



**President**  
Mr. Roger Carroll  
Town of Loomis

**Vice President**  
Mr. Steve Baker  
City of Yreka

**Secretary**  
Ms. Brooke Woodcox  
City of Rio Dell

**Treasurer**  
Ms. Linda Romaine  
Town of Fort Jones

## SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

<b>A Action</b>
<b>I Information</b>
1 Attached
2 Hand Out
3 Separate Cover
4 Verbal
5 Previously Mailed

**Location:** Gaia Hotel  
4125 Riverside Place  
Anderson, CA 96007

**Date:** Friday, October 14, 2016

**Time:** Breakfast available at 8:00am

PAGE      **A. CALL TO ORDER- 8:30 a.m.**

Time Certain      **B. ROLL CALL**

**C. APPROVAL OF AGENDA AS POSTED** **A 1**

**D. PUBLIC COMMENTS** **I 4**

Pg. 4      **E. CONSENT CALENDAR** **A 1**  
*All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or Board of Directors may request any item to be considered separately.*

- Pg. 5      1. Board of Directors Teleconference Meeting Minutes – August 26, 2016
- Pg. 12      2. SCORE Checking Register – August—September 2016
- Pg. 14      3. Investment Statements from Chandler Asset Management August—September 2016
- Pg. 22      4. US Bank Account Statement – August 2016
- Pg. 48      5. ACI Quarterly Utilization Report – July—September 2016
- Pg. 56      6. APIP Disclosure

**F. ADMINISTRATIVE REPORT**

9:00 am      **1.  President’s Report** **I 4**  
*Roger Carroll will address the Board on items pertaining to SCORE.*

9:10 am      **2.  Alliant Update** **I 4**  
*The Program Administrator will address the Board on Alliant matters pertinent to SCORE.*

**G. FINANCIAL**

*Time Certain*

9:30 am –  
10:00 am  
Pg. 59

- 1. □ Audited Financial Report for Year Ending June 30, 2016** **A 2**  
*Crowe Horwath will present the Draft Financial Audit for Fiscal Year Ending June 30, 2016 to the Board for their review and consideration of acceptance.*

10:00 a.m. -  
10:15 a.m.

**BREAK**

**H. JPA BUSINESS**

10:15 am –  
10:30 am  
Pg. 60

- 1. □ Alliant Property Insurance Program (APIP) vs. Alliant Mobile Vehicles Program (AMVP)** **I 4**  
*Michelle Minnick will present the Board with a comparison of the coverages afforded by the APIP and AMVP for consideration.*

10:30 am –  
11:00 am  
Pg. 61

- 2. □ MOC: Typical Business Risks Not Covered** **I 2**  
*Marcus Beverly will present the Board with examples of business risks that are not covered for any City or Public Entity.*

11:00 am –  
11:30 am  
Pg. 62

- 3. □ SCORE Liability Claims Audit** **A 1**  
*The Board will receive an overview of the 2016 Liability Claim Audit to review and accept.*

11:30 am –  
11:45 am  
Pg. 65

- 4. □ Target Solutions Renewal** **A 1**  
*Marcus Beverly will provide an overview of Target Solutions usage history and the Board may give direction regarding renewal of their contract.*

11:45 am –  
12:00 pm  
Pg. 69

- 5. □ CAJPA Conference Feedback** **I 4**  
*The Board will receive an update from attendees of the annual CAJPA conference.*

12:00 pm –  
1:00 pm

- Lunch – York Claim Trends Lunchtime Presentation** **I 2**  
*Dori Zumwalt from York Risk Services Group will provide a presentation on current SCORE claim trends.*

1:00 pm –  
1:15 pm  
Pg. 70

- 6. □ SCORE Member Service Provider Survey** **A 1**  
*The Board will be reminded of the annual Survey for current service providers.*

1:15 pm –  
1:45 pm  
Pg. 72

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

- 1. □ Liability Program** **A 2**  
a. Blakely vs. City of Mt. Shasta\*\*

**2. □ Workers' Compensation**

- a. SCWA-320321 vs. City of Yreka\*\*
- b. SCWA-176366 vs. City of Yreka\*\*
- c. SCWA-555920 vs. City of Mt. Shasta\*\*
- d. SCWA-555958 vs. City of Yreka\*\*
- e. SCWA-159149 vs. City of Williams\*\*
- f. SCWA-555898 vs. City of Mt. Shasta\*\*

1:45 pm      **J. REPORT FROM CLOSED SESSION**

1:50 pm –      **K. ROUNDTABLE DISCUSSION**      **I 1**  
 2:15 pm      *The Board is asked to review the feedback provided at the Planning Session and*  
 Pg. 74      *provide direction for action items to address the issues raised at the meeting.*

**L. INFORMATION ITEMS**      **I**

- |        |   |          |
|--------|---|----------|
| Pg. 75 | 1. PARMA Conference, February 12-15, 2017, Disneyland, CA | <b>4</b> |
| Pg. 84 | 2. Glossary of Terms                                      | <b>1</b> |
| Pg. 85 | 3. SCORE Members Organization Chart                       | <b>1</b> |
| Pg. 93 | 4. SCORE Resource Contact Guide                           | <b>1</b> |
|        | 5. SCORE Travel Reimbursement Form                        | <b>1</b> |

**M. CLOSING COMMENTS**

**N. ADJOURNMENT**

**UPCOMING MEETING**  
*Board of Directors Meeting – January 27, 2017 at Gaia Hotel,*  
*Anderson, CA*

**IMPORTANT NOTICES AND DISCLAIMERS:**

*Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Michelle Minnick at Alliant Insurance at (916) 643-2715.*

*The Agenda packet will be posted on the SCORE website at [www.scorejpa.org](http://www.scorejpa.org). Documents and material relating to an open session agenda item that are provided to the SCORE Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815.*

*Access to some buildings and offices may require routine provisions of identification to building security. However, SCORE does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.*



## CONSENT CALENDAR

### ACTION ITEM

**ISSUE:** Items on the Consent Calendar should be reviewed by the Board and, if there is any item requiring clarification or amendment, it should be removed for separate discussion. The Board should adopt the Consent Calendar excluding those items removed.

**RECOMMENDATION:** Adoption of the Consent Calendar after review by the Board of Directors. *Items requested to be removed from Consent will be placed back on the agenda in an order determined by the President.*

**FISCAL IMPACT:** None

**BACKGROUND:** Items of importance, that may not require discussion, are included on the Consent Calendar for adoption.

### ATTACHMENT(S):

1. Board of Directors Teleconference Meeting Minutes – August 26, 2016
2. SCORE Checking Register August—September 2016
3. Investment Statements from Chandler Asset Management August—September 2016
4. US Bank Account Statement – August 2016
5. ACI Quarterly Utilization Report – July—September 2016
6. APIP Disclosure



**Small Cities Organized Risk Effort (SCORE)  
Board of Directors Teleconference Meeting Minutes  
August 26, 2016**

**Member Cities Present:**

John Busch, City of Biggs  
Wes Heathcock, City of Colfax  
Linda Romaine, Town of Fort Jones  
Jim Goodwin, City of Live Oak  
Roger Carroll, Town of Loomis  
Muriel Howarth Terrell, City of Mt. Shasta  
Robert Meacher, City of Portola

Brooke Woodcox, City of Rio Dell  
John Duckett, City of Shasta Lake  
Jared Hancock, City of Susanville  
Jenny Coelho, City of Tulelake  
Steve Baker, City of Yreka  
Diana Howard, City of Weed

**Member Cities Absent:**

City of Dunsmuir  
City of Etna  
City of Isleton

City of Loyalton  
City of Montague

**Consultants & Guests**

Marcus Beverly, Alliant Insurance Services  
Michelle Minnick, Alliant Insurance Services  
Kevin Wong, Gilbert Associates, Inc.  
Cindy Conklin, Gilbert Associates, Inc.

Dorienne Zumwalt, York Risk Services  
Cameron Dewey, York Risk Services  
Craig Nunn, York Risk Services  
David Patzer DKF Risk Services

**A.  CALL TO ORDER**

Mr. Roger Carroll called the meeting to order at 10:06 a.m.

**B.  ROLL CALL**

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

**C.  APPROVAL OF AGENDA AS POSTED**

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

**MOTION: Robert Meacher**

**SECOND: Wes Heathcock**

**MOTION CARRIED  
UNANIMOUSLY**



## **D. PUBLIC COMMENT**

There were no public comments.

## **E. CONSENT CALENDAR**

1. Board of Directors Meeting *Draft* Minutes – June 24, 2016
2. US Bank Account Statements – June—July 2016
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2016
4. Treasurer’s Report as of June 30, 2016
5. Investment Statements from Chandler Asset Management – June—July 2016
6. ACI Quarterly Utilization Report – April—June 2016
7. Target Solutions Administrative Summary as of June 30, 2016
8. SCORE Checking Register as of June—July 2016

*A motion was made to approve the Consent Calendar as presented.*

**MOTION: Steve Baker**

**SECOND: Muriel Howarth  
Terrell**

**MOTION CARRIED  
UNANIMOUSLY**

## **F. ADMINISTRATIVE REPORTS**

### **F1. President’s Report**

Mr. Roger Carroll had no issues to report for SCORE but requested that all members attending minimize multi-tasking while on the teleconference.

### **F2. Alliant Update**

Marcus Beverly provided the Board with a brief update and noted that he has been making site visits to SCORE members to discuss in person with each member of the Ad Hoc Committee the recommendations being made. He reminded members that the next Board of Directors meeting will take place in October and he is looking forward to seeing people at the Gaia. Lastly members were reminded that there is still time to register for the CAJPA Conference and noted that SCORE will help cover the registration fees.

## **G. FINANCIAL**

### **G1. Quarterly Financials for QE June 30, 2016**

Kevin Wong and Cindy Conklin from Gilbert Associates provided a summary of the Quarterly Financials for the QE June 30, 2016. Kevin also provided an update regarding the year-end financials as well as an update on the audit. He indicated that SCORE has had good financial performance for year-end financials.

- Total Assets are at \$13.1 million up from \$12.2 million due to an increase in cash and a slight increase in total investments
- Total Liabilities are at \$5.3 million, down from \$5.9 million



- Total operating revenue increased from \$3.3. Million to \$3.8 million
- Total Expenses and Claims Expenses are at \$84,000 compared to \$835,000, driven by decreases in actual claims paid as well as a reduction in claims liabilities
- Budget to actual comparison – SCORE exceeded budget expectations in various areas as most members had net contributions over expenses

Kevin Wong then provided an update regarding the Financial Audit and noted that the auditors didn't have any proposed adjustments to our numbers.

*A motion was made to approve the Quarterly Financials for QE June 30, 2016.*

**MOTION: Robert Meacher**

**SECOND: Jenny Coelho**

**MOTION CARRIED  
UNANIMOUSLY**

## **H. JPA BUSINESS**

### **H1. SCORE Workers' Compensation Audit Report**

Marcus Beverly presented the SCORE Workers' Compensation claims audit recently conducted by Tim Farley and noted that York performed well in the audit. The overall performance meets or exceeds industry standards. The only notable category was for Claim Diary and he indicated that was due to an extended leave and eventual turnover in staffing. Given the extended leave York did a good job of filling in until the new examiner, Ariel Leonhard, was assigned. Ariel has been aggressive in setting adequate reserves and closing the older files. Dori Zumwalt indicated she is confident in Ariel and is sure there will be improvement in diary in the next audit.

*A motion was made to accept and file the SCORE Workers' Compensation Audit Report 2016.*

**MOTION: John Duckett**

**SECOND: Wes Heathcock**

**MOTION CARRIED  
UNANIMOUSLY**

### **H2. Review and Approval of the SCORE Conflict of Interest Code**

Marcus Beverly presented the SCORE Conflict of Interest Code and noted there are no changes recommended this year. He mentioned that every two years we are required to review and adopt the Conflict of Interest Code to comply with the updated Fair Political Practices Commission (FPPC) filing requirements. Members were also reminded that the FPPC is becoming more aggressive about the Form 700's and it was noted that you can be fined for not submitting them timely.

*A motion was made to accept and file the SCORE Conflict of Interest Code.*

**MOTION: Wes Heathcock**

**SECOND: Jenny Coelho**

**MOTION CARRIED  
UNANIMOUSLY**



### **H3. Loss Control Grant Fund Program**

Marcus Beverly noted there was a request from Dunsmuir that came in after the deadline of June 15<sup>th</sup> and we wanted to bring this to the Board for review to determine if the Board was willing to make an exception for their request.

*A motion was made to approve Dunsmuir's request for Loss Control Grant Funds from FY 15/16.*

**MOTION: Linda Romaine**

**SECOND: Jared Hancock**

**MOTION CARRIED  
UNANIMOUSLY**

### **H4. ERMA Dividend**

Marcus Beverly indicated that SCORE receives dividends through ERMA and recently received a dividend check for \$30,040. He mentioned that all members of SCORE would be receiving a dividend with the exception of a small assessment charge to Town of Loomis and City of Tulelake. Members had questions regarding how the ERMA Dividends are calculated and allocated to individual participating members and expressed interest in seeing the calculation ERMA performs regarding dividend allocations. It was mentioned that ERMA has created a Capital Fund Contribution which they are using to build up an additional reserve which might be used for Risk Management purposes/services but it has not been officially declared what these funds will be used for.

*A motion was made to accept and distribute refund allocations as provided by ERMA for June 2016.*

**MOTION: Jared Hancock**

**SECOND: John Duckett**

**MOTION CARRIED  
UNANIMOUSLY**

### **H5. SCORE Travel Expense Resolution 01-04**

Marcus Beverly presented the Board with a revised SCORE Travel Expense Resolution and noted that SCORE reimburses members for travel related to SCORE meetings with the exception of Board Meetings. He noted that the policy does not match the practice in the past and recommended one revision to the Resolution (change the word “excluding” to “including”). Roger Carroll provided some history regarding the policy and indicated that this was originally created for two representatives to attend either PARMA and/or CAJPA but was extended to all members as these conferences are beneficial and educational and should be available to all members.

Marcus Beverly noted that members can always use their Loss Control Grant Funds for conference reimbursement and travel expenses and he is considering recommending increasing the Grant Funds to include conference attendance and eliminating the conference funding in the Administrative Budget. The amount for Board expenses may increase slightly in the FY 17/18 budget, and the Program Administrators will review the mileage from member cities to the meeting location to get a more accurate figure for the budget. Members also requested the Travel Reimbursement Form should be





revised to make it easier for members to request reimbursement and noted that when members are reimbursed the check should go to the appropriate person/city.

There was a question regarding what members have been reimbursed in the past and Michelle Minnick notified members that the practice has been to reimburse members for travel related expenses for attending SCORE Board meetings including mileage and hotel expenses.

*A motion was made to amend the document with recommended revisions.*

**MOTION: Linda Romaine                      SECOND: Muriel Howarth      MOTION CARRIED**  
**Terrell**

**OPPOSED: Jared Hancock**

#### **H6.     DKF 2016/17 Work Plan Status and Roadmap**

David Patzer from DKF provided an update regarding the risk management work plan and noted that every member will be receiving information after the Labor Day weekend and again after the first of the year related to the Webinar training that is available through DKF. They have added additional CALOSHA policies and training on a number of topics. David Patzer also indicated DKF is adding something new this year as they will spend some time in the field watching employees as they perform work. He also noted that DKF will continue their site visits to each member through the fall. Randy Musgraves will be presenting the results of the Sewer Collection Management Plan at the October meeting. Lastly, he noted there are a number of cities (not SCORE members) who are receiving multi-million dollar fines for violations related to sewer maintenance regulations and mentioned members should be focused on correcting these issues prior to receiving a fine.

This was an information item only.

#### **H7.     Update on the Ad Hoc Committee**

Marcus Beverly provided an update from the last Ad Hoc Committee Meeting and noted that prior to the teleconference meeting he met with all of the Ad Hoc Committee members in person and indicated we are getting closer to consensus on the recommendations.

He stated the Committee discussed the concept of treating all members the same and phasing in any change to the Administrative Expenses Allocation over a three year period (30% fixed/70% payroll in the first year, 40% fixed/60% payroll in the second year and 50% fixed/50% payroll in the third year) but he noted that there were concerns about ultimately reaching the 50% fixed/50% payroll allocation.

Regarding the Mini-Cities composition, the Board was generally in agreement that members with payroll averaging more than \$500,000 over a three-year period would become regular members. This means that Loomis, Portola and Rio Dell would move out of the Mini Cities. He also noted that the Program Administrators are looking at ways to decrease the Administrative Expenses in the budget.



Lastly, he mentioned that the current funding projections reflect an increase in the Mini-Cities Ex Mod, such that a cap is proposed to ease the administrative expense transition. However, the Mini Cities Ex Mod will likely improve for the FY 16/17 funding and a cap may not be necessary. An estimate will be provided at the October meeting, but the final numbers will be based on losses as of December 31, 2016. Members were encouraged to reach out to Marcus to see how some of these changes will affect their numbers.

This was an information item only.

## **H8. October Training Day and Board Directors Meeting Topics**

Marcus Beverly noted that we are putting together the agenda for the October meetings and a draft agenda cover was provided for the Board to review. He noted that we are still working on getting an EPL training session set up and we would probably have a case law update. He confirmed that the Sewer Collection Management Plan results would be provided to members. Members were also encouraged to provide feedback on the selected topics and if there were any other topics of interest to the Board.

This was an information item only.

### **I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES**

There was no discussion of this item.

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

At 11:30 A.M., pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment of tort liability loss or public liability loss.

#### **1. Liability**

- a. Brashear v. City of Dunsmuir\*\*

#### **2. Workers' Compensation**

- a. SCWA-555750 v. City of Montague\*\*
- b. SCWA-530470 v. City of Crescent City\*\*
- c. SCWA-555894 v. City of Susanville\*\*

The Board returned from closed session at 11:45 a.m. President Caroll announced the Board provided direction on the claims but no reportable actions were taken.

