



President
Mr. Steve Baker
City of Yreka

Vice President
Mr. Wes Heathcock
City of Colfax

Secretary
Mr. John Duckett
City of Shasta Lake

Treasurer
Mr. Roger Carroll
Town of Loomis

SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

- A Action**
- I Information**
- 1 Attached**
- 2 Hand Out**
- 3 Separate Cover**
- 4 Verbal**

Location: Web-Teleconference
Date/Time: Friday, August 28, 2020 at 10:00 AM

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. 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.

PAGE **A. CALL TO ORDER**

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

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 *Draft* Minutes – June 26, 2020
- Pg. 11* 2. Executive Committee Teleconference Meeting *Draft* Minutes – June 26, 2020
- Pg. 13* 3. US Bank Account Statements – June—July 2020
- Pg. 23* 4. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2020
- Pg. 24* 5. Treasurer’s Report as of June 30, 2020
- Pg. 25* 6. Investment Statements from Chandler Asset Management – June—July 2020
- Pg. 33* 7. SCORE Checking Register as of June—July 2020
- Pg. 35* 8. ACI Quarterly Utilization Report – April—June 2020
- Pg. 41* 9. Target Solutions Administrative Summary as of June—July 2020
- Pg. 43* 10. SCORE FY 20-21 Loss Control Grant Funding Usage as of August 20, 2020

F. ADMINISTRATIVE REPORT

1. President’s Report

I 4

Steve Baker will address the Board on items pertaining to SCORE.

- 2. **Alliant Update** I 4
The Program Administrator will address the Board on Alliant matters pertinent to SCORE including an Alliant staff update.
 - a) **LAWCX Risk Console updates on in2vate – due 9/11/20**

G. FINANCIAL

- Pg. 44 1. **Quarterly Financials for QE June 30, 2020** A 1
Board Members will be presented with the June 30, 2020 Quarterly Financial Report presented by Gilbert Associates, Inc. and may take action to Accept and File and give direction.
- Pg. 62 2. **Liability Premium Payment Plan Request - City of Etna** A 1
The Board is asked to consider a Payment plan for the City of Etna.

H. JPA BUSINESS

- Pg. 65 1. **SCORE Conflict of Interest Code Review** A 1
The Board will be asked to review, discuss and approve or recommend changes to the Conflict of Interest Code.
- Pg. 70 2. **Loss Control Services and Work Plan** I 1
DKF Solutions will provide an overview of recent activities and seek feedback and direction on their plans for FY 20/21.
- Pg. 72 3. **October Long Range Planning & Board of Directors Meeting Topics** I 1
The Board is asked to discuss topics for the upcoming Long Range Planning and Board of Directors Meeting on October 22, 2020 and will be provided with a draft Long Range Planning Agenda Cover for review and discussion.

Pg. 78 **I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY**

- 1. **Liability**
 - a. Hall v. Weed
 - b. Duncan v. Susanville
- 2. **Workers' Compensation**
 - a. City of Susanville SCWA-243618
 - b. City of Susanville SCWA-555949

J. REPORT FROM CLOSED SESSION

K. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES I 4

L. INFORMATION ITEMS

- Pg. 80 1. SCORE Resource Contact Guide 1
- Pg. 88 2. SCORE Glossary of Terms 1
- 3. ERMA Training Reminder 4

M. CLOSING COMMENTS

N. ADJOURNMENT

UPCOMING MEETING

October 22 & 23, 2020 – Long Range Planning Day, Board of Directors Meeting,
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.

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Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 28, 2020

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Board, and if any item requires clarification or amendment it should be removed for separate discussion. The Board should adopt the Consent Calendar excluding those items removed. *Items removed from Consent will be placed back on the agenda in an order determined by the President.*

RECOMMENDATION: Adoption of the Consent Calendar after review by the Board of Directors.

FISCAL IMPACT: None

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

ATTACHMENTS:

1. Board of Directors Teleconference Meeting *Draft* Minutes – June 26, 2020
2. Executive Committee Teleconference Meeting *Draft* Minutes – June 26, 2020
3. US Bank Account Statements – June—July 2020
4. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2020
5. Treasurer’s Report as of June 30, 2020
6. Investment Statements from Chandler Asset Management – June—July 2020
7. SCORE Checking Register as of June—July 2020
8. ACI Quarterly Utilization Report – April—June 2020
9. Target Solutions Administrative Summary as of June—July 2020
10. SCORE FY 20-21 Loss Control Grant Funding Usage as of August 20, 2020



Small Cities Organized Risk Effort (SCORE) Board of Directors Meeting Minutes June 26, 2020

Member Cities Present:

