 25/26 – CITY OF LOYALTON

The Board reviewed the premium payment plan for both Loyalton. It was noted that due to the city's cash flow month payments work better for the city.

A motion was made to approve the payment plan as presented.

MOTION: Wendy Howard

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

G.3.B. PREMIUM PAYMENT PLAN REQUESTS FOR FY 25/26 – CITY OF TULELAKE

The Board reviewed the City of Tulelake's proposed payment plan and noted that they have let their finance director, and they are seeking a new replacement. They are working on FY 23/24 audit now and will be completed soon.

A motion was made to approve the payment plan as presented.

MOTION: Wendy Howard

SECOND: Blake Michaelsen

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS

H.1. WORKERS' COMPENSATION CLAIMS AUDIT

Marcus Beverly provided the Board with a review of the WC Claims Audit that was completed for LAWCX. He noted that Intercare WC audit score was very high (99.4%) and noted that some of these are future medical files.

A motion was made to accept and file.

MOTION: Blake Michaelsen

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**



H.2. IDENTITY FRAUD COVERAGE FY 25/26

Michelle Minnick provided that this coverage is included in the administrative budget and provides ID Fraud coverage to all city employees as well as their family (and any children under 18). It was mentioned that when the Program Administration sends out the evidence of coverage that members should also receive wallet cards with reporting information that should be shared with City staff.

A motion was made to approve renewal of the ID Fraud coverage.

MOTION: Wendy Howard

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

H.3. CRIME COVERAGE FOR SCORE TREASURER FY 25/26

Marcus Beverly provided the Board with a review of the Coverage (\$1M limit, \$2,500) and noted that we are working to add an endorsement to add excess coverage to have Gilbert added to the policy.

A motion was made to approve the renewal.

MOTION: Anita Wilks

SECOND: Wendy Howard

**MOTION CARRIED
UNANIMOUSLY**

H.4. PRISM POLLUTION PROGRAM PROPOSAL AND FY 24/25 CLAIMS REPORTING

Marcus Beverly provided a review of the PRISM Pollution proposal including the coverage provided by the policy. He went on to note that PRISM Pollution provides coverage for sudden and accidental type pollution event and also landfills, as many members have closed landfills for which they are still responsible. Additionally, it was mentioned that the PRISM Pollution team provided an updated premium amount after the agenda was published and the total premium due for FY 25/26 is \$12,678. Lastly, participating members were reminded of the FY 24/25 Claims Reporting requirements.

A motion was made to approve the PRISM Proposal.

MOTION: Wendy Howard

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**

H.5. ALLIANT DEADLY WEAPONS PROGRAM FY 25/26

Marcus Beverly provided a review of the coverage and noted that the property schedule is used to calculate the premium. He additionally noted that there are resources available to members (CrisisRisk) – he noted that there is an additional \$50K for Crisis Advisory and Counseling Services which was added to the current policy and will be included for FY 25/26.

A motion was made to approve the renewal of the ADWRP.

MOTION: Anita Wilks

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**



H.6. FY 25/26 PROPERTY PROGRAM RENEWAL PROPOSAL

Marcus Beverly provided a review of the SCORE APIP Proposal coverage and noted that the rate has decreased by 9.28% while the total cost has increased overall by 15.25%. Additionally, Marcus noted the members banking layers are in a good financial position and recommended minimum contributions of \$5k or \$10K and \$2K for autos. The recent appraisals have increased the Total Insurable Value (TIV) for members which has increased the premium. He then provided a review of the deductibles for the Property policy noting that members have the ability to schedule tax interruption (TOT or Tax Revenue) under this policy. Additionally, Marcus provided a review of the deductibles for the Boiler & Machinery, Cyber and Pollution policies. After a discussion members were provided with the Claims Acknowledgement Forms which are needed to help bind coverage for this policy.

A motion was made to approve the 25/26 APIP Proposal as presented, property banking layer,

MOTION: Blake Michaelsen

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

H.7. EXCESS CYBER LIABILITY OPTIONS

Marcus Beverly provided a brief review of the excess cyber coverage and noted the cyber team provided a quote but noted that members need to meet certain criteria in order to bind coverage. For example, members will need to have Multifactor Authentication in place and in order to receive excess coverage members would need to submit an application confirming cyber security in place to receive a bind coverage. Members expressed interest in exploring Excess Cyber coverage for FY 26/27 – it was noted at the August meeting this would be brought back for further discussion of the items needed to obtain a quote for FY 26/27.

H.8. MEMORANDA OF COVERAGE (MOC)

H.8.A. MEMORANDA OF COVERAGE (MOC) – LIABILITY MOC APPROVAL

Marcus Beverly provide a review of the SCORE underlying MOC and noted there were not many changes to the Liability MOC at this time and reminded members that SCORE does not provide EPL coverage in the SCORE layer (members who want coverage for this purchase through ERMA). He also mentioned that CJPRMA provides Drone coverage as well for any members who may have drones.