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

### **L. INFORMATION ITEMS**

#### **L1. FY 2016/17 Resource Contact Guide**



**L2. Certificate Request Form**

**L3. Glossary of Terms**

Items L1., L2., and L3. were provided as information items only.

**M. CLOSING COMMENTS**

There were no closing comments.

**N. AJOURNMENT**

The meeting was adjourned at 11:46 A.M.

**NEXT MEETING DATE: October 13, 2016 in Anderson, CA**

Respectfully Submitted,

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Brooke Woodcox, Secretary

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Date

**Small Cities Organized Risk Effort**

**Check Detail**

August through September 2016

<u>Type</u>	<u>Num</u>	<u>Date</u>	<u>Name</u>	<u>Account</u>	<u>Paid Amount</u>
Check	2754	08/05/2016	Jenny Coelho	100-01 · Scott Valley Bank	
				Account Payable	167.40
TOTAL					<u>167.40</u>
Check	2755	08/05/2016	DKF Solutions Group, LLC	100-01 · Scott Valley Bank	
			DKF Solutions Group, LLC	200 · Accounts Payable	200.00
TOTAL					<u>200.00</u>
Check	2756	09/19/2016	City of Rio Dell	100-01 · Scott Valley Bank	
			Liability:Crime (Annual Premium for Crime Coverage for the Policy Period July 1, 2016 - June 30,....	Member Contributions	950.00
TOTAL					<u>950.00</u>
Check	2757	09/19/2016	York Insurance Services Group, Inc- CA	100-01 · Scott Valley Bank	
				830 · Claims Service - Vouchers	8,125.00
				721 · Claims Admin - WC	8,375.80
TOTAL					<u>16,500.80</u>
Check	2758	09/19/2016	Gilbert Associates, Inc.	100-01 · Scott Valley Bank	
				505 · Accounting Services- Gilbert	13,200.00
TOTAL					<u>13,200.00</u>
Check	2759	09/19/2016	Crowe Horwath LLP	100-01 · Scott Valley Bank	
				506 · Financial Audit	18,270.00
TOTAL					<u>18,270.00</u>
Check	2760	09/19/2016	DKF Solutions Group, LLC	100-01 · Scott Valley Bank	
				675 · Loss Control Services - DKF	8,333.33
TOTAL					<u>8,333.33</u>
Check	2761	09/19/2016	CA Joint Powers Risk Management Authority	100-01 · Scott Valley Bank	
				875 · Ins Premiums	124,476.00
TOTAL					<u>124,476.00</u>
Check	2762	09/19/2016	DKF Solutions Group, LLC	100-01 · Scott Valley Bank	
				675 · Loss Control Services - DKF	8,333.33
TOTAL					<u>8,333.33</u>
Check	2763	09/19/2016	York Insurance Services Group, Inc- CA	100-01 · Scott Valley Bank	
				721 · Claims Admin - WC	17,000.00
TOTAL					<u>17,000.00</u>

**Small Cities Organized Risk Effort  
Check Detail  
August through September 2016**

Check	2764	09/19/2016	York Insurance Services Group, Inc- CA	100-01 - Scott Valley Bank	
				830 - Claims Service - Vouchers	8,125.00
TOTAL					<u>8,125.00</u>
Check	2765	09/19/2016	York Insurance Services Group, Inc- CA	100-01 - Scott Valley Bank	
				721 - Claims Admin - WC	8,375.80
TOTAL					<u>8,375.80</u>
Check	2766	09/19/2016	York Insurance Services Group, Inc- CA	100-01 - Scott Valley Bank	
				722 - Claims Admin - GL	18,000.00
TOTAL					<u>18,000.00</u>
Bill Pmt -Check	2767	09/19/2016	City of Dunsmuir	100-01 - Scott Valley Bank	
Bill	Grant Payable	06/30/2016		Grant Fund Program	2,176.34
TOTAL					<u>2,176.34</u>
Bill Pmt -Check	2768	09/19/2016	City of Mt. Shasta	100-01 - Scott Valley Bank	
Bill	Grant Fund	06/30/2016		Grant Fund Program	11,319.00
TOTAL					<u>11,319.00</u>
Check	2769	09/23/2016	Other	100-01 - Scott Valley Bank	
	Void				
TOTAL					0.00
Check	2770	09/23/2016	Other	100-01 - Scott Valley Bank	
	Void				
TOTAL					0.00
Check	2771	09/23/2016	Other	100-01 - Scott Valley Bank	
	Void				
TOTAL					0.00
Check	2772	09/23/2016	Other	100-01 - Scott Valley Bank	
	Void				
TOTAL					0.00

# Monthly Account Statement

## Small Cities Organized Risk Effort

August 1, 2016 through August 31, 2016

### Chandler Team

For questions about your account,  
please call (800) 317-4747 or  
Email [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

### Custodian

US Bank  
April Bernhardt  
(503)-464-3616

***Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source.***



PORTFOLIO CHARACTERISTICS

Average Duration	2.43
Average Coupon	1.44 %
Average Purchase YTM	1.43 %
Average Market YTM	1.03 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.61 yrs
Average Life	2.50 yrs

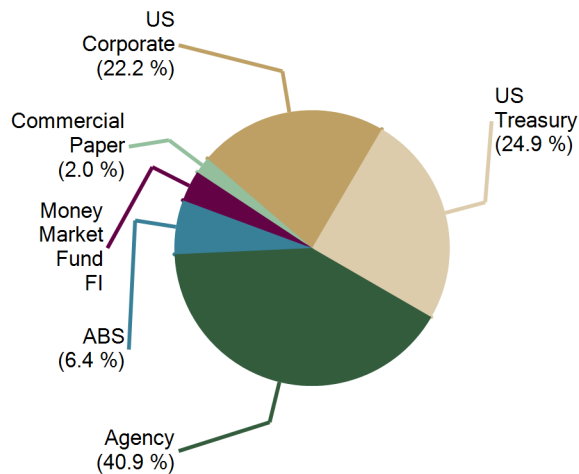
ACCOUNT SUMMARY

	Beg. Values as of 7/31/16	End Values as of 8/31/16
<b>Market Value</b>	11,112,688	11,088,722
<b>Accrued Interest</b>	37,752	36,592
<b>Total Market Value</b>	<b>11,150,441</b>	<b>11,125,314</b>
<b>Income Earned</b>	13,237	13,287
<b>Cont/WD</b>		-1,219
<b>Par</b>	10,962,468	10,978,082
<b>Book Value</b>	10,959,451	10,973,033
<b>Cost Value</b>	10,978,268	10,974,382

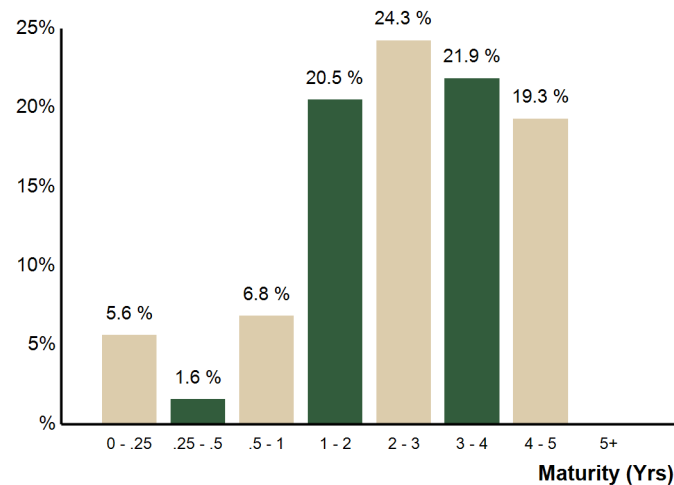
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.9 %
Federal National Mortgage Assoc	20.5 %
Federal Home Loan Bank	12.0 %
Federal Home Loan Mortgage Corp	7.0 %
First American Govt Oblig Fund	3.6 %
John Deere ABS	2.2 %
Honda ABS	2.0 %
Bank of Tokyo-Mit UFJ	2.0 %
	<b>74.2 %</b>

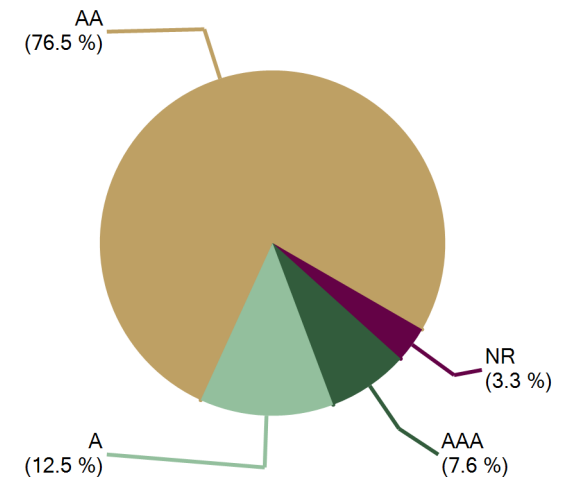
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.21 %	0.61 %	2.06 %	2.15 %	1.66 %	1.27 %	3.24 %	3.34 %	40.85 %
BAML 1-5 Yr US Treasury/Agency Index	-0.30 %	0.60 %	2.00 %	1.87 %	1.55 %	1.06 %	3.01 %	3.11 %	37.51 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.27 %	0.66 %	2.15 %	2.09 %	1.70 %	1.26 %	3.07 %	3.17 %	38.41 %



**Small Cities Organized Risk Effort  
Joint Powers Authority  
August 31, 2016**

**COMPLIANCE WITH INVESTMENT POLICY**

*Assets managed by Chandler Asset Management are in full compliance with State law and with the Authority's investment policy.*

<b>Category</b>	<b>Standard</b>	<b>Comment</b>
U.S. Treasury Issues	No limitations	Complies
Government Agencies	No limitations	Complies
Municipal Securities	"A-" rated by a NRSRO; 20% maximum; 5% per issuer	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or higher by a NRSRO; 30% maximum; 10% per issuer	Complies
Negotiable CDs	"A" or better by a NRSRO; 30% maximum; 5% per issuer	Complies
Banker's Acceptances	A-1 rated or equivalent by a NRSRO; 30% maximum; 5% per issuer; 180 days max maturity	Complies
Commercial Paper	A-1 rated or equivalent by a NRSRO; 25% maximum; 5% per issuer; 270 days max maturity; Issuing Corp must be organized and operating within U.S., having total assets in excess of \$500 million.	Complies
Medium Term Notes	"A-" or better by a NRSRO; 30% maximum; 5% per issuer	Complies
Asset-Backed Securities	AAA rated or equivalent by a NRSRO; 20% maximum with Mort. Pass-Throughs; 5% per issuer	Complies
Mortgage Pass-Through Securities	AAA rated or equivalent by a NRSRO; 20% maximum with Asset Backs; 5% per issuer	Complies
Money Market Funds	AAA/Aaa rated by two NRSROs; 20% maximum; 10 per fund	Complies
Repurchase Agreements	5% per issuer; 1 year max maturity; Not used by investment adviser	Complies
LAIF	Not used by investment adviser	Complies
Max Per Issuer	5% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies





## Reconciliation Summary

As of 8/31/2016

BOOK VALUE RECONCILIATION	
<b>Beginning Book Value</b>	<b>\$10,959,451.25</b>
<b>Acquisition</b>	
+ Security Purchases	\$298,930.09
+ Money Market Fund Purchases	\$689,093.31
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
<b>Total Acquisitions</b>	<b>\$988,023.40</b>
<b>Dispositions</b>	
- Security Sales	\$351,013.88
- Money Market Fund Sales	\$298,945.72
- MMF Withdrawals	\$1,218.92
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$300,000.00
- Calls	\$0.00
- Principal Paydowns	\$23,314.97
<b>Total Dispositions</b>	<b>\$974,493.49</b>
<b>Amortization/Accretion</b>	
+/- Net Accretion	(\$301.17)
	(\$301.17)
<b>Gain/Loss on Dispositions</b>	
+/- Realized Gain/Loss	\$352.78
	\$352.78
<b>Ending Book Value</b>	<b>\$10,973,032.77</b>

CASH TRANSACTION SUMMARY	
<b>BEGINNING BALANCE</b>	<b>\$17,117.93</b>
<b>Acquisition</b>	
Contributions	\$0.00
Security Sale Proceeds	\$351,013.88
Accrued Interest Received	\$885.61
Interest Received	\$13,878.30
Dividend Received	\$0.55
Principal on Maturities	\$300,000.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$23,314.97
<b>Total Acquisitions</b>	<b>\$689,093.31</b>
<b>Disposition</b>	
Withdrawals	\$1,218.92
Security Purchase	\$298,930.09
Accrued Interest Paid	\$15.63
<b>Total Dispositions</b>	<b>\$300,164.64</b>
<b>Ending Book Value</b>	<b>\$406,046.60</b>

# Monthly Account Statement

## Small Cities Organized Risk Effort

September 1, 2016 through September 30, 2016

### Chandler Team

For questions about your account,  
please call (800) 317-4747 or  
Email [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

### Custodian

US Bank  
April Bernhardt  
(503)-464-3616

***Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source.***



PORTFOLIO CHARACTERISTICS

Average Duration	2.38
Average Coupon	1.46 %
Average Purchase YTM	1.45 %
Average Market YTM	1.03 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.58 yrs
Average Life	2.45 yrs

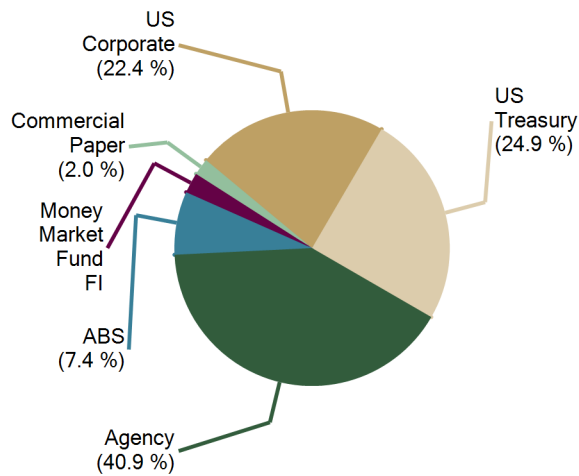
ACCOUNT SUMMARY

	Beg. Values as of 8/31/16	End Values as of 9/30/16
<b>Market Value</b>	11,088,722	11,104,663
<b>Accrued Interest</b>	36,592	33,922
<b>Total Market Value</b>	<b>11,125,314</b>	<b>11,138,585</b>
<b>Income Earned</b>	13,287	13,135
<b>Cont/WD</b>		-1,218
<b>Par</b>	10,978,082	10,992,915
<b>Book Value</b>	10,973,033	10,987,620
<b>Cost Value</b>	10,974,382	10,989,070

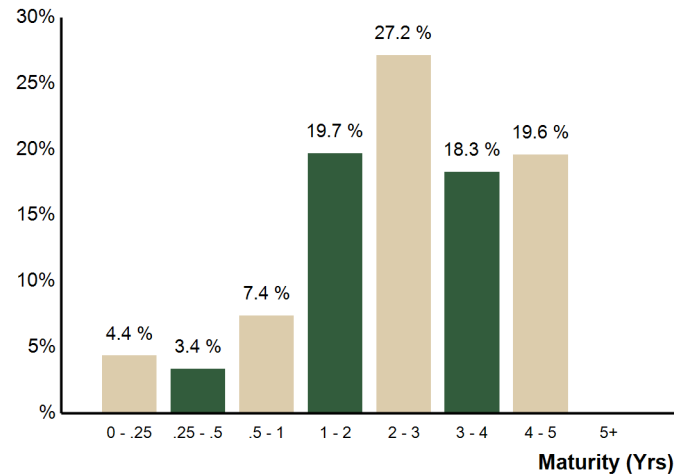
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.9 %
Federal National Mortgage Assoc	20.5 %
Federal Home Loan Bank	12.0 %
Federal Home Loan Mortgage Corp	7.0 %
First American Govt Oblig Fund	2.4 %
John Deere ABS	2.1 %
Honda ABS	2.0 %
Bank of Tokyo-Mit UFJ	2.0 %
	<b>72.9 %</b>

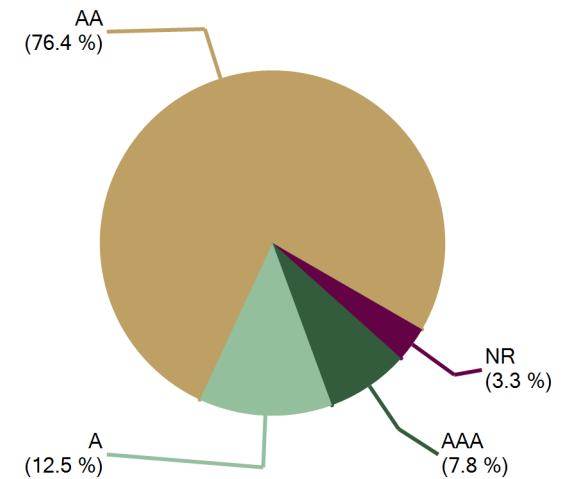
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 9/30/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs	
Small Cities Organized Risk Effort	0.13 %	-0.02 %	2.19 %	1.77 %	1.54 %	1.32 %	3.19 %	41.03 %
BAML 1-5 Yr US Treasury/Agency Index	0.17 %	-0.17 %	2.18 %	1.51 %	1.43 %	1.12 %	2.96 %	37.74 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.14 %	-0.12 %	2.30 %	1.70 %	1.57 %	1.33 %	3.02 %	38.61 %



