



## **Small Cities Organized Risk Effort (SCORE) Long Range Planning Meeting Minutes October 26, 2023**

### **Member Cities Present:**

Shanna Stahl, City of Colfax  
Blake Michaelsen, City of Dunsmuir  
Pamela Eastlick, City of Etna  
Wes Heathcock, Town of Loomis  
Carol Parker, Town of Loomis  
Muriel Terrell, City of Mt. Shasta  
Todd Juhasz, City of Mt. Shasta  
Jessie Monday, City of Montague

David Dunn, City of Montague  
Jason Shaw, City of Portola  
Kyle Knopp, City of Rio Dell  
Wendy Howard, City of Shasta Lake  
Dan Newton, City of Susanville  
Jenny Coelho, City of Tulelake  
Jazlyn Chavolla, City of Tulelake  
John Elsnab, City of Yreka

### **Member Cities Absent:**

City of Biggs  
City of Isleton  
City of Live Oak

City of Loyalton  
City of Weed

### **Consultants & Guests**

Marcus Beverly, Alliant Insurance Services  
Michelle Minnick, Alliant Insurance Services  
Danielle Buri-Beaton, Intercare  
Ebony Aleksich, Intercare  
Shane Larsen, Jackson Lewis

Chris Carmona, George Hills  
Tammy Hunt, George Hills  
Tom Strausburger, AAATraq  
Rob Andrews, AAATraq  
David Patzer, DKF

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

Mr. Wes Heathcock called the meeting to order at 8:42 a.m.

### **B. ROLL CALL**

The above mentioned members were present did constitute a quorum. Cities absent from this meeting were the City of Biggs, City of Isleton, City of Live Oak, City of Loyalton, and the City of Weed.

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

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

**MOTION:** Blake Michaelsen

**SECOND:** David Dunn

**MOTION CARRIED  
UNANIMOUSLY**



## **D. PUBLIC COMMENT**

There were no public comments.

## **E. OPENING COMMENTS**

Mr. Wes Heathcock noted that if you are seeking to do any pooling, members were encouraged to reach out to Alliant. He additionally mentioned there were no issues to report for SCORE.

## **F. PROGRAM COVERAGE REVIEW**

### **F.1. Excess Liability Program Update**

Marcus Beverly provided the Board with a review of the CJPRMA and he noted that our shared layer has increased to \$750k up from \$500k in prior years. Members were provided with a review of the coverage provided by CJRPMA and noted that there may be an assessment on the horizon and as more information comes available the Board will receive an update.

### **F.2. Auto Coverage Options – AMVP v. APIP**

Michelle Minnick provided the Board with a review of the differences between the AMVP and APIP Programs as it relates to vehicle coverage. Members were encouraged to reach out to the Program Administration with any questions related to the two programs.

## **G. FINANCIAL ITEMS**

### **G.1. Target Funding Benchmarks**

Marcus Beverley provided the Board with a review of the Target Equity Funding for SCORE. He noted that SCORE is well funded even though there has been an increase in liabilities for the Liability Program. He noted that SCORE is well-funded to meet its future claims liabilities and the margin for error continues to improve for both programs with increases in annual funding confidence levels and Net Position. Program Administration will continue to monitor the programs in an effort to try to anticipate and mitigate any negative trends. An increase in SCORE's SIR will put added pressure on maintaining adequate funding and reserves.

### **G.2. Chandler Asset Management Financial Portfolio Review**

Kara Raynor-Sanchez provided a review of the SCORE Financial Portfolio as well as a review of the overall economy including mortgage rates and bond yields. Additionally, Kara noted that we continue to be in compliance with the SCORE Investment policy.

*A motion was made to accept and file the report.*

**MOTION: Jason Shaw**

**SECOND: Wendy Howard**

**MOTION CARRIED  
UNANIMOUSLY**



### **G.3. SCORE Investment Policy**

Marcus Beverly noted there was one minor change related to a Senate Bill which Kara Raynor-Sanchez provided some comments and noted that those changes have been incorporated into the policy previously. It was noted that SCORE's policy is well maintained and adheres to government code.

*A motion was made to approve the Investment Policy as presented.*

**MOTION: Blake Michaelsen**

**SECOND: Wendy Howard**

**MOTION CARRIED  
UNANIMOUSLY**

## **H. JPA BUSINESS & RISK MANAGEMENT**

### **H.1. Best Practices for Workers' Compensation**

Danielle Buri-Beaton provided the Board with a review of best practices as it relates to reporting new claims as well as the interAID - Nurse Triage. She provided the members with instructions on how to request web access to the Intercare reporting platform. She provided a review of the claims process to use when an incident occurs. Members were encouraged to reach out with any questions as it relates to reporting claims.

### **H.2. Subrogation & Liability Risk Management**

Tammy Hunt provided the Board with a review of subrogation and how members can utilize the George Hills Claims teams can help to recover funds from third parties that have caused damage to property (stop signs, lights, trees, etc.). She additionally reviewed the types of recovery including but not limited to - clean up & removal of debris, vehicle repairs after collision, loss of use of vehicle due to repair/replacement, underground boring, hazmat cleanup & remediation, DUI fees for emergency response as a result of City property damage. After a discussion it was noted there should be training for staff on how to track claims reported including hours spent doing remediation (fire, police, public works) – it was offered to host tailgate training (either in person or virtual).

## **LUNCHTIME PRESENTATION – ERMA**

Shane Larsen from Jackson Lewis provided the Board with a California Legal Update for 2023 which included case law and Legislative updates.

### **H.3. Sewer Operations Risk Management & Response**

David Patzer provided a video to help communicate the issues that sewer backups can present a multitude of issues when they occur and best practices to help respond to a sewer back up incident. Regulatory compliance is a floor of what is required and members should focus their efforts on Risk Management practices. Additionally, he noted that the Statewide sewer spill map and noted that city's should be reporting spills to avoid a visit from regulatory compliance agencies. There was a discussion related to sewer ordinance and noted it does include a provision for the installation of a back flow



prevention device. Additionally, members were encouraged to review their sewer ordinances and consider comparing to the CSRMA letter from Byrne Conley. Lastly, Marcus mentioned the BeSewerSmart website and noted that sewer backups happen because something failed (and Risk management should have helped you to prevent the magnitude of the claim.

#### **H.4. Underwriting Policy Review – Funding Formula**

At request of the board this item was requested to be moved to Friday October 27, 2023.

#### **H.5. AAATRAQ Proposal – ADA Risk Control Program**

Tom Strasburger and Rob Andrews provided a review of the AAATraq services and how members may benefit from utilization of services. Additionally it was noted that AAATraq provides insurance to respond to a lawsuit but additionally provides resources to help prevent those lawsuits from even occurring in the beginning. Rob Andrews reminded members that they are providing a resource that provides an easy way to bring websites into ADA compliance. After a discussion Program Administration was provided with direction to explore other companies who provide similar services.

#### **H.6. Strategic Planning Objectives Update**

Marcus Beverly provided a review - raise the wildfire deductible and then purchase a deductible buy down and then focus efforts on addressing the wildfire risks. There were some questions related to ADA Transition Plans for streets, roads & sidewalks and it was mentioned that DKF can help to answer how often those plans need to be updated.

#### **H.7. Wrap-Up**

Members were encouraged to join the group for dinner and entertainment in the same room this evening.

**NEXT MEETING DATE: October 27, 2023 Gaia Hotel, Anderson CA**

Respectfully Submitted,

Muriel Terrell, Secretary

1-29-24

Date