The Board requested to review Item H.8.B. at this time before making a motion.

H.8.B. MEMORANDA OF COVERAGE (MOC) – WORKERS' COMPENSATION MOC APPROVAL

Marcus Beverly provided a review of the WC MOC and noted there were no changes to the Workers' Compensation MOC. He noted that SCORE provides coverage for off-duty peace officers who are injured responding to an event while off duty.



The Board requested to review Item H.10.C. at this time before making a motion.

H.10.C. MEMORANDA OF COVERAGE (MOC) – PROPERTY PROGRAM MOC APPROVAL

Marcus Beverly provided a review of the underlying MOC for the property program – it was noted there is a \$1k deductible. After a discussion the Board made a motion to include Items H.8.A, H.8.B and H.10.C.

A motion was made to approve the Liability MOC, Workers' Compensation MOC and Property MOC.

MOTION: Wendy Howard

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

LUNCHTIME PRESENTATION – PARAMETRIC EARTHQUAKE

Conor Boughey provided a review a Parametric Earthquake and noted that this differs from traditional insurance. He provided a review of the rating scale, how parametric claims are paid out, and why the cost is economical for the group to consider. If members were interested in parametric coverages, such as wildfire and flood, there are other options available. Marcus Beverly provided that the market for parametric is maturing but earthquake is more robust. After a discussion the Board requested to receive more information at the October Strategic Planning meeting to explore parametric coverages for earthquake.

H.9. PROPOSED FY 25/26 SCORE PROGRAM BUDGET

H.9.A. PROPOSED FY 25/26 SCORE PROGRAM BUDGET – ADMINISTRATIVE EXPENSES

Marcus Beverly provided a review of the proposed administrative budget and provided that most increases are the result of contractual increases. He noted that these numbers were presented previously but has been refined using the most current data. It was also mentioned that one member is leaving the EAP coverage which explains the decrease in cost. Lastly, it was noted that the CAJPA Accreditation will occur next year. Members generally agreed with the budget as presented.

H.9.B. PROPOSED FY 25/26 SCORE PROGRAM BUDGET – LIABILITY PROGRAM FUNDING

Marcus Beverly provided a review of the funding which includes the PRISM Pollution allocation and members were in agreement. He noted that payroll has increased for members but there was a decrease in the base rate.



H.9.C. PROPOSED FY 25/26 SCORE PROGRAM BUDGET – WORKERS' COMPENSATION PROGRAM FUNDING

Marcus Beverly noted there was a flat renewal in the WC funding at the 80% CL – he noted that payroll has been increasing but highlighted the decrease in the rates. He additionally reviewed the mini-cities who share and Ex-Mod. A drop in the rate could be attributable to the number of claims

H.9.D. PROPOSED FY 25/26 SCORE PROGRAM BUDGET – ERMA FUNDING

Marcus Beverly noted that the allocation is provided by ERMA and it was noted that they will start the dollar one coverage soon. Additionally, he provided some additional comments to

H.9.E. PROPOSED FY 25/26 SCORE PROGRAM BUDGET – ALLONE HEALTH (ACI) EAP FUNDING

Marcus Beverly noted that part of the decrease in cost for this is attributable to the City of Susanville leaving at the end of the contract period.

A motion was made to approve the Administrative, Liability, WC, ERMA, and AllOne Health (ACI) EAP budget as presented.

MOTION: Wendy Howard

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

Absent: Yreka

I. GENERAL RISK MANAGEMENT ISSUES

Kyle Knopp state is considering setting up a fund for emergency response to incidents that are not covered by FEMA. Assembly member Jessica Coloza has introduced bill AB 262 and encouraged SCORE members to review and consider support of the legislation.

Marcus Beverly noted that Precision Concrete will be providing a Sidewalk presentation on August 14th via Zoom. He went on to mention that Precision Concrete are now completing inspections for signs, gutters, ramps, and poles.

J. CLOSED SESSION PURUANT TO GOVERNMENT CODE SECTION 54956.95

1. Liability

- a. Kaub, Hawj Soobleej v. City of Etna****
- b. Tomlin v. City of Isleton****
- c. Garrett v. Mt. Shasta****
- d. Anthony Intiso and Dottie Duval v. City of Yreka – update**
- e. Phil Maas and Valerie Chang v. City of Mount Shasta - update**



K. REPORT FROM CLOSED SESSION

Direction was given to staff and no reportable action was taken.

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 Form 2025


M. CLOSING COMMENTS

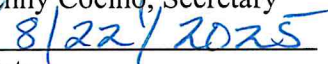
N. AJOURNMENT

The meeting was adjourned at 1:38 PM

NEXT MEETING DATE: August 22, 2025 Teleconference

Respectfully Submitted,



Jenny Coelho, Secretary


Date