**Small Cities Organized Risk Effort  
Joint Powers Authority  
September 30, 2016**

**COMPLIANCE WITH INVESTMENT POLICY**

*Assets managed by Chandler Asset Management are in full compliance with State law and with the Client's investment policy.*

<b>Category</b>	<b>Standard</b>	<b>Comment</b>
U.S. Treasury Issues	No limitations	Complies
Government Agencies	No limitations	Complies
Municipal Securities	"A-" rated by a NRSRO; 20% maximum; 5% per issuer	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or higher by a NRSRO; 30% maximum; 10% per issuer	Complies
Negotiable CDs	"A" or better by a NRSRO; 30% maximum; 5% per issuer	Complies
Banker's Acceptances	A-1 rated or equivalent by a NRSRO; 30% maximum; 5% per issuer; 180 days max maturity	Complies
Commercial Paper	A-1 rated or equivalent by a NRSRO; 25% maximum; 5% per issuer; 270 days max maturity; Issuing Corp must be organized and operating within U.S., having total assets in excess of \$500 million.	Complies
Medium Term Notes	"A-" or better by a NRSRO; 30% maximum; 5% per issuer	Complies
Asset-Backed Securities	AAA rated or equivalent by a NRSRO; 20% maximum with Mort. Pass-Throughs; 5% per issuer	Complies
Mortgage Pass-Through Securities	AAA rated or equivalent by a NRSRO; 20% maximum with Asset Backs; 5% per issuer	Complies
Money Market Funds	AAA/Aaa rated by two NRSROs; 20% maximum; 10 per fund	Complies
Repurchase Agreements	5% per issuer; 1 year max maturity; Not used by investment adviser	Complies
LAIF	Not used by investment adviser	Complies
Max Per Issuer	5% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



## Reconciliation Summary

As of 9/30/2016

BOOK VALUE RECONCILIATION	
<b>Beginning Book Value</b>	<b>\$10,973,032.77</b>
<b>Acquisition</b>	
+ Security Purchases	\$174,852.13
+ Money Market Fund Purchases	\$37,783.70
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
<b>Total Acquisitions</b>	<b>\$212,635.83</b>
<b>Dispositions</b>	
- Security Sales	\$0.00
- Money Market Fund Sales	\$174,916.93
- MMF Withdrawals	\$1,217.96
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$21,815.87
<b>Total Dispositions</b>	<b>\$197,950.76</b>
<b>Amortization/Accretion</b>	
+/- Net Accretion	(\$97.82)
	(\$97.82)
<b>Gain/Loss on Dispositions</b>	
+/- Realized Gain/Loss	\$0.00
	\$0.00
<b>Ending Book Value</b>	<b>\$10,987,620.02</b>

CASH TRANSACTION SUMMARY	
<b>BEGINNING BALANCE</b>	<b>\$406,046.60</b>
<b>Acquisition</b>	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$15,966.68
Dividend Received	\$1.15
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$21,815.87
<b>Total Acquisitions</b>	<b>\$37,783.70</b>
<b>Disposition</b>	
Withdrawals	\$1,217.96
Security Purchase	\$174,852.13
Accrued Interest Paid	\$64.80
<b>Total Dispositions</b>	<b>\$176,134.89</b>
<b>Ending Book Value</b>	<b>\$267,695.41</b>



U.S. Bank  
1555 N. Rivercenter Dr.  
Suite 300  
Milwaukee, WI 53212

ACCOUNT NUMBER: 001050986308  
SMALL CITIES ORGANIZED RISK EFFORT

**QUESTIONS?**

If you have any questions regarding your account or this statement, please contact your Administrator.

CHRISTOPHER LEE STEWART  
CN-OH-W5IT  
6225 LUSK BOULEVARD  
SAN DIEGO, CA  
92121  
Phone 513-632-4194  
E-mail [christopher.stewart3@usbank.com](mailto:christopher.stewart3@usbank.com)

Portfolio Manager:  
TRADE SERVICES PORTLAND #3  
CN-OH-W6TC  
Phone 513-632-4949  
E-mail [bridget.braun@usbank.com](mailto:bridget.braun@usbank.com)

00000156103 SP 000638521780926 P  
SMALL CITIES ORGANIZED RISK EFFORT  
2180 HARVARD STREET, SUITE 460  
SACRAMENTO, CA 95815-3329

This statement is for the period from August 1, 2016 to August 31, 2016



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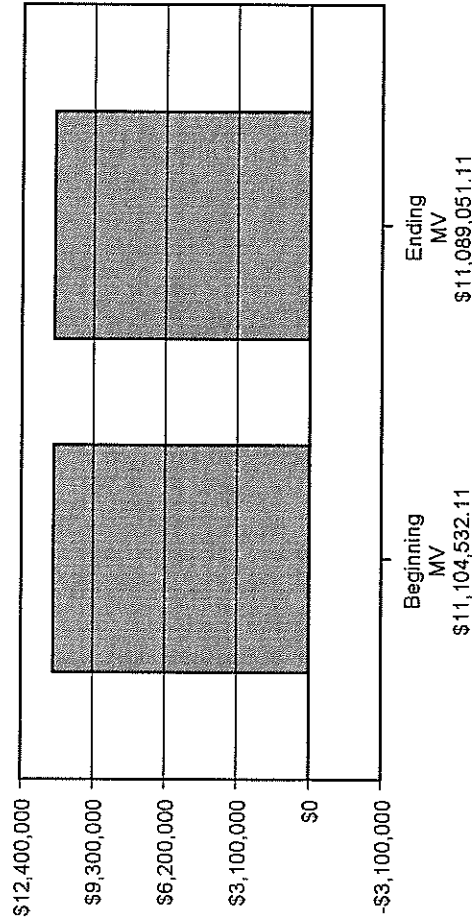
SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

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August 1, 2016 to August 31, 2016

**MARKET VALUE SUMMARY**

	Current Period 08/01/16 to 08/31/16
<b>Beginning Market Value</b>	<b>\$11,104,532.11</b>
Taxable Interest	23,076.96
Fees and Expenses	-1,218.92
Long Term Gains/Losses	20,000.20
Short Term Gains/Losses	0.43
Change in Investment Value	-57,339.67
<b>Ending Market Value</b>	<b>\$11,089,051.11</b>

Change: -15,481.00





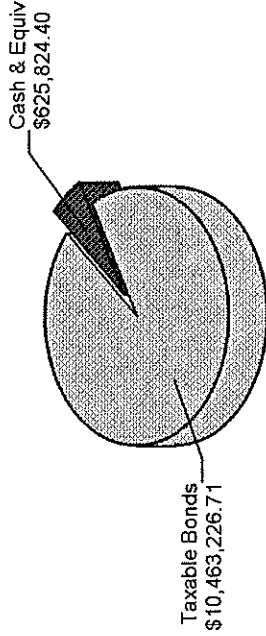


SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

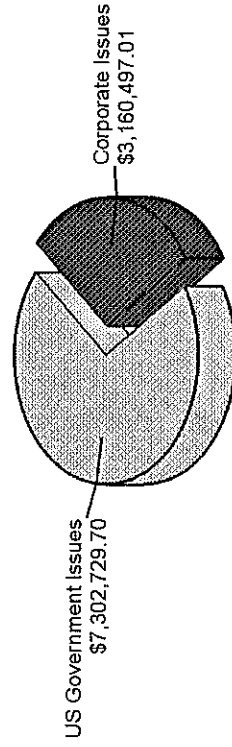
Page 2 of 23  
August 1, 2016 to August 31, 2016

**ASSET SUMMARY**

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	625,824.40	5.60	1,675.39
Taxable Bonds	10,463,226.71	94.40	157,142.19
<b>Total Market Value</b>	<b>\$11,089,051.11</b>	<b>100.00</b>	<b>\$158,817.58</b>



**Fixed Income Summary**



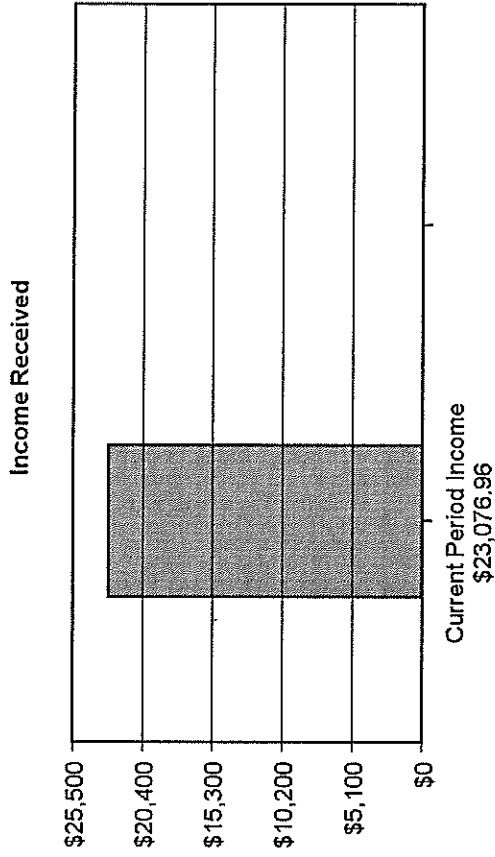


SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

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August 1, 2016 to August 31, 2016

**INCOME SUMMARY**

Income Received Current Period	23,076.96
Taxable Interest	
<b>Total Current Period Income</b>	<b>\$23,076.96</b>





SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

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August 1, 2016 to August 31, 2016

**CASH SUMMARY**

	Principal Cash	Income Cash	Total Cash
<b>Beginning Cash 08/01/2016</b>	<b>-\$470,355.93</b>	<b>\$470,355.93</b>	<b>\$0.00</b>
Taxable Interest		23,076.96	23,076.96
Fees and Expenses	-1,218.92		-1,218.92
Purchases	-298,930.09		-298,930.09
Sales	674,328.85		674,328.85
Net Money Market Activity	-397,256.80		-397,256.80
<b>Ending Cash 08/31/2016</b>	<b>-\$493,432.89</b>	<b>\$493,432.89</b>	<b>\$0.00</b>





SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

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August 1, 2016 to August 31, 2016

**ASSET DETAIL**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
<b>Cash &amp; Equivalents</b>								
<b>Cash/Money Market</b>								
Bank Of Tokyo Mitsubis C P - 06538BKS1 10/26/2016	220,000.000	99.8990	219,777.80	219,457.33	320.47	2.0	1,650.62	0.75
First American Government Obligation - 31846V203 Fund Cl Y	406,046.600	1.0000	406,046.60	406,046.60	0.00	3.7	24.77	0.01
<b>Total Cash/Money Market</b>			<b>\$625,824.40</b>	<b>\$625,503.93</b>	<b>\$320.47</b>	<b>5.6</b>	<b>\$1,675.39</b>	
<b>Cash</b>								
Principal Cash			-493,432.89	-493,432.89		-4.4		
Income Cash			493,432.89	493,432.89		4.4		
<b>Total Cash</b>			<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.0</b>	<b>\$0.00</b>	
<b>Total Cash &amp; Equivalents</b>								
			<b>\$625,824.40</b>	<b>\$625,503.93</b>	<b>\$320.47</b>	<b>5.6</b>	<b>\$1,675.39</b>	
<b>Taxable Bonds</b>								
<b>US Government Issues</b>								
FNMA MTN - 3135G0GY3 1.250 01/30/2017	175,000.000	100.3140	175,549.50	174,983.73	565.77	1.6	2,187.50	1.25
FHL M C M T N - 3137EADC0 1.000 03/08/2017	200,000.000	100.2150	200,430.00	196,430.40	3,999.60	1.8	2,000.00	1.00



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

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August 1, 2016 to August 31, 2016

**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Federal Home Loan Bks - 313379FW4 1.000 06/09/2017	200,000.000	100.2550	200,510.00	199,758.00	752.00	1.8	2,000.00	1.00
U.S. Treasury Note - 912828TM2 0.625 08/31/2017	100,000.000	99.9380	99,938.00	62,290.24	37,647.76	0.9	625.00	0.63
Federal Farm Credit Bks - 3133EAY28 0.830 09/21/2017	160,000.000	99.9890	159,982.40	160,000.00	-17.60	1.4	1,328.00	0.83
F N M A Deb - 3135G0ZL0 1.000 09/27/2017	105,000.000	100.3140	105,329.70	104,625.15	704.55	0.9	1,050.00	1.00
F N M A Deb - 3135G0RT2 0.875 12/20/2017	150,000.000	100.1090	150,163.50	149,523.00	640.50	1.4	1,312.50	0.87
F H L M C - 3137EADP1 0.875 03/07/2018	300,000.000	100.0000	300,000.00	225,281.25	74,718.75	2.7	2,625.00	0.88
Federal Home Loan Bks - 313378A43 1.375 03/09/2018	215,000.000	100.7290	216,567.35	213,970.15	2,597.20	2.0	2,956.25	1.36
F N M A Deb - 3135G0WJ8 0.875 05/21/2018	250,000.000	100.0730	250,182.50	245,652.50	4,530.00	2.3	2,187.50	0.87
Federal Home Loan Bks - 313379DT3 1.250 06/08/2018	150,000.000	100.5850	150,877.50	150,552.00	325.50	1.4	1,875.00	1.24
U.S. Treasury Note - 912828RE2 1.500 08/31/2018	250,000.000	101.3480	253,370.00	247,725.45	5,644.55	2.3	3,750.00	1.48



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

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August 1, 2016 to August 31, 2016

**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Federal Home Loan Bks - 313375K48 2,000 09/14/2018	200,000,000	102.1300	204,260.00	204,446.00	-186.00	1.8	4,000.00	1.96
F N M A Deb - 3135G0YT4 1,625 11/27/2018	400,000,000	101.5880	406,352.00	400,556.00	5,796.00	3.7	6,500.00	1.60
U S Treasury Note - 912828B33 1,500 01/31/2019	350,000,000	101.5200	355,320.00	350,803.91	4,516.09	3.2	5,250.00	1.48
U S Treasury Note - 912828C24 1,500 02/28/2019	225,000,000	101.5740	228,541.50	224,490.99	4,050.51	2.1	3,375.00	1.48
F H L M C M T N - 3137EADG1 1,750 05/30/2019	150,000,000	102.1230	153,184.50	150,455.70	2,728.80	1.4	2,625.00	1.71
U S Treasury Note - 912828WLO 1,500 05/31/2019	175,000,000	101.6450	177,878.75	172,977.15	4,901.60	1.6	2,625.00	1.48
U S Treasury Note - 912828WW6 1,625 07/31/2019	200,000,000	102.0160	204,032.00	199,586.61	4,445.39	1.8	3,250.00	1.59
F N M A - 3135G0ZG1 1,750 09/12/2019	250,000,000	102.1240	255,310.00	249,452.50	5,857.50	2.3	4,375.00	1.71
U S Treasury Note - 912828G61 1,500 11/30/2019	250,000,000	101.6680	254,170.00	252,325.06	1,844.94	2.3	3,750.00	1.47
U S Treasury Note - 912828H52 1,250 01/31/2020	150,000,000	100.8010	151,201.50	147,846.21	3,355.29	1.4	1,875.00	1.24



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

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August 1, 2016 to August 31, 2016

**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 912828K58 1.375 04/30/2020	150,000.000	101.1760	151,764.00	148,729.02	3,034.98	1.4	2,062.50	1.36
U S Treasury Note - 912828XE5 1.500 05/31/2020	250,000.000	101.5940	253,985.00	247,973.49	6,011.51	2.3	3,750.00	1.48
Federal Home Loan Bks - 313383HU8 1.750 06/12/2020	225,000.000	102.0730	229,664.25	227,929.50	1,734.75	2.1	3,937.50	1.71
F N M A Deb - 3135G0D75 1.500 06/22/2020	225,000.000	101.3210	227,972.25	223,287.75	4,684.50	2.1	3,375.00	1.48
U S Treasury Note - 912828XM7 1.625 07/31/2020	125,000.000	102.0350	127,543.75	125,635.18	1,908.57	1.2	2,031.25	1.59
U S Treasury Note - 912828L99 1.375 10/31/2020	350,000.000	100.9810	353,433.50	345,124.22	8,309.28	3.2	4,812.50	1.36
F N M A - 3135G0F73 1.500 11/30/2020	200,000.000	101.1590	202,318.00	196,460.00	5,858.00	1.8	3,000.00	1.48
U S Treasury Note - 912828N89 1.375 01/31/2021	150,000.000	100.9060	151,359.00	149,162.61	2,196.39	1.4	2,062.50	1.36
Federal Home Loan Bks - 3130A7CV5 1.375 02/18/2021	225,000.000	100.6000	226,350.00	224,140.60	2,209.40	2.0	3,093.75	1.37
F N M A Deb - 3135G0J20 1.375 02/26/2021	500,000.000	100.4880	502,440.00	503,455.50	-1,015.50	4.5	6,875.00	1.37



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

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August 1, 2016 to August 31, 2016

**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Federal Home Loan Bks - 3130A8QS5 1.125 07/14/2021	100,000.000	99.0480	99,048.00	99,259.00	-211.00	0.9	1,125.00	1.14
F H L M C M T N - 3137EAEC9 1.125 08/12/2021	125,000.000	98.9610	123,701.25	124,057.50	-356.25	1.1	1,406.25	1.14
<b>Total US Government Issues</b>			<b>\$7,302,729.70</b>	<b>\$7,098,946.37</b>	<b>\$203,783.33</b>	<b>65.9</b>	<b>\$99,053.00</b>	
<b>Corporate Issues</b>								
Berkshire Hathaway Fin - 084664BS9 1.600 05/15/2017	105,000.000	100.4190	105,439.95	29,976.90	75,463.05	1.0	1,680.00	1.59
US Bancorp - 91159HHD5 Medium Term Note 1.650 05/15/2017	150,000.000	100.3790	150,568.50	152,167.50	-1,599.00	1.4	2,475.00	1.64
John Deere Owner Trust - 477879AC4 A B S Ser 2013 B Cl A3 0.870 08/15/2017	1,715.110	99.9840	1,714.84	1,714.88	-0.04	0.0	14.92	0.87
General Electric Co - 369604BC6 5.250 12/06/2017	120,000.000	105.2080	126,249.60	136,032.00	-9,782.40	1.1	6,300.00	4.99
Intel Corp - 458140AL4 1.350 12/15/2017	135,000.000	100.4480	135,604.80	134,711.10	893.70	1.2	1,822.50	1.34
Toyota Auto Receivables Owner Trust - 89231MAC9 A B S Ser 2014 A Cl A3 0.670 12/15/2017	29,455.520	99.9010	29,426.36	29,450.08	-23.72	0.3	197.35	0.67





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**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
John Deere Capital Corp - 24422EST7 Medium Term Note 1.350 01/16/2018	125,000.000	100.4820	125,602.50	124,937.50	665.00	1.1	1,687.50	1.34
Toyota Auto Receivables Owner Tr - 89231TAB6 A B S Ser 15 C CI A2A 0.930 02/15/2018	37,740.600	99.9780	37,732.30	37,737.56	-5.26	0.3	350.99	0.93
Honda Auto Receivables Owner Trust - 43814GAC4 A B S Ser 2014 2 CI A3 0.770 03/19/2018	42,429.300	99.8900	42,382.63	42,424.20	-41.57	0.4	294.04	0.69
John Deere Owner Trust - 47787VAC5 C M O Ser 2014 A CI A3 0.920 04/16/2018	55,694.480	99.9210	55,650.48	55,685.57	-35.09	0.5	512.39	0.92
Apple Inc - 037833AJ9 1.000 05/03/2018	135,000.000	99.9830	134,977.05	109,594.10	25,382.95	1.2	1,350.00	1.00
Wells Fargo Company - 94974BFQ8 Medium Term Note 2.150 01/15/2019	135,000.000	101.7290	137,334.15	135,160.65	2,173.50	1.2	2,902.50	2.11
John Deere Owner Trust - 47788NAB4 C M O Ser 2016 B CI A2 1.090 02/15/2019	100,000.000	99.8540	99,854.00	99,993.90	-139.90	0.9	1,090.00	1.09
Toyota Auto Receivables Owner Trust - 89236WAC2 A B S Ser 2015 A CI A3 1.440 02/15/2019	100,000.000	100.0860	100,086.00	99,984.88	101.12	0.9	1,440.00	1.44



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**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honda Auto Receivables Owner Trust - 43813NAC0 A B S Ser 2015 2 Cl A3 1.040 02/21/2019	125,000.000	99.9540	124,942.50	124,980.81	-38.31	1.1	1,300.00	1.04
Cisco Systems Inc - 17275RAR3 2.125 03/01/2019	135,000.000	102.3110	138,119.85	135,315.90	2,803.95	1.2	2,868.75	2.08
Eli Lilly Co - 532457BF4 1.950 03/15/2019	150,000.000	101.6060	152,409.00	149,341.50	3,067.50	1.4	2,925.00	1.92
Nissan Auto Receivables Owner - 65478WAB1 C M O Ser 2016 C Cl A2A 1.070 05/15/2019	70,000.000	99.8920	69,924.40	69,997.24	-72.84	0.6	749.00	1.07
American Honda Finance - 02665WAH4 Medium Term Note 2.250 08/15/2019	135,000.000	102.5730	138,473.55	136,318.95	2,154.60	1.2	3,037.50	2.19
Bank Of Ny Mellon - 06406HCW7 Medium Term Note 2.300 09/11/2019	135,000.000	102.4240	138,272.40	135,334.80	2,937.60	1.2	3,105.00	2.25
Hsbc USA Inc - 40428HPN6 2.375 11/13/2019	135,000.000	101.1450	136,545.75	135,329.40	1,216.35	1.2	3,206.25	2.35
Jpmorgan Chase Co - 46625HKA7 2.250 01/23/2020	135,000.000	101.4010	136,891.35	134,410.05	2,481.30	1.2	3,037.50	2.22
Honda Auto Receivables Owner Tr - 43814QAC2 C M O Ser 2016 2 Cl A3 1.390 04/15/2020	60,000.000	100.2800	60,168.00	59,998.84	169.16	0.5	834.00	1.39



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**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
John Deere Owner Trust - 47788MAC4 A B S Ser 2016 A Cl A3 1.360 04/15/2020	85,000,000	100.0130	85,011.05	84,986.62	24.43	0.8	1,156.00	1.36
Pepsico Inc - 713448CS5 1.850 04/30/2020	110,000,000	101.6610	111,827.10	109,937.30	1,889.80	1.0	2,035.00	1.82
Qualcomm Inc - 747525AD5 2.250 05/20/2020	100,000,000	102.9280	102,928.00	99,276.00	3,652.00	0.9	2,250.00	2.19
Exxon Mobil Corporation - 30231GAV4 2.222 03/01/2021	150,000,000	102.7010	154,051.50	151,124.80	2,926.70	1.4	3,333.00	2.16
Chevron Corp - 166764BG4 2.100 05/16/2021	145,000,000	101.8550	147,689.75	144,150.30	3,539.45	1.3	3,045.00	2.06
State Street Corp - 867477AV5 1.950 05/19/2021	75,000,000	100.9970	75,747.75	74,961.00	786.75	0.7	1,462.50	1.93
Microsoft Corp - 594918BP8 1.550 08/08/2021	105,000,000	99.8780	104,871.90	104,875.35	-3.45	0.9	1,627.50	1.55
<b>Total Corporate Issues</b>			<b>\$3,160,497.01</b>	<b>\$3,039,909.68</b>	<b>\$120,587.33</b>	<b>28.5</b>	<b>\$58,089.19</b>	
<b>Total Taxable Bonds</b>			<b>\$10,463,226.71</b>	<b>\$10,138,856.05</b>	<b>\$324,370.66</b>	<b>94.4</b>	<b>\$157,142.19</b>	
<b>Total Assets</b>			<b>\$11,089,051.11</b>	<b>\$10,764,359.98</b>	<b>\$324,691.13</b>	<b>100.0</b>	<b>\$158,817.58</b>	
<b>Estimated Current Yield</b>								<b>1.43</b>



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**ASSET DETAIL MESSAGES**

Time of trade execution and trading party (if not disclosed) will be provided upon request.

Publicly traded assets are valued in accordance with market quotations or valuation methodologies from financial industry services believed by us to be reliable. Assets that are not publicly traded may be reflected at values from other external sources. Assets for which a current value is not available may be reflected at a previous value or as not valued, at par value, or at a nominal value. Values shown do not necessarily reflect prices at which assets could be bought or sold. Values are updated based on internal policy and may be updated less frequently than statement generation.



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TRANSACTION DETAIL

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
<b>Beginning Balance 08/01/2016</b>			<b>\$470,355.93</b>	<b>-\$470,355.93</b>	<b>\$10,722,501.31</b>
08/01/16	Asset Income	Interest Earned On F N M A M T N 1.250% 1/30/17 0.00625 USD/\$1 Pv On 175,000 Par Value Due 7/30/16	1,093.75		
08/01/16	Asset Income	Interest Earned On U S Treasury Nt 1.250% 1/31/20 0.00625 USD/\$1 Pv On 150,000 Par Value Due 7/31/16	937.50		
08/01/16	Asset Income	Interest Earned On U S Treasury Nt 1.375% 1/31/21 0.006875 USD/\$1 Pv On 150,000 Par Value Due 7/31/16	1,031.25		
08/01/16	Asset Income	Interest Earned On U S Treasury Nt 1.500% 1/31/19 0.0075 USD/\$1 Pv On 350,000 Par Value Due 7/31/16	2,625.00		
08/01/16	Asset Income	Interest Earned On U S Treasury Nt 1.625% 7/31/19 0.008125 USD/\$1 Pv On 200,000 Par Value Due 7/31/16	1,625.00		
08/01/16	Asset Income	Interest Earned On U S Treasury Nt 1.625% 7/31/20 0.008125 USD/\$1 Pv On 125,000 Par Value Due 7/31/16	1,015.63		
08/01/16	Asset Income	Interest Earned On First Amer Govt Oblig Fund Cl Y Interest From 7/1/16 To 7/31/16	0.55		
08/03/16	Cash Disbursement	Cash Disbursement Paid To Chandler Asset Management, Inc Investment Counsel Fee Mgmt Fee For Pe Ending 7/31/16		-1,114.75	
08/03/16	Sale	Sold 100,000 Par Value Of U S Treasury Nt 0.625% 8/31/17 Trade Date 8/2/16 Sold Through Morgan Stanley & Co. LLC 100,000 Par Value At 100.011384 %		100,011.38	-62,290.25
08/03/16	Sell Accrued Interest	Received Accrued Interest On Sale Of U S Treasury Nt 0.625% 8/31/17 Income Credit 264.95 USD	264.95		



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**TRANSACTION DETAIL (continued)**

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/04/16	Sale	Sold 250,000 Par Value Of FHLB Deb 1.625% 12/09/16 Trade Date 8/3/16 Sold Through Morgan Stanley & Co. LLC 250,000 Par Value At 100.401 %		251,002.50	-256,575.00
08/04/16	Sell Accrued Interest	Received Accrued Interest On Sale Of FHLB Deb 1.625% 12/09/16 Income Credit 620.66 USD	620.66		
08/08/16	Purchase	Purchased 75,000 Par Value Of Microsoft Corp 1.550% 8/08/21 Trade Date 8/1/16 Purchased Through Mipfs Inc/Fixed Income 75,000 Par Value At 99.895 %		-74,921.25	74,921.25
08/08/16	Purchase	Purchased 30,000 Par Value Of Microsoft Corp 1.550% 8/08/21 Trade Date 8/2/16 Purchased Through J.P. Morgan Securities LLC Purchased On The OTC Bulletin Board 30,000 Par Value At 99.847 %		-29,954.10	29,954.10
08/10/16	Purchase	Purchased 70,000 Par Value Of Nissan Auto 1.070% 5/15/19 Trade Date 8/2/16 Purchased Through Wells Fargo Securities, LLC 70,000 Par Value At 99.99606 %		-69,997.24	69,997.24
08/15/16	Asset Income	Interest Earned On American Honda Mfn 2.250% 8/15/19 0.01125 USD/\$1 Pv On 135,000 Par Value Due 8/15/16	1,518.75		
08/15/16	Asset Income	Interest Earned On Honda Auto 1.390% 4/15/20 0.001158 USD/\$1 Pv On 60,000 Par Value Due 8/15/16	69.50		
08/15/16	Asset Income	Interest Earned On Toyota Auto 1.440% 2/15/19 0.000933 USD/\$1 Pv On 100,000 Par Value Due 8/15/16	93.33		
08/15/16	Asset Income	Interest Earned On Toyota Auto 0.670% 12/15/17 \$0.00056/Pv On 34,616.37 Pv Due 8/15/16	19.33		



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**TRANSACTION DETAIL (continued)**

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/15/16	Sale	Paid Down 5,160.85 Par Value Of Toyota Auto 0.670% 12/15/17 Trade Date 8/15/16		5,160.85	-5,159.90
08/15/16	Asset Income	Interest Earned On Toyota Auto 0.930% 2/15/18 \$0.00077/Pv On 43,107.55 Pv Due 8/15/16	33.05		
08/15/16	Sale	Paid Down 5,366.95 Par Value Of Toyota Auto 0.930% 2/15/18 Trade Date 8/15/16		5,366.95	-5,366.52
08/15/16	Asset Income	Interest Earned On John Deere Owner 0.870% 8/15/17 \$0.00072/Pv On 2,948.62 Pv Due 8/15/16	2.14		
08/15/16	Sale	Paid Down 1,233.51 Par Value Of John Deere Owner 0.870% 8/15/17 Trade Date 8/15/16		1,233.51	-1,233.34
08/15/16	Asset Income	Interest Earned On John Deere Owner 0.920% 4/16/18 \$0.00077/Pv On 62,241.70 Pv Due 8/15/16	47.72		
08/15/16	Sale	Paid Down 6,547.22 Par Value Of John Deere Owner 0.920% 4/16/18 Trade Date 8/15/16		6,547.22	-6,546.17
08/15/16	Asset Income	Interest Earned On John Deere Owner 1.360% 4/15/20 \$0.00113/Pv On 85,000.00 Pv Due 8/15/16	96.33		
08/16/16	Purchase	Purchased 125,000 Par Value Of F H L M C M T N 1.125% 8/12/21 Trade Date 8/15/16 Purchased Through Morgan Stanley & Co. LLC 125,000 Par Value At 99.246 %		-124,057.50	124,057.50
08/16/16	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of F H L M C M T N 1.125% 8/12/21 Income Debit 15.63- USD	-15.63		
08/18/16	Asset Income	Interest Earned On F H L B Deb 1.375% 2/18/21 0.006875 USD/\$1 Pv On 225,000 Par Value Due 8/18/16	1,546.88		





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**TRANSACTION DETAIL (continued)**

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
08/22/16	Asset Income	Interest Earned On Honda Auto 1.040% 2/21/19 \$0.00087Pv On 125,000.00 Pv Due 8/21/16	108.33		
08/25/16	Asset Income	Interest Earned On Honda Auto 0.693% 3/19/18 \$0.00072Pv On 47,435.74 Pv Due 8/18/16	30.44		
08/25/16	Sale	Paid Down 5,006.44 Par Value Of Honda Auto 0.693% 3/19/18 Revised 8/18/16 P&I		5,006.44	-5,005.84
08/25/16	Sale	Matured 300,000 Par Value Of F H L M C M T N 2.000% 8/25/16 Trade Date 8/25/16 300,000 Par Value At 100 %		300,000.00	-312,151.20
08/25/16	Fee	Trust Fees Collected Charged For Period 07/01/2016 Thru 07/31/2016		-104.17	
08/25/16	Asset Income	Interest Earned On F H L M C M T N 2.000% 8/25/16 0.01 USD/\$1 Pv On 300,000 Par Value Due 8/25/16	3,000.00		
08/26/16	Asset Income	Interest Earned On F N M A Deb 1.375% 2/26/21 0.006875 USD/\$1 Pv On 500,000 Par Value Due 8/26/16	3,437.50		
08/31/16	Asset Income	Interest Earned On U S Treasury Nt 0.625% 8/31/17 0.003125 USD/\$1 Pv On 100,000 Par Value Due 8/31/16	312.50		
08/31/16	Asset Income	Interest Earned On U S Treasury Nt 1.500% 2/28/19 0.00075 USD/\$1 Pv On 225,000 Par Value Due 8/31/16	1,687.50		
08/31/16	Asset Income	Interest Earned On U S Treasury Nt 1.500% 8/31/18 0.00075 USD/\$1 Pv On 250,000 Par Value Due 8/31/16	1,875.00		
	Purchase	Combined Purchases For The Period 8/ 1/16 - 8/31/16 Of First Armer Govt Oblig Fund Cl Y		-696,206.00	696,206.00





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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
	Sale	Combined Sales For The Period 8/ 1/16 - 8/31/16 Of First Amer Govt Oblig Fund CI Y		298,949.20	-298,949.20
<b>Ending Balance 08/31/2016</b>			<b>\$493,432.89</b>	<b>-\$493,432.89</b>	<b>\$10,764,359.98</b>





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**SALE/MATURITY SUMMARY**

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
<b>Taxable Bonds</b>				
F H L M C M T N 2.000 08/25/2016 3137EACW7	08/25/16 Matured 300,000 Par Value Trade Date 8/25/16 300,000 Par Value At 100 %	-312,151.20	300,000.00	-12,151.20
Federal Home Loan Bks 1.625 12/09/2016 313371PV2	08/04/16 Sold 250,000 Par Value Trade Date 8/3/16 Sold Through Morgan Stanley & Co. LLC 250,000 Par Value At 100.401 %	-256,575.00	251,002.50	-5,572.50
Honda Auto Receivables Owner Trust A B S Ser 2014 2 CI A3 0.770 03/19/2018 HA00618	08/25/16 Paid Down 5,006.44 Par Value Revised 8/18/16 P&I	-5,005.84	5,006.44	0.60
John Deere Owner Trust A B S Ser 2013 B CI A3 0.870 08/15/2017 477879AC4	08/15/16 Paid Down 1,233.51 Par Value Trade Date 8/15/16	-1,233.34	1,233.51	0.17



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**SALE/MATURITY SUMMARY (continued)**

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
08/15/16	John Deere Owner Trust C M O Ser 2014 A CI A3 0.920 04/16/2018 47787VAC5 Paid Down 6,547.22 Par Value Trade Date 8/15/16	-6,546.17	6,547.22	1.05
08/15/16	Toyota Auto Receivables Owner Tr A B S Ser 15 C CI A2A 0.930 02/15/2018 89231TAB6 Paid Down 5,366.95 Par Value Trade Date 8/15/16	-5,366.52	5,366.95	0.43
08/15/16	Toyota Auto Reveivables Owner Trust A B S Ser 2014 A CI A3 0.670 12/15/2017 89231MAC9 Paid Down 5,160.85 Par Value Trade Date 8/15/16	-5,159.90	5,160.85	0.95



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**SALE/MATURITY SUMMARY (continued)**

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
U S Treasury Note 0.625 08/31/2017 912828TM2				
08/03/16	Sold 100,000 Par Value Trade Date 8/2/16 Sold Through Morgan Stanley & Co. LLC 100,000 Par Value At 100.011384 %	-62,290.25	100,011.38	37,721.13
<b>Total Taxable Bonds</b>		<b>-\$654,328.22</b>	<b>\$674,328.85</b>	<b>\$20,000.63</b>
<b>Total Sales &amp; Maturities</b>		<b>-\$654,328.22</b>	<b>\$674,328.85</b>	<b>\$20,000.63</b>

**SALE/MATURITY SUMMARY MESSAGES**

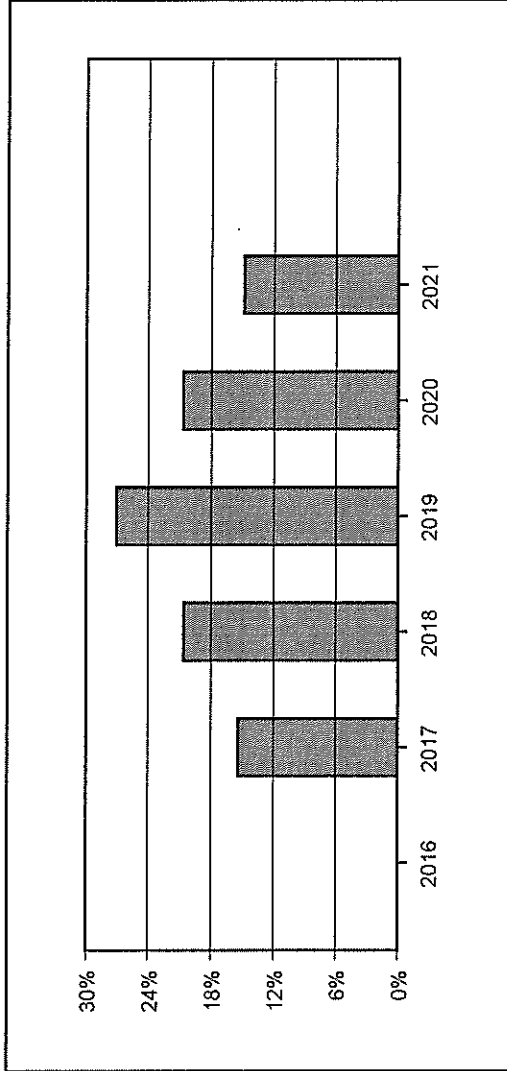
Estimated Year-To-Date Short-Term Gain (Loss): \$2.19  
 Estimated Year-To-Date Long-Term Gain (Loss): \$173,066.32  
 Estimates should not be used for tax purposes



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**BOND SUMMARY**



MATURITY	Par Value	Market Value	Percentage of Category
2016	0.00	0.00	0.00
2017	1,631,170.63	1,640,907.15	15.69
2018	2,160,864.38	2,177,954.31	20.82
2019	2,820,000.00	2,864,398.35	27.37
2020	2,165,000.00	2,194,707.75	20.97
2021	1,575,000.00	1,585,259.15	15.15
<b>Total of Category</b>	<b>\$10,352,035.01</b>	<b>\$10,463,226.71</b>	<b>100.00</b>

**MOODY'S RATING**

AAA	7,867,035.01	7,941,285.16	75.90
AA1	135,000.00	134,977.05	1.29
AA2	250,000.00	253,129.70	2.42
A1	1,095,000.00	1,117,791.55	10.68



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**BOND SUMMARY (continued)**

	Par Value	Market Value	Percentage of Category
A2	545,000.00	551,891.40	5.27
A3	135,000.00	136,891.35	1.31
N/A	325,000.00	327,260.50	3.13
<b>Total of Category</b>	<b>\$10,352,035.01</b>	<b>\$10,463,226.71</b>	<b>100.00</b>

**S&P RATING**

AAA	439,625.42	439,441.69	4.20
AA+	4,910,000.00	4,955,470.85	47.36
AA	105,000.00	105,439.95	1.01
AA-	430,000.00	438,218.60	4.19
A+	520,000.00	527,574.85	5.04
A	715,000.00	725,329.65	6.93
A-	135,000.00	136,891.35	1.31
N/A	3,097,409.59	3,134,859.77	29.96
<b>Total of Category</b>	<b>\$10,352,035.01</b>	<b>\$10,463,226.71</b>	<b>100.00</b>

## Glossary

**Accretion** - The accumulation of the value of a discounted bond until maturity.

**Adjusted Prior Market Realized Gain/Loss** - The difference between the proceeds and the Prior Market Value of the transaction.

**Adjusted Prior Market Unrealized Gain/Loss** - The difference between the Market Value and the Adjusted Prior Market Value.

**Adjusted Prior Market Value** - A figure calculated using the beginning Market Value for the fiscal year, adjusted for all asset related transactions during the period, employing an average cost methodology.

**Amortization** - The decrease in value of a premium bond until maturity.

**Asset** - Anything owned that has commercial exchange value. Assets may consist of specific property or of claims against others, in contrast to obligations due to others (liabilities).

**Bond Rating** - A measurement of a bond's quality based upon the issuer's financial condition. Ratings are assigned by independent rating services, such as Moody's, or S&P, and reflect their opinion of the issuer's ability to meet the scheduled interest and principal repayments for the bond.

**Cash** - Cash activity that includes both income and principal cash categories.

**Change in Unrealized Gain/Loss** - Also reported as Gain/Loss in Period in the Asset Detail section. This figure shows the market appreciation (depreciation) for the current period.

**Cost Basis (Book Value)** - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Book Value method maintains an average cost for each asset.

**Cost Basis (Tax Basis)** - The original price of an asset, normally the purchase price or appraised value at the time of acquisition. Tax Basis uses client determined methods such as Last-In-First-Out (LIFO), First-In-First-Out (FIFO), Average, Minimum Gain, and Maximum Gain.

**Ending Accrual** - (Also reported as Accrued Income) Income earned but not yet received, or expenses incurred but not yet paid, as of the end of the reporting period.

**Estimated Annual Income** - The amount of income a particular asset is anticipated to earn over the next year. The shares multiplied by annual income rate.

**Estimated Current Yield** - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by taking the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

**Ex-Dividend Date** - (Also reported as Ex-Date) For stock trades, the person who owns the security on the ex-dividend date will earn the dividend, regardless of who currently owns the stock.

**Income Cash** - A category of cash comprised of ordinary earnings derived from investments, usually dividends and interest.

**Market Value** - The price per unit multiplied by the number of units.

**Maturity Date** - The date on which an obligation or note matures.

**Payable Date** - The date on which a dividend, mutual fund distribution, or interest on a bond will be made.

**Principal Cash** - A category of cash comprised of cash, deposits, cash withdrawals and the cash flows generated from purchases or sales of investments.

**Realized Gain/Loss Calculation** - The Proceeds less the Cost Basis of a transaction.

**Settlement Date** - The date on which a trade settles and cash or securities are credited or debited to the account.

**Trade Date** - The date a trade is legally entered into.

**Unrealized Gain/Loss** - The difference between the Market Value and Cost Basis at the end of the current period.

**Yield on/at Market** - The annual rate of return on an investment expressed as a percentage. For stocks, yield is calculated by the annual dividend payments divided by the stock's current share price. For bonds, yield is calculated by the coupon rate divided by the bond's market price.

The terms defined in this glossary are only for use when reviewing your account statement. Please contact your Relationship Manager with any questions.

# Employee Assistance Program Utilization Report

## Utilization Summary and Analysis



SCOREJPA.org

Small Cities Organized Risk Effort - A Joint Powers Authority

### SCORE

July 1, 2016 - September 30, 2016

Projected Annual Rate:

2.6%

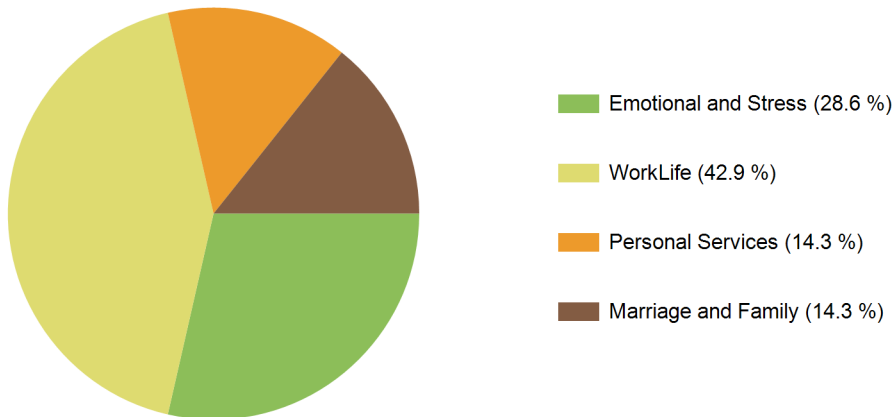
#### Overall Utilization

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There were 7 new contacts. 1 was referred by Human Resources, 1 was referred by Poster / Brochure, 4 had Used Before, 1 was referred by Website.

The presenting problems were: Emotional, Marital / Relationship, Personal Services and WorkLife.

7 new contacts were self-initiated.





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**Work/Life Utilization**

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In this time period there were 3 cases that were opened: 33.3 % of the cases were Program Consultation, 33.3 % of the cases were Financial Hardship, 33.3 % of the cases were Legal.

Program Consultation, Financial Hardship and Legal tied for the most utilized with 1 case.

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**Training and Onsite Services**

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**Training Comment:**

ACI is pleased to have provided training services that met organizational needs during the first quarter of 2016. This quarter, ACI delivered the Quarterly Management Training Series webinar "Passing the Torch: Generational Changes in the Workplace." Next quarter, look for the upcoming "Efficiency in the Workplace" training. Visit ACI's YouTube channel for 24/7 access to more trainings and popular videos. For consultation, support services and flexible training options tailored to your workplace, contact ACI at 800-932-0034 and ask to speak with a member of the training team, or email ACI at [training@acispecialtybenefits.com](mailto:training@acispecialtybenefits.com).

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**Newsletters**

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ACI provided the following HealthY-mails this quarter:  
"5 Ways to Support Veterans in the Workplace", "Work Smarter, Not Harder" and "Loving Your Job is a Skill"

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**Formal Referrals**

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The Supervisory Referral process is a powerful yet easy-to-use tool for managers to address employee behavior concerns. Examples of workplace issues that can be resolved through this process include: difficulty working with others, anger management, substance abuse, loss of productivity, absenteeism, and more.

The Supervisory Referral process reduces the amount of time managers spend dealing with workplace issues and maximizes the potential for issues to be resolved.

To begin a Supervisory Referral, or for more information or consultation, contact the ACI Clinical Department at 800-932-0034.

Number of Formal Referrals: 0

Number of Informal Referrals: 0

**Utilization Hours**

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Employee Assessment	6.00
Consultation: Work/Life & Concierge	7.00
Consultation: Employee Consultation	1.00
<hr/>	
Total Program Hours this Period:	14.00

**Utilization Comments**

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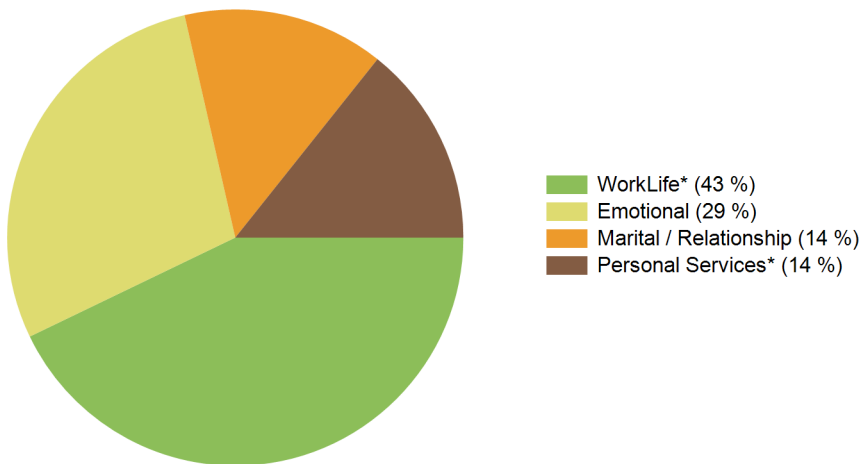
From 7/1/2016 to 9/30/2016, SCORE achieved an annualized utilization rate of 2.6%. With ACI 's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

## Primary Issue for Assessment

Primary Issue	New
Emotional	2
Marital / Relationship	1
Personal Services*	1
WorkLife*	3

According to a recent study, family issues accounted for 21% of all unscheduled absences and personal needs accounted for 11% (Human Resources Management). ACI's comprehensive work/life services provide employees and their family members with the financial consultation, legal consultation, child care and elder care referrals, resources and support necessary to better manage life's everyday responsibilities while staying focused and productive at work.

### New Issues this Quarter



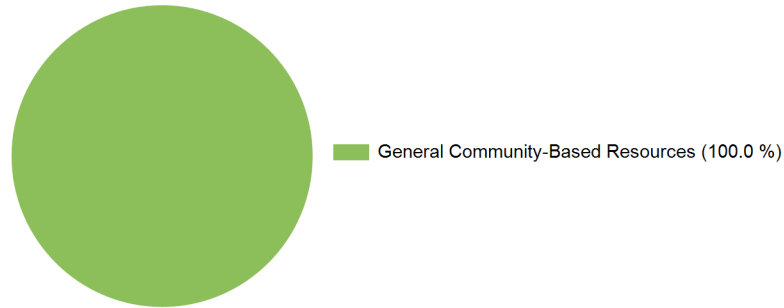
\*Any WorkLife and Personal Services cases are detailed later in the report, and 'Other Issues' includes issues <1%.

## Employee Assistance Program Utilization Report

### Primary Issue Breakout for Personal Services

Referral Made	New
General Community-Based Resources	1

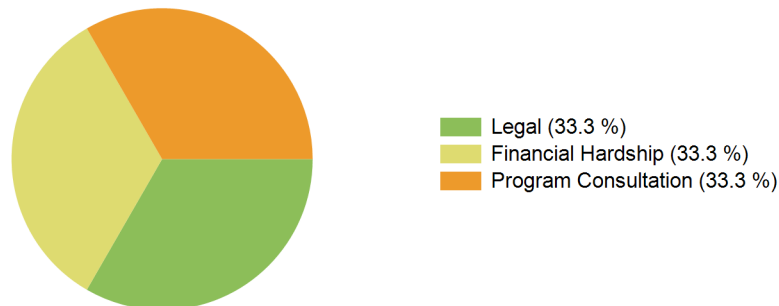
New Issues this Quarter



### Primary Issue Breakout for WorkLife

Referral Made	New
Financial Hardship	1
Legal	1
Program Consultation	1

New Issues this Quarter



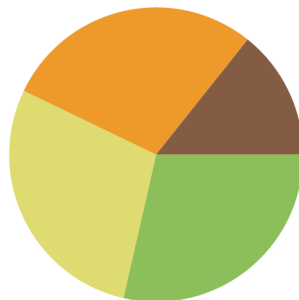
## Demographic Data

Gender	New
Female	7
Male	0
Unknown	0



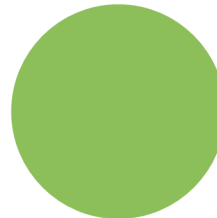
Female (100 %)  
Male (0 %)  
Unknown (0 %)

Age Range	New
0-9	0
10-19	0
20-29	2
30-39	2
40-49	2
50-59	1
60-69	0
70-79	0
80-89	0
90-99	0



20-29 (29 %)  
30-39 (29 %)  
40-49 (29 %)  
50-59 (14 %)

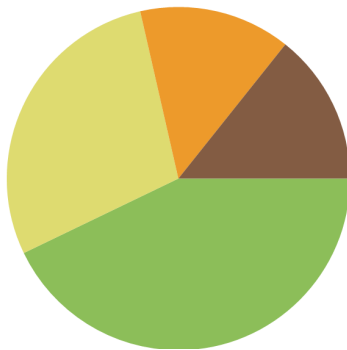
Who is Initiating Contact with ACI	New
Information not available	0
Self	7
Family Member	0
Other	0



Self (100 %)  
Family Member (0 %)  
Other (0 %)  
Information not avail...

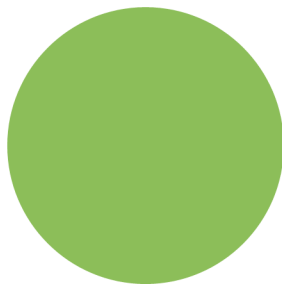
## Employment Data

Years Employed	New
< 6 Months	1
< 1 Year	2
1 - 5 Years	1
6 - 10 Years	3
11 - 15 Years	0
16 - 20 Years	0
20+ Years	0



- 6 - 10 Years (43 %)
- < 1 Year (29 %)
- 1 - 5 Years (14 %)
- < 6 Months (14 %)

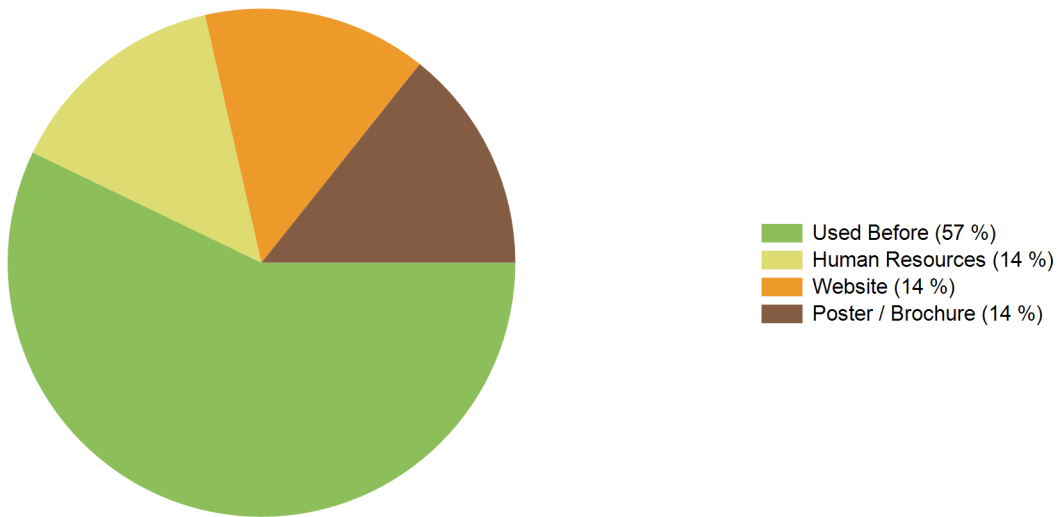
Job Category	New
Clerical	0
Labor	0
Management	0
Other	0
Production	0
Professional	7
Sales	0
Service	0
Supervisor	0
Technical	0



- Professional (100 %)

## Referral Source

Referral Source	New
Supervisor - Formal	0
Supervisor - Informal	0
Other Employee	0
Family Member	0
Human Resources	1
Orientation / Training	0
Poster / Brochure	1
Health Fair	0
Intranet	0
Email	0
Website	1
Used Before	4
Onsite Event	0



06/30/2016

Small Cities Organized Risk Effort

2180 Harvard St. STE 460  
Sacramento CA 95815

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions and a policy of disclosure as to the insurance carriers with which Alliant does business.

The commission Alliant will receive from the carrier as a result of this placement will be no greater than 11% of the premium.

Alliant Underwriting Services will also receive additional compensation from the carrier for providing Underwriting Services up to 16.9%. A fee of \$8,839.00 has been included on your invoice for Loss Control, Engineering and Appraisal services provided by Alliant Business Services.

Alliant Underwriting Services and Alliant Business Services are internal operating groups of Alliant Insurance Services, Inc.

Alliant has no ownership interest in any of the carriers or any other intermediaries (if any) that were a part of this placement.

Upon written request, Alliant will further disclose all quotes and indications sought and received by Alliant in connection with your insurance placement, and the terms, including any Alliant interest in or contractual agreement with any of the prospective insurers, of all compensation to be received by Alliant. Request should be mailed to:

Alliant Insurance Services, Inc.  
701 B. Street, 6th Floor  
San Diego, California 92101-8156  
Attention: General Counsel



## FACT SHEET

### RETAIL BROKERAGE vs. WHOLESALE BROKERAGE & SERVICE OPERATIONS

Many insurance brokerage firms, including Alliant Insurance Services, Inc., have affiliate and/or subsidiary companies that perform services associated with the risk management and insurance procurement process. Alliant has numerous and varied client relationships that involve any combination of Retail Brokerage, Wholesale Brokerage and other Loss Control or Risk Management Consulting work. In addition, Alliant's affiliates, such as Alliant Business Services (ABS), can provide clients with other services not necessarily directly related to the risk management or insurance procurement, such as Human Resources Consulting and/or Appraisal Services.

Normally when acting as our clients' "Retail Broker" Alliant will collect a commission as compensation, or have a *Fee for Service* compensation plan. Alliant will then have a written Agreement with clients, and that document includes full disclosure concerning the compensation we earn including wording similar to the following:

In addition to the commissions and/or fee that the Broker receives, Alliant Underwriting Services (AUS), a division of a related entity, may receive compensation from the Broker and/or the carrier for providing underwriting services. The financial impact of the compensation received by AUS is a cost included in the premium. Also, the related entities of Alliant Business Services (ABS) may receive compensation from Broker and/or the carrier for providing designated, value-added services. Services contracted for by the Client directly will be invoiced accordingly. Otherwise, services will be provided at the expense of Broker and/or the carrier.

This contract language is in addition to the standard disclosure wording contained in Alliant proposals. At the bottom of this **Fact Sheet** we have attached what we include on our Standard Proposals. (Additional disclosure wording is also included on Alliant invoices.) Full disclosure is a key component of our client communication concerning compensation.

The **Retail Brokerage** activities, and Alliant's other services involved in Wholesale Brokering are distinctly separate. Our Retail Brokers and staff act as *advocates for the client* and are involved in the day-to-day delivery of services spelled out in our "Scope of Services." Such services would include ideas such as, negotiating terms and conditions of coverage, issuance of certificates, tailoring coverages to meet specific needs, and assuring that all lines of coverages are properly provided to protect clients' assets.

The **Wholesale Brokerage** activities are provided through Alliant Specialty Insurance Services (ASIS). These include administration of programs that Alliant affiliated companies manage and/or underwrite, and involve separate functions from Retail Brokerage service. Alliant Insurance Services, Inc. has other operations including, AUS and ABS, which provide non-retail brokerage services. The inclusion of these Wholesale Brokerage activities into a program has additional advantages that accrue to clients, primarily in the realm of cost savings, as these activities can generally be provided less expensively by the Wholesale Brokerage operation than they can by a traditional insurer. This is especially the case when a program is large or complex.

As in any business, the cost of services will vary year by year based on program size, underwriting authority, and other factors. AUS receives compensation from carriers for which it provides underwriting and program administration services. There are numerous services involved in this Wholesale Broker function, including:

- + Underwriting new and renewal business for the primary/excess markets
- + PML Analysis
- + Claims Analysis
- + Program Management
- + Program Administration/Information Technology associated with program management.

**AS JUST ONE EXAMPLE**, the Alliant Property Insurance Program (APIP) - formed in 1993 to meet the unique property insurance needs of public entities – has grown from 65 members in one State to over 9,300 members in 45 States. This growth has fueled insurance cost savings for all members.

## FACT SHEET

### RETAIL BROKERAGE vs. WHOLESALE BROKERAGE & SERVICE OPERATIONS (Cont.)

To achieve Program results, AUS annually:

- ❖ **Underwrites** over 6,000 renewal applications,
- ❖ **Reviews** Statement of Values and associated COPE (Construction, Occupancy, Protection & Exposure) information for over 219,800 Program property locations,
- ❖ **Allocates** premium between 28 separate insurance markets,
- ❖ **Establishes** renewal pricing parameters in accordance with the underwriting/rating standards provided by the program markets, and
- ❖ Performs *Program Accounting* including individual member pricing billing, collections, and remittance to program markets.

Additional ABS services available to Program members include:

- ❖ **Loss Control Services** (no specific budget and can be tailored to individual clients).
- ❖ **Appraisals** (Buildings over \$5M appraised every 5-7 years).
- ❖ **Infrared Testing** (again tailored to the client but not an unlimited number of days).
- ❖ **Business Interruption Consulting** (assistance by Forensic Accountant in determining Business Interruption values).
- ❖ **PEPIP Solution Center** (24 hr. hotline to address Property Loss Control questions).
- ❖ **Webinars** (8-10 web based training sessions per year on Property related topics).

Alliant Insurance Services, Inc., our Retail Brokers and colleagues all strive to provide the high level of service expected from our clients at a competitive level of compensation that should be clearly understood and documented.

*Commissions are customarily paid by the insurance carriers to their agents and to brokers as a percentage of premiums. In addition to the commissions that Alliant receives, Alliant Underwriting Services. ("AUS"), a division of a related entity may receive compensation from Alliant and/or the carrier for providing underwriting services. The financial impact of the compensation received by AUS is a cost included in the premium. Additionally, Alliant Business Services ("ABS") and/or Strategic HR may receive compensation from Alliant and/or the carrier for providing designated, value-added services. Services contracted for by the client directly will be invoiced accordingly. Otherwise, services will be provided at the expense of Alliant and/or the carrier. Further information is available upon written request directed to: Alliant Insurance Services, Attention: General Counsel, 701 B Street, San Diego, CA 92101.*



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
October 14, 2016**

**Agenda Item G.1.**

**AUDITED FINANCIAL REPORT FOR YEAR ENDING JUNE 30, 2016**

**ACTION ITEM**

**ISSUE:** SCORE's annual financial audit was recently completed by the accounting firm of Crowe Horwath. A representative from the firm will present the year ending June 30, 2016 Financial Audit findings to the Board of Directors.

**RECOMMENDATION:** Review, accept and file the FY 15/16 Financial Audit as presented or modified.

**FISCAL IMPACT:** None.

**BACKGROUND:** SCORE is required to have a financial audit conducted annually. The audit is filed with the California State Controller's Office and the County in which its primary office is located.

**ATTACHMENTS:** *Draft* Audited Financial Report for Fiscal Year Ending June 30, 2016 (Handout)



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
October 14, 2016**

**Agenda Item H.1.**

**ALLIANT PROPERTY INSURANCE PROGRAM (APIP)  
VS.  
ALLIANT MOBILE VEHICLES PROGRAM (AMVP)**

**INFORMATION ITEM**

**ISSUE:** Michelle Minnick will present a comparison of the coverages for member vehicles and contractor's equipment afforded by the APIP and AMVP programs.

**RECOMMENDATION:** Review and consider if any changes or updates need to be made to your current choice of coverage.

**FISCAL IMPACT:** None

**BACKGROUND:** The AMVP program was introduced a number of years ago to cover certain types of vehicles and equipment that were not covered by APIP. Over the years the APIP program has expanded the coverage available to compare more closely with AMVP program. Given these changes members are presented an overview of what's available and are asked to review their current choices.

**ATTACHMENT(S):** Handout at meeting



BACK TO AGENDA

**Small Cities Organized Risk Effort  
Board of Directors Meeting  
October 14, 2016**

**Agenda Item H.2.**

**MOC: TYPICAL BUSINESS RISKS NOT COVERED**

**INFORMATION ITEM**

**ISSUE:** Marcus Beverly will present an overview of the typical risks or claims that are considered “uninsurable” and therefore are not covered by Memorandums of Coverage offered by risk pools.

**RECOMMENDATION:** Review and discuss risks faced by members.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**ATTACHMENTS:** Handout at meeting



## **SCORE LIABILITY CLAIMS AUDIT**

### **ACTION ITEM**

**ISSUE:** The Board is presented a summary of the the biennial Liability Claims Audit recently conducted by independent consultant Ken Maoilin.

A total of 40 claims were audited, 25 open and 15 closed. Key findings included proactive, timely and appropriate investigation and appropriate reserves with no evidence of step or retroactive reserving practices. Litigation management was found to be competent and effective. File management and documentation was clear, with good use of reports, note and diary. No negative issues were noted and the findings reflect that SCORE claims are handled in a manner that meets or exceeds industry starndards and CAJPA criteria.

**RECOMMENDATION:** Review and accept report.

**FISCAL IMPACT:** None.

**BACKGROUND:** SCORE contracts with an indepenent claims consultant to audit the management of member liability claims every other year.

**ATTACHMENTS:** SCORE Liability Program Audit Report – 2016, Summary

## SMALL CITIES ORGANIZED RISK EFFORTS (SCORE)

### LIABILITY PROGRAM AUDIT REPORT – 2016

Risk Management Services (RMS) conducted an audit of the SCORE claims during the period of 8/11/16 to 8/16/16. This involved e-mail communication with both the Pool Administrator and TPA, review of loss data for file selection, an electronic review of 25 open and 15 closed claims and a formal report of our audit findings.

An RMS Audit Review form was completed on each file reviewed and is included as a confidential document.

The following observations were made in the course of the audit:

**INVESTIGATION** – The TPA Adjustor is very proactive in conducting timely and appropriate investigation. He utilizes Member departmental resources, conducts site visits and obtains all necessary documentation. The investigation practices of the TPA are very solid and conducted timely.

**RESERVING** – The files were found to have appropriate reserves that reflect the reasonable ultimate value of the exposure, both for indemnity and defense. There was no evidence of step or retroactive reserving practices. The solid investigation and experience of the TPA Adjustor accounts for the appropriate reserving of files.

**LITIGATION MANAGEMENT** – The files involving litigation revealed that:

- The Adjustor works closely with Defense Counsel and the Member to develop and implement a litigation plan.
- Defense Counsel is appropriately retained in pre-litigation to provide attorney-client protection and advise the Member on incident mitigation.
- Appropriate dispositive motions are filed and with a high level of success.
- Litigation is well coordinated and results are obtained in an effective and economical manner.

Overall, litigation management was found to be handled in a competent and effective manner.

**LIABILITY/DAMAGE EVALATUIONS** – The investigation provides the information necessary to evaluate liability. This evaluation aids in determining future handling. The files were found to be well evaluated as to the degree of liability.

Damage information related to medical issues, loss of earnings and pain/suffering are obtained in a timely manner by the Adjustor. This helps to determine the level of damages and set appropriate reserves.

**FILE MANAGEMENT** – The files in the York MIS were found to be complete and well documented in a timely manner.

File management practices indicated in the audit include:

- Excellent management of statutory notices – they are issued appropriately and timely.
- Regular Claims Supervisor review and intervention on files.
- Good use of the York Claims Management Review report. This document provides a good overall review and analysis of the claim and exposure.
- Diary is set and tracked well.
- Risk transfer opportunities are recognized and handled appropriately.
- The Adjustor communicates well and effectively with the Member, claimants and counsel.
- There is a good practice of tracking and investigating potential dangerous condition matters, in the incident stage.
- Adjustor notes in the York MIS are complete and timely. All appropriate documents are included as attachments. The MIS files are very well managed.

**NEGOTIATION PRACTICES** – The Adjustor is very proactive in negotiating meritorious claims directly with claimants and/or their counsel. The Adjustor is also effective in negotiating tender and subrogation opportunities. Negotiation practices result in favorable results for both the Member and Pool.

**CLOSED FILES** – The closed files reviewed were found to be handled appropriately, closed timely, contained all required closing documents and resolutions were favorable to the Member (see closed file review list attached as Exhibit A).

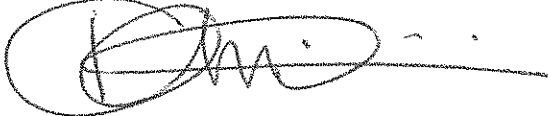


Overall, the audit revealed that the SCORE claims are handled in a professional and competent manner. There were no issues noted that would create a negative impact to the Member or Pool.

The SCORE claims are handled in a manner that meets or exceeds industry standards and CAJPA criteria.

There are no recommendations at this time.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'K. Maiolini', is written over a large, hand-drawn oval. A horizontal line extends to the right from the end of the signature.

Kenneth R. Maiolini, ARM-P

Attachments: RMS Audit Review Forms (Confidential Document)  
SCORE Closed File Review (Exhibit A)



## TARGET SOLUTIONS RENEWAL

### ACTION ITEM

**ISSUE:** The Target Solutions service agreement with SCORE is scheduled to expire on 10/31/2016 with an auto renewal option. Usage statistics are provided below to assist the Board in deciding whether or not to renew the agreement.

Member use of Target Solutions is increasing, with 284 registered users (average cost per user is \$88.58). The numbers for the last three years are:

2013/14:	234 registered users, 528 courses completed
2014/15:	236 registered users, 373 courses completed
2015/16:	284 registered users, 430 courses completed

**RECOMMENDATION:** Review and provide direction on the renewal of the Target Solutions contract.

**FISCAL IMPACT:** The renewal is offered at the current price of \$25,157 per year and is included in this year's budget.

**BACKGROUND:** SCORE entered into an agreement with Target Solutions in 2010 to provide members with an online option for safety and loss control training. This online platform allows for supervisors and managers to assign training modules and track employee progress as the modules are completed.

The service covers a wide variety of topics, including fire personnel training that is one of the key reasons members have continued to renew the service. Last year the Program Administrators were asked to negotiate the rate and discovered that SCORE is paying a 'grandfathered' rate for the full suite of training topics, including the optional fire training.

### ATTACHMENTS:

1.  SCORE Target Solutions Contract Year Summary Comparison FY 14/15 to FY 15/16
2.  SCORE Target Solutions Utilization Report 11/1/2015 – 9/30/2016

## SCORE Target Solutions Contract Year Summary Comparison

<b>Report Date</b>	10/6/2016
<b>Account Name</b>	SCORE
<b>Annual Contract Value</b>	\$25,157
<b>Renewal Date</b>	11/1/2016

### Contract-to-Date Summary

	This Year	Last Year
	11/1/2015 - 9/30/2016	11/1/2014 - 9/30/2015
Active Entities	10	10
# of Potential Active Entities	20	20
% Entities Active	50.00%	50.00%
# of Licenses	-	-
Total Active/Offline Users	475	405
Registered Users	284	236
% Users Active	59.79%	58.27%
Users Completing One or More Course	79	84
Courses Completed-Total	328	373
Users Completing One or More Custom Activities	4	26
Custom Activities Completed-Total	11	225

SCORE Target Solutions Utilization Report 11/30/15-9/30/16

Member Organization	Total Active and Offline Employees	Registered Users	Users Completing One or More Courses	Courses Completed-Total	Users Completing One or More Custom Activity	Custom Activities Completed-Total
City of Biggs	13	6	0	0	0	0
City of Colfax	14	9	3	8	0	0
City of Dunsmuir	29	21	5	15	0	0
City of Etna	44	24	0	0	0	0
City of Isleton	2	1	0	0	0	0
City of Live Oak	14	2	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	31	26	18	70	2	9
City of Mount Shasta	95	67	19	21	0	0
City of Portola	30	9	0	0	0	0
City of Rio Dell	3	1	0	0	0	0
City of Shasta Lake	41	21	4	37	0	0
City of Susanville	6	5	0	0	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	2	1	0	0	0	0
City of Yreka	38	31	6	8	1	1
Fort Jones Volunteer Fire Department	30	25	11	131	1	1
SCORE - Small Cities Organized Risk Effort	6	6	0	0	0	0
Town of Fort Jones	6	4	3	13	0	0
Town of Loomis	20	9	9	21	0	0
Weed City Fire	34	13	1	4	0	0
<b>Totals</b>	<b>475</b>	<b>284</b>	<b>79</b>	<b>328</b>	<b>4</b>	<b>11</b>



## CAJPA CONFERENCE FEEDBACK

### INFORMATION ITEM

**ISSUE:** Members that attended the CAJPA 2016 Conference are encouraged to share their experience with other Board Members and highlight any information they feel will benefit the pool.

**RECOMMENDATION:** None.

**FISCAL IMPACT:** None.

**BACKGROUND:** The California Association of Joint Powers Authorities (CAJPA) annually hosts a conference to present topics and issues that are of relevance to their JPA members. This year the conference was held in South Lake Tahoe and featured speakers Sal Giunta (Medal of Honor Recipient) and Mike Madrid.

#### Sessions of Interest to the Board

- “Igniting” Your Pool’s Funding Policy – presented by Marcus Beverly
- Pool Roundtable – presented by Martin Brady
- Top Five Things Every Board Member Needs to Know – presented by Jim Marta
- Effectively Managing Small Details of a JPA – presented by Lilian Vanvieldt
- JPA’s – Beyond Risk Management – presented by Gregory Trout and Martin Brady

**ATTACHMENTS:** None.



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
October 14, 2016**

**Agenda Item H.6.**

**SCORE MEMBER SERVICE PROVIDER SURVEY**

**ACTION ITEM**

**ISSUE:** SCORE annually requests Members' satisfaction with its service providers by asking Members to rate the overall value of SCORE programs and services. The Program Administrators have provided the attached survey questions for review and approval in anticipation of surveying members again this year.

**RECOMMENDATION:** Review and approve the survey for distribution to members in November 2016 with the results of the survey to be presented at the January Board meeting.

**FISCAL IMPACT:** None

**BACKGROUND:** The last survey for Alliant, DKF Risk Solutions and Gilbert Associates was completed in 2015 as well as the survey of York Claims Management Services in March of 2015. To maintain consistency and comparability in member responses the attached survey includes all questions from the 2015 survey.

Currently there is no administrative policy regarding how often a survey of service providers should be conducted.

**ATTACHMENTS:** SCORE Member Service Provider Survey 2016

# 2016 SCORE Member Vendor Survey

## **Program Administrator Survey**

- 1) Alliant Insurance Services, Inc. is responsive to your needs and concerns, and responds promptly to inquiries and requests (i.e. certificates of insurance, coverage issues, contract review and assistance, recommendations, risk assessments, etc.)
- 2) Alliant Insurance Services, Inc. maintains good contact and keeps members apprised on all important and pertinent risk management/insurance matters.
- 3) How do you perceive the knowledge and expertise of Alliant Insurance Services, Inc. staff?
- 4) Are SCORE Agendas and Minutes sufficient to understand Board of Directors decisions, actions or discussions even if not present at meeting?
- 5) Appropriate, timely and sufficient information is provided to support the Board of Directors in making informed decisions.
- 6) Alliant Insurance Services, Inc. accomplishes goals and objectives as well as providing additional value to the JPA.
- 7) The SCORE website contains timely and useful information?
- 8) How would you rate your overall satisfaction with Alliant Insurance Services, Inc. as the program administrator?
- 9) Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

## **SCORE Account Services Vendor Survey**

- 1) Gilbert Associates, Inc. provides timely and accurate financial information for SCORE Board Members and Staff
- 2) Gilbert Associates, Inc. helps SCORE maintain effective internal controls over financial transactions and reporting
- 3) Gilbert Associates, Inc. exhibits expertise with risk pools and provides valuable input in regards to financial issues that are relevant to SCORE and its members
- 4) Gilbert Associates, Inc. displays professionalism in its interactions with SCORE Board Members and Staff
- 5) Gilbert Associates, Inc. responds promptly and timely to payment and reimbursement requests from SCORE members and vendors.
- 6) How would you rate your overall satisfaction with Gilbert Associates, Inc. as the program accountant?
- 7) I am satisfied with the accounting services provided by Gilbert Associates, Inc. to SCORE.

## **SCORE Liability Claims Adjusting Services**

- 1) Are responses to the initial claim notice timely?
- 2) Are the reports and other information provided to you useful in determining how to resolve your claims?
- 3) Is the claims adjuster professional in his/her dealings with City employees and the general public?
- 4) Are the claims adjusting personnel sufficiently experienced?
- 5) Are phone calls returned in a timely manner?
- 6) Do the claims reserves established seem appropriate?
- 7) Are claim payments made in a timely manner?
- 8) Are medical and/or legal expenses monitored and controlled?
- 9) Does the claims adjuster effectively manage the claims process?
- 10) Are the claims summaries provided in the closed session sufficient to make informed decisions?

# 2016 SCORE Member Vendor Survey

## **SCORE Workers' Compensation Claims Adjusting Services**

- 1) Are responses to the initial claim notice timely?
- 2) Are the reports and other information provided to you useful in determining how to resolve your claims?
- 3) Is the claims adjuster professional in his/her dealings with City employees and the general public?
- 4) Are the claims adjusting personnel sufficiently experienced?
- 5) Are phone calls returned in a timely manner?
- 6) Do the claims reserves established seem appropriate?
- 7) Are claim payments made in a timely manner?
- 8) Are medical and/or legal expenses monitored and controlled?
- 9) Does the claims adjuster effectively manage the claims process?
- 10) Are the claims summaries provided in the closed session sufficient to make informed decisions?

## **SCORE Loss Prevention/Training Program Services**

- 1) DKF Solutions Group is responsive to requests for assistance?
- 2) Are the subjects of training provided by DKF Solutions Group valuable?
- 3) Do the inspections/visits completed by DKF Solutions Group provide value?
- 4) Is the frequency of DKF Solutions Group inspections/visits adequate?
- 5) DKF Solutions Group exhibits expertise with risk pools and provides valuable input in regards to risk and safety issues that are relevant to SCORE and its members?
- 6) How would you rate your overall satisfaction with DKF Solutions Group as the Loss Prevention specialist?
- 7) I am satisfied with the Risk Control services provided by DKF Solutions Group and feel like they add value to SCORE.

## **SCORE Satisfaction Survey**

- 1) How well does SCORE effectively manage its member's issues?
- 2) Do Board meetings provide value to you as a SCORE member?
- 3) How is SCORE perceived by your City's Leadership as providing value to your City?
- 4) ERMA Members: Evaluate the counsel provided by the EPL Hotline.
- 5) Does SCORE sponsored training meet or exceed your expectations?
- 6) Is SCORE properly meeting your insurance (protection) needs and expectations?
- 7) How would you rate the level of risk control services you currently receive by SCORE?
- 8) How is SCORE meeting your risk control service needs?
- 9) Overall, how would you rate SCORE as an organization?
- 10) Overall level of satisfaction?





**CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95**

**ACTION ITEM**

**ISSUE:** Pursuant to Government Code Section 54956.95, the Board will hold a Closed Session to discuss the following claims:

\*\*Request for Authority

**1.  Liability**

- a. Blakely vs. City of Mt. Shasta\*\*

**2.  Workers' Compensation**

- a. SCWA-320321 vs. City of Yreka\*\*
- b. SCWA-176366 vs. City of Yreka\*\*
- c. SCWA-555920 vs. City of Mt. Shasta\*\*
- d. SCWA-555958 vs. City of Yreka\*\*
- e. SCWA-159149 vs. City of Williams\*\*
- f. SCWA-555898 vs. City of Mt. Shasta\*\*

**FISCAL IMPACT:** TBD

**RECOMMENDATION:** None

**BACKGROUND:** None

**ATTACHMENTS:** None



BACK TO AGENDA

**Small Cities Organized Risk Effort  
Board of Directors Meeting  
October 14, 2016**

**Agenda Item K.**

## **ROUNDTABLE DISCUSSION**

### **INFORMATION ITEM**

**ISSUE:** The floor will be open to the Board for discussion.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** This item is added to each agenda for any topics or ideas members would like to discuss.

**ATTACHMENTS:** None.

Term	Definition
4850	Labor Code 4850
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
<b>ACV</b> (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party—the insurer. The other party the insured does not take part in the preparation of the contract)
<b>ATD</b> (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA’s excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would “drop down” and pay losses within the JPIA’s SIR, or pooled layer
<b>AME</b> (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers’ Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties
<b>ACIP</b> (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
<b>APIP</b> (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities
<b>ADA</b> (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669-4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
<b>AIS</b> (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance
<b>AGRIP</b> (Association of Governmental Risk Pools)	A national organization of JPA’s and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA
<b>ALCM</b> (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).

<b>ARM</b> (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better
<b>BOD/BD</b> (Board of Directors)	body of elected or appointed members who jointly oversee the activities of a company or organization
<b>BI</b> (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
<b>CAJPA</b> (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs
<b>CIPRA</b> (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
<b>CJPRMA</b> (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to SCORE's Liability Program
California State Association of Governments ( <b>CSAC</b> )	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
California State Association of Governments - Excess Insurance Authority ( <b>CSAC-EIA</b> )	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures
<b>CalTIP</b> (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987
Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members
<b>CIC</b> (Certified Insurance Counselor)	an insurance agent professional certification designation
Certified Industrial Hygienist ( <b>CIH</b> )	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them
Chartered Property Casualty Underwriter ( <b>CPCU</b> )	CPCU is a professional designation in property-casualty insurance and risk management

Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
Compromise and Release (C&R)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	an insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	describe the responsibilities and the obligations of both the insured and the insurance company
Confidence Level (CL)	an estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL
Contract	a legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration
Contract of Utmost Good Faith	as the insurance company relies on the truthfulness and integrity of the applicant when an issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims
Certified Safety Professional (CSP)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
California State Association of Counties Excess Insurance Authority (CSAC-EIA)	SCORE participates in a group purchase of pollution liability coverage with CSAC-EIA
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action
Definitions	clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
Difference In Conditions	A specialized property insurance policy written to provide coverage for perils

<b>(DIC)</b>	not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses
Directors and Officers <b>(D&amp;O)</b>	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
Date of Loss <b>(DOL)</b>	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
Earthquake <b>(EQ)</b>	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers' Liability	Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits
Employment Practices Liability <b>(EPL)</b>	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc
Endorsement	any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
Employment Risk Management Authority <b>(ERMA)</b>	ERMA provides employment practices Liability coverage to SCORE members desiring such coverage
Errors and Omissions Insurance <b>(E&amp;O)</b>	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the "misfeasance, malfeasance or non-feasance" of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	describe the losses for which the insured is not covered
Executive Committee <b>(EC)</b>	committee within that organization which has the authority to make decisions and ensures that these decisions are carried out
Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the "Expected" Confidence Level (CL)

Exposure	a condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage)
Financial Accounting Standards Board ( <b>FASB</b> )	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission
Fidelity Bonds	Written as financial guarantees of employees' honesty. Personnel with money-handling responsibilities are considered exposures to loss
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds
Generally Accepted Accounting Principles ( <b>GAAP</b> )	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
Governmental Accounting Standards Board ( <b>GASB</b> )	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non-governmental organization
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties)
Hazard	anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard)
Health Insurance Portability and Accountability Act ( <b>HIPAA</b> )	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and secure
Incurred But Not Reported ( <b>IBNR</b> )	It is that part of the total claims that is unknown at any point in time. At any time, SCORE has claims that have not been reported or recognized by SCORE or has claims recognized by SCORE but without knowledge of the cost when such claim is finally closed. SCORE uses an actuary to project the costs of these unknown liabilities to SCORE <ul style="list-style-type: none"> <li>- the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or SCORE and expected future development on claims already reported</li> </ul>
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
Injury Illness Prevention Program ( <b>IIPP</b> )	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	a contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
Insurance Requirements in Contracts ( <b>IRIC</b> )	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.
Insurance Services Office, Inc. ( <b>ISO</b> )	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers

Insuring agreements	state in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages
Limit	The most that will be paid in a loss
Local Agency Workers' Compensation Excess Joint Powers Authority ( <b>LAWCX</b> )	LAWCX provides excess coverage to SCORE's workers' compensation pool
Long Range Planning ( <b>LRP</b> )	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short-term (operational or tactical plans) for achieving interim goals.
Loss Adjustment Expense ( <b>LAE</b> )	administrative expense to manage a claim to conclusion- Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees- Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
Maximum Medical Improvement ( <b>MMI</b> )	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
Memorandum of Coverage ( <b>MOC</b> )	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	a person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new)
Morale Hazard	an individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs)
Mutual interest company	the insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation



Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	a total contribution for losses less excess insurance costs
Non Vacant land	refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches)
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation
Occurrence	A) In order for SCORE to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in
Peril	Cause of a loss
Permanent and Stationary (P&S)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
Permanent Disability (PD)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached
Personal Protective Equipment (PPE)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury
Physical Hazard	a hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps)
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. SCORE's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised
Principle of Indemnity	when a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less
Property Insurance	This covers the member for damage to its own property, sometimes called first-party coverage
Public Agency Risk Managers Association (PARMA)	A statewide association for risk managers in the public sector. Educational and lobbying activities

Public Entity Property Insurance Program ( <b>PEPIP</b> )	A group purchase program from which many SCORE members purchase their insurance
Public Risk Management Association ( <b>PRIMA</b> )	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes
Pure Risk	involves only the possibility of loss
<b>QME</b> (Qualified Medical Examiner )	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal
Replacement Cost ( <b>RC</b> )	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, SCORE estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, SCORE collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	the chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
Risk and Insurance Management Society ( <b>RIMS</b> )	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
Self-Insured Retention ( <b>SIR</b> )	the maximum amount of exposure to a single loss retained by SCORE

Severability of Interests Clause	An insurance policy provision clarifying that the word “insured,” as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies’ loss integrity. Another type of special event coverage, known as a “tenants and permittees” policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	the greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer’s right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages
Temporary Disability Benefits (TD)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering
Third Party Administrator (TPA)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits
Total Insured Values (TIV)	The values shown on a member city’s schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss
Terrorism Risk Insurance Act (TRIA)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal "backstop" for insurance claims related to acts of terrorism.
Vacant land	refers to land that is unoccupied and unused, and/or has no structures on it
Vehicle Identification Number (VIN)	unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833

# SCORE Members Organization Chart FY 2016/17

BOARD OF DIRECTORS		
John	Busch	City of Biggs
Wes	Heathcock	City of Colfax
Paul	Poczobut	City of Dunsmuir
Sarah	Griggs	Etna
Linda	Romaine	T
		Town of Fort Jones
Robert	Jankovitz	City of Isleton
Jim	Goodwin	City of Live Oak
Roger	Carroll	P
		Town of Loomis
Kathy	LeBlanc	City of Loyalton
Shelley	Gray	City of Montague
<b>TBD</b>		City of Mount Shasta
Robert	Meacher	City of Portola
Brooke	Woodcox	S
		City of Rio Dell
John	Duckett	City of Shasta Lake
Jared	Hancock	City of Susanville
Randolph	Darrow	City of Tulelake
Diana	Howard	City of Weed
Steve	Baker	VP
		City of Yreka

ALTERNATES		
Mark	Sorensen	Biggs
Laurie	VanGroningen	Colfax
Bryce	Craig	Dunsmuir
Marilyn	Seward	Etna
Sandra	Wadley	Fort Jones
Romi	Balbini	Isleton
Hope	Ithurburn	Live Oak
Crickett	Strock	Loomis
Kathy	LeBlanc	Loyalton
Don	Kincade	Montague
Muriel	Howarth Terrell	Mt. Shasta
Susan	Scarlett	Portola
Karen	Dunham	Rio Dell
Laura	Redwine	Shasta Lake
Gwenna	MacDonald	Susanville
Jenny	Coelho	Tulelake
Ron	Stock	Weed
Rhetta	Hogan	Yreka

EXECUTIVE COMMITTEE		
Roger	Carroll	P
		Loomis
Steve	Baker	VP
		Yreka
Brooke	Woodcox	S
		Rio Dell
Linda	Romaine	T
		Fort Jones

PROGRAM ADMINISTRATORS		
Marcus	Beverly	Alliant Insurance Services
Michael	Simmons	Alliant Insurance Services
Michelle	Minnick	Alliant Insurance Services
Raychelle	Maranan	Alliant Insurance Services
Joan	Crossley	Alliant Insurance Services

LIABILITY CLAIMS ADMINISTRATORS		
Cameron	Dewey	York Risk Services
Craig	Nunn	York Risk Services

ADVISORS		
Byrne	Conley	Byrne and Conleys
Kevin	Wong	Gilbert Associates Inc.

WC CLAIMS ADMINISTRATORS		
Ariel	Leonhard	York Risk Services
Dorienne	Zumwalt	York Risk Services

SAFETY/LOSS PREVENTION CONSULTANTS		
David	Patzer	DKF Solutions Group
John	Balestrini	DKF Solutions Group

P = President    VP = Vice President  
S = Secretary    T = Treasurer

# SCORE RESOURCE CONTACT GUIDE

## FY 2016/17

**PROGRAM ADMINISTRATION**  
 Alliant Insurance Services, Inc.  
 2180 Harvard Street Ste 460  
 Sacramento, CA 95815  
 Main: (916) 643-2700 Fax: (916) 643-2750  
[www.Alliant.com](http://www.Alliant.com)

SUBJECT	MAIN CONTACT	PHONE	EMAIL
<b>JPA MANAGEMENT ISSUES</b> –coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development; program budget/funding, financial analysis, coordination w/financial auditor/JPA accountant	<p style="text-align: center;"><b>Marcus Beverly</b></p> <p style="text-align: center;"><b>Michael Simmons</b></p> <p style="text-align: center;"><b>Michelle Minnick</b></p> <p style="text-align: center;">Joan Crossley</p>	<p style="text-align: center;">(916) 643-2704 (916) 660-2725 (cell)</p> <p style="text-align: center;">(415) 403-1425 (925) 708-3374 (cell)</p> <p style="text-align: center;">(916) 643-2715</p> <p style="text-align: center;">(916) 643-2712</p>	<p style="text-align: center;"><a href="mailto:Marcus.Beverly@alliant.com">Marcus.Beverly@alliant.com</a></p> <p style="text-align: center;"><a href="mailto:MSimmons@alliant.com">MSimmons@alliant.com</a></p> <p style="text-align: center;"><a href="mailto:Michelle.Minnick@alliant.com">Michelle.Minnick@alliant.com</a></p> <p style="text-align: center;"><a href="mailto:JCrossley@alliant.com">JCrossley@alliant.com</a></p>
<b>JPA ADMINISTRATIVE ISSUES</b> – meeting agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website maintenance.	<p style="text-align: center;"><b>Michelle Minnick</b></p> <p style="text-align: center;"><b>Marcus Beverly</b></p> <p style="text-align: center;">Joan Crossley</p>		
<b>COVERAGE / RISK MANAGEMENT ISSUES</b> – <ul style="list-style-type: none"> <li>➤ Certificates of coverage, additions/deletions of coverage’s, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs</li> <li>➤ Coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development</li> <li>➤ Insurance Requirements in Contracts (IRIC), hold harmless agreements, indemnification clauses, safety program planning, RFPs for JPA services &amp; audits, third party contract review</li> </ul>	<p style="text-align: center;"><b>Michelle Minnick</b></p> <p style="text-align: center;"><b>Marcus Beverly</b></p> <p style="text-align: center;">Joan Crossley</p>		

# SCORE RESOURCE CONTACT GUIDE

## FY 2016/17

**CLAIMS ADMINISTRATION**  
 York Risk Services Group, Inc.  
 P.O. Box 619079  
 Roseville, CA 95678  
 Main: (800) 922-5020 Fax: (866) 548-2637  
[www.yorkrsg.com](http://www.yorkrsg.com)

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>CLAIMS ADMINISTRATION</b> – questions regarding liability and Workers’ Compensation claims handling can be forwarded to York Risk Services Group</p> <p><b>Property Recovery Program</b> This program is designed to recover damages from a third party when a member has incurred a loss caused by a third party who was determined to be liable.</p> <p style="text-align: right;"><u><b>Liability Claims</b></u></p> <p style="text-align: center;"><u><b>Workers’ Compensation Claims</b></u></p> <p style="text-align: right;"><u><b>Subrogation</b></u></p>	<p style="text-align: center;"><b>Cameron Dewey</b>, Claims Manager <b>Craig Nunn</b></p> <p style="text-align: center;"><b>Ariel Leonhard</b>, Claims Examiner <b>Kristina Patterson</b>, Unit Manager</p> <p style="text-align: center;"><b>D’Ana Seivert</b>, Subrogation Manager</p>	<p>(530) 243-3249 (925) 349-3891</p> <p>(916) 960-0974 (916) 746-6302</p> <p>(916) 960-0980</p>	<p><a href="mailto:Cameron.Dewey@yorkrsg.com">Cameron.Dewey@yorkrsg.com</a> <a href="mailto:Craig.Nunn@yorkrsg.com">Craig.Nunn@yorkrsg.com</a></p> <p><a href="mailto:ariel.leonhard@yorkrsg.com">ariel.leonhard@yorkrsg.com</a> <a href="mailto:kristina.patterson@yorkrsg.com">kristina.patterson@yorkrsg.com</a></p> <p><a href="mailto:D’Ana.Seivert@yorkrsg.com">D’Ana.Seivert@yorkrsg.com</a></p>
<p><b>ADMINISTRATIVE ISSUES</b> - annual contracts for services, IT issues, reports, service issues <b>COMPUTER SERVICES, TRUST ACCOUNT SERVICES</b> – loss runs, special reports, check registers, bank reconciliations</p>	<p><b>Dori Zumwalt</b>, Sr. Account Manager</p>	<p>(916) 960-1017</p>	<p><a href="mailto:dorienne.zumwalt@yorkrsg.com">dorienne.zumwalt@yorkrsg.com</a></p>

# SCORE RESOURCE CONTACT GUIDE

## FY 2016/17

### CLAIM REPORTING AND TRIAGE SERVICES

Company Nurse Injury Hotline

Main: (888) 817-9282

<https://companynurse.com/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>CLAIM REPORTING AND TRIAGE SERVICES</b> –Company Nurse strives to streamline injury reporting and reduce injury reporting lag time and overall cost</p> <ul style="list-style-type: none"> <li>• Quick, easy, cost efficient way to immediately report workplace injuries</li> <li>• 24/7 Nurse Triage Hotline 1-888-545-9154 (Please ensure to use the city code specific to your member)</li> </ul>	<p><b>Carl Herman</b>, Enrollment Services Manager</p>	<p>(480) 374-2441</p>	<p><a href="mailto:info@companynurse.com">info@companynurse.com</a></p> <p><a href="mailto:service@companynurse.com">service@companynurse.com</a></p>

### ACCOUNTING SERVICES

Gilbert Associates, Inc.

Main: (916) 646-6464 Fax: (916) 929-6836

[www.gilbertcpa.com](http://www.gilbertcpa.com)

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>ACCOUNTING SERVICES</b> – any questions regarding accounting, accounts payable, invoicing, and checks can be forwarded to Gilbert Associates</p>	<p><b>Kevin Wong</b></p> <p><b>Cindy Conklin</b></p>	<p>(916) 646-6464</p>	<p><a href="mailto:kswong@gilbertcpa.com">kswong@gilbertcpa.com</a></p> <p><a href="mailto:Cindy.Conklin@gilbertcpa.com">Cindy.Conklin@gilbertcpa.com</a></p>

### POLICE AND FIRE RISK MANAGEMENT SERVICES

Lexipol

Main: (949) 484-4444 Fax: (949) 484-4443

<http://www.lexipol.com/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>POLICE RISK MANAGEMENT SERVICES</b> – Lexipol helps to review members' Police and Fire Risk Management policies and offers state-specific policy manuals that are integrated with scenario-based daily training on high-risk, low frequency events</p>			

# SCORE RESOURCE CONTACT GUIDE

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### ERMA POOL ADMINISTRATION/EXCESS PARTNER

Main: (800) 541-4591 Fax: (916) 244-1199

<http://www.ermajpa.org/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>ERMA</b> – provides loss prevention services designed to minimize employment practices liability (EPL) exposure of members</p> <p style="text-align: right;"><b>Board Member</b> - John Duckett</p> <p style="text-align: right;"><b>Alternate</b> - Roger Carroll</p> <p><b>Services Offered</b></p> <ul style="list-style-type: none"> <li>• Employee Reporting line</li> <li>• Attorney Hotline</li> <li>• Employment Practices Training</li> </ul>			<p style="text-align: right;"><a href="mailto:info@ermajpa.org">info@ermajpa.org</a></p> <p style="text-align: right;"><a href="mailto:jduckett@cityofshastalake.org">jduckett@cityofshastalake.org</a></p> <p style="text-align: right;"><a href="mailto:rcarrol@loomis.ca.gov">rcarrol@loomis.ca.gov</a></p> <p style="text-align: right;"><a href="mailto:rkramer@bickmore.net">rkramer@bickmore.net</a></p> <p style="text-align: right;"><a href="mailto:gpreciado@bickmore.net">gpreciado@bickmore.net</a></p>
	<p><b>Rob Kramer</b>, President</p> <p><b>Gerry Preciado</b>, Director of Litigation Management</p>	<p>(530) 275-7427</p> <p>(916) 652-1840</p> <p>(916) 244-1117</p> <p>(916) 244-1139</p>	

### LAWCX POOL ADMINISTRATION/EXCESS PARTNER

Main: (800) 541-4591 Fax: (916) 244-1199

<http://www.lawcx.org/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>LAWCX</b> – Provides Excess Workers’ Compensation coverage and additional training resources</p> <p style="text-align: right;"><b>Board Member</b> - Ron Stock</p> <p style="text-align: right;"><b>Alternate</b> - John Duckett</p> <p><b>Online Risk Control Services</b></p> <ul style="list-style-type: none"> <li>• Employees can access online training courses by registering online at <a href="http://www.lawcx.org">www.lawcx.org</a>.</li> <li>• Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available</li> <li>• Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines</li> <li>• Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms</li> <li>• Blog – Timely and informational reports from Risk Control Experts</li> <li>• Can you Risk It? Liability Exposures- real questions from actual members are answered</li> </ul>			<p style="text-align: right;"><a href="mailto:rstock@ci.weed.ca.us">rstock@ci.weed.ca.us</a></p> <p style="text-align: right;"><a href="mailto:jduckett@cityofshastalake.org">jduckett@cityofshastalake.org</a></p> <p style="text-align: right;"><a href="mailto:administrator@lawcx.org">administrator@lawcx.org</a></p> <p style="text-align: right;"><a href="mailto:claims@lawcx.org">claims@lawcx.org</a></p>
	<p><b>Beth Lyons</b>, ARM-P Executive Director</p> <p><b>Tammy Vitali</b>, Claims Manager</p>	<p>(530) 938-5027</p> <p>(530) 275-7427</p> <p>(800) 541-4591 Ext. 8529</p> <p>(800) 541-4591 Ext. 1114</p>	



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### CJPRMA POOL ADMINISTRATION/EXCESS PARTNER

Main: (925) 837-0667 Fax: (925) 290-1543

<http://www.cjprma.org/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>CJPRMA</b> – Provides Excess Liability coverage and additional training resources</p> <p style="text-align: right;"><b>Board Member</b> - Roger Carroll</p> <p style="text-align: right;"><b>Alternate</b> - John Duckett</p> <p><b>Services Offered</b></p> <ul style="list-style-type: none"> <li>• Five annual regional training workshops throughout California-previous years topics include Contractual Risk Transfer, Police Liability, Parks and Recreation Liability, and Sidewalk Liability Controls.</li> <li>• Two to four training sessions per year available at no charge. Topics include: police liability, tort issues, streets and sidewalks, contractual liability, employment practices</li> <li>• Personal assistance available to review contracts and to help look at any risk related issues (Contact David J. Clovis General Manager or Craig Schweikhard)</li> </ul> <p><b>**Services offered at an additional cost**</b></p> <ul style="list-style-type: none"> <li>• Certificates of Insurance tracking through Risk Console (cost for each user is \$100/year)</li> <li>• Pins Advantage (alternative to Risk Console) is available to all members at a reduced rate is provided on a month to month basis and can be canceled at any time.</li> </ul>	<p><b>Craig Schweikhard</b>, Claim Administrator</p> <p><b>David J. Clovis</b>, General Manager</p>	<p>(916) 652-1840</p> <p>(530) 275-7427</p> <p>(925) 290-1315</p> <p>(925) 290-1316</p>	<p><a href="mailto:rcarrol@loomis.ca.gov">rcarrol@loomis.ca.gov</a></p> <p><a href="mailto:jduckett@cityofshastalake.org">jduckett@cityofshastalake.org</a></p> <p><a href="mailto:craig@cjprma.org">craig@cjprma.org</a></p> <p><a href="mailto:david@cjprma.org">david@cjprma.org</a></p>

# SCORE RESOURCE CONTACT GUIDE

## FY 2016/17

### LOSS CONTROL SERVICES

#### DKF Solutions

Fax: (707) 647-7200

[www.dkfsolutions.com](http://www.dkfsolutions.com)

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>LOSS CONTROL SERVICES</b> – DKF Solutions is the Loss Control Service Provider responsible for coordination for all Risk Management Training for SCORE. DKF has completed Risk Assessments for all members and is currently working on the approved Risk Control Plans for SCORE.</p> <p><b>Services available to all SCORE members</b>            Maintenance Training &amp; Sewer Management Plans            Phone and email hotline (contact David Patzer)            On-Site Visit with Biomechanics Training &amp; Review of Operations/Current Practices            Online Training: Employees can access online training courses by going to: <a href="http://www.mysafetyofficer.com/employeetraining">www.mysafetyofficer.com/employeetraining</a> and entering the username “employee” and password “safety” which will grant access to the following training:</p> <ul style="list-style-type: none"> <li>• Interactive Training: Free self-paced web training modules which include quiz questions are available to help facilitate knowledge about different topics ranging from Bloodborne Pathogens to Respiratory Protection. * requires Adobe Flash software</li> <li>• Tailgate Training: Free downloadable tailgate training materials covering topics from Aerial Lift Safety to Zoonotics</li> <li>• Webinar archive: access to one-hour webinars in your web browser covering topics ranging from Bloodborne Pathogens Regulations to SSO Volume Estimation * requires Adobe Flash software</li> <li>• ***NOTE: Monthly news update with a different article each month at <a href="http://www.dkfsolutions.com/blog/">http://www.dkfsolutions.com/blog/</a></li> </ul>	<p><b>David Patzer</b></p> <p><b>John Balestrini</b></p> <p><b>Katie Frassinelli</b></p>	<p>(707) 373-9709</p> <p>(916) 532-5802</p>	<p><a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></p> <p><a href="mailto:john@dkfsolutions.com">john@dkfsolutions.com</a></p> <p><a href="mailto:Kfrassinelli@dkfsolutions.com">Kfrassinelli@dkfsolutions.com</a></p>

# SCORE RESOURCE CONTACT GUIDE

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**EMPLOYEE ASSISTANCE PROGRAM**  
 ACI Specialty Benefits Corporation  
 Main: (800) 932-0034 Fax: (858) 452-7819  
[www.acieap.com](http://www.acieap.com)

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>EMPLOYEE ASSISTANCE PROGRAM</b> - EAP provides 24 hour/365 day assistance to employees and their family members who can receive up to three counseling visits per year by contacting 1-800-932-0034 or by visiting the following website <a href="http://score.acieap.com">http://score.acieap.com</a></p> <ul style="list-style-type: none"> <li>• Each city has 4 hours per year for On-Site Employee Orientations, Manager &amp; Supervisor Trainings, and Lunch 'n Learn Seminars Per City per year</li> <li>• <i>Unlimited</i> Critical Incident Stress Management (CISM) Telephonic Consultation for Crisis response</li> <li>• Each city has 1 On-Site Critical Incident Stress Debriefing (CISD) per year for Crisis response</li> <li>• Legal and Financial Hardship Services- Employees and their family members have limited access to telephonic legal and financial hardship services (first 60 minutes are free and if they retain the attorney then additional time is offered at a discounted rate)</li> </ul> <p><b>**Services offered at an additional cost**</b></p> <ul style="list-style-type: none"> <li>• <b>Wellness Resources</b> The Core Platform wellness program is available to employees which includes workshops, personalized meal and exercise plans, articles about health, health logs, recipes, exercise tracker and log and blogs about wellness</li> </ul>	<p><b>Kathryn Mullis</b></p>	<p>(858) 736-0031</p>	<p><a href="mailto:kmullis@acieap.com">kmullis@acieap.com</a></p>

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<b>TRAINING SERVICES</b> Target Solutions Main: (800) 840-8048 Fax: (858) 487-8762 <a href="http://www.targetsolutions.com">www.targetsolutions.com</a>			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<b>TRAINING SERVICES</b> – a Web-based Safety Training Platform <b>Services Offered</b> <ul style="list-style-type: none"> <li>• OSHA Training Documentation</li> <li>• Online Video Library  <a href="http://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&amp;customerid=19258&amp;customerpath=score">http://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&amp;customerid=19258&amp;customerpath=score</a></li> <li>• Policy Templates (IIPP examples, Bloodborne Pathogens, HAZWOPER, Emergency Response Plans)</li> <li>• Training Records management (i.e. Diplomas, Certificates of Completion)</li> <li>• Continuing Education Courses for Fire and Safety Personnel</li> </ul>	<b>Jennifer Jones</b> , Account Manager	(858) 376-1632	<a href="mailto:jennifer.jones.@targetsolutions.com">jennifer.jones.@targetsolutions.com</a>

<b>CONCRETE CUTTING</b> Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 <a href="http://www.dontgrind.com">www.dontgrind.com</a>			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<b>SIDEWALK TRIP HAZARD SERVICES</b> <b>Services Offered</b> <ul style="list-style-type: none"> <li>• Sidewalk Asset Management</li> <li>• Surveying Sidewalk Infrastructure</li> <li>• Repairing Uneven Sidewalk Panels</li> </ul>	<b>Joseph Ortega</b>  <b>Katrina Lynch</b>	(650) 576-4303  (916) 847-7346	<a href="mailto:jortega@DontGrind.com">jortega@DontGrind.com</a>  <a href="mailto:Klynch@dontgrind.com">Klynch@dontgrind.com</a>

# Small Cities Organized Risk Effort Board of Directors Travel Expense Reimbursement Form

**Please remember to provide all receipts/proof of purchase along with this form  
in order to receive reimbursement.**

**Payee Name** (who the check should be made out to):

\_\_\_\_\_

**Payee Address** (where payment should be sent):

\_\_\_\_\_

**Member City:**

\_\_\_\_\_

**Date of Meeting:**

\_\_\_\_\_

**Meeting or Committee:**

\_\_\_\_\_

**Location of Meeting:**

\_\_\_\_\_

**Total Mileage:**

\_\_\_\_\_

Total miles driven \_\_\_\_\_ X 2016 IRS Rate (\$0.54 *per mile*) = \$

Parking: \$ \_\_\_\_\_

Auto Rental: \$ \_\_\_\_\_

**Total Hotel Accommodations:** \$ \_\_\_\_\_

**Other Expenses:** \$ \_\_\_\_\_

Please explain: \_\_\_\_\_

**TOTAL AMOUNT SUBJECT TO REIMBURSEMENT: \$**

**ALL REIMBURSEMENT CHECKS WILL BE MADE OUT TO THE CITY  
UNLESS OTHERWISE INDICATED ON THIS FORM.**

Signature \_\_\_\_\_ Date \_\_\_\_\_