Mark Sorensen, City of Biggs
Wes Heathcock, City of Colfax
Blake Michaelsen, City of Dunsmuir
Todd Juhasz, City of Dunsmuir
Cate Trost, City of Etna
Karl Drexler, Town of Fort Jones
Robert Jankovitz, City of Isleton
Aaron Palmer, City of Live Oak
Roger Carroll, Town of Loomis
Cricket Strock, Town of Loomis
Kathy LeBlanc, City of Loyalton
Sara Kleier, City of Montague

Muriel Howarth Terrell, City of Mt. Shasta
Lauren Knox, City of Portola
Kyle Knopp, City of Rio Dell
John Duckett, City of Shasta Lake
Wendy Howard, City of Shasta Lake
Debi Savage, City of Susanville
Gwenna MacDonald, City of Susanville
Mike Wilson, City of Susanville
Paulette Velador, City of Tulelake
Diana Howard, City of Weed
Steve Baker, City of Yreka
Renee Hoisington, City of Yreka

Member Cities Absent:

Kathy LeBlanc, City of Loyalton

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Kevin Wong, Gilbert Associates, Inc.

Jennifer Zraick, Gilbert Associates, Inc.
Dorienne Zumwalt, York Risk Services
John Balestrini, DKF Risk Solutions
Mike Harrington, Bickmore Risk Services

A. CALL TO ORDER

Mr. Steve Baker called the meeting to order at 10:06 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as amended.



MOTION: Kathy LeBlanc

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

D. PUBLIC COMMENT

There were no public comments

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft Minutes* – June 4, 2020
2. US Bank Custodial Account Statement – May 2020
3. Investment Statements from Chandler Asset Management – May 2020
4. Local Agency Investment Fund Quarterly Statement of Investment – March 31, 2020
5. Treasurer’s Report as of March 31, 2020
6. SCORE Checking Account Transaction List – March – May 2020
7. Target Solutions Utilization Report – March – May 2020

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

MOTION: Wes Heathcock

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F1. President’s Report

Mr. Steven Baker glad that everyone is present and encouraged everyone to stay safe.

F2. Excess Pool Reports

F.2.a. CJPRMA Update

Mr. Roger Carroll indicated that CJPRMA had approved the rates and they were some indications – one carrier has backed out and there will be a special meeting on Tuesday and if it comes out less than anticipated they will cancel the meeting.

F.2.b. ERMA Update

No update was provided.

F.2.c. LAWCX Update

F.3. Alliant Update

Marcus Beverly noted that he is hopeful that we can still have the October meeting but we may have to rent both meeting rooms to accommodate for space.



G. FINANCIAL

G.1. Loss Control Grant Funds FY 20/21

The Board has already provided direction to pull from the liability program only. After a brief discussion the board generally agreed to continue the program.

A motion was made to approve the allocation as presented.

MOTION: Kathy LeBlanc

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

G.2. Approval of SCORE Officer Positions

Marcus Beverly noted that the current slate of officers has been nominated to continue in their same roles to serve for a two year term.

A motion was made to approve the slate nominated officers as presented in the agenda.

MOTION: Jenny Coelho

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

G.3. Delegation of Investment Authority to SCORE Treasurer

Marcus Beverly provided a review of the Resolution which provides authority to the Treasurer who was just appointed.

A motion was made to approve the Resolution as presented.

MOTION: Wes Heathcock

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

G.4. Delegation of Treasurer Responsibilities

There was a brief discussion that is resolution is to satisfy the bank requirements and noted that we will do present this resolution as it relates to the Officer Positions.

A motion was made to approve the Resolution as presented.

MOTION: Lauryn Knox

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

G.5. DKF Risk Control Services Update

Marcus Beverly provided a review of the DKF work plan included in the agenda.



G.6.a. SCORE Property Renewal Proposal

Marcus Beverly provided a review of the SCORE APIP 20-21 Proposal and indicated the total Limit has decreased from \$1B to \$500M. A communicable disease and cyber exclusions have been added.

A motion was made to approve the 20-21 APIP Property Proposal as presented and provide Steve Baker authority to sign the binding forms on behalf of SCORE.

MOTION: Roger Carroll

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

G.6.b. Flood Coverage Offering Special Notice

Marcus Beverly noted that members were recently sent a Flood Coverage Offering to determine if any SCORE members were interested in seeking flood coverage. After a brief discussion it was generally agreed to decline the coverage.

A motion was made to decline Flood Coverage and provide Steve Baker authority to sign the binding forms on behalf of SCORE.

MOTION: Wes Heathcock

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

G.6.c. Excess Cyber Coverage Options

Marcus Beverly provided a review of the Excess Cyber Coverage options and after a general discussion the board did not want to bind coverage.

G.6.d. Deadly Weapons Response Program

Marcus Beverly provided a review of the Deadly Weapons Response Program and after a general discussion the board did not want to bind coverage.

G.6.e. APIP Claims Reporting Acknowledgements

A motion was made to approve the SCORE President Steve Baker authority to sign the binding forms on behalf of SCORE.

MOTION: Roger Carroll

SECOND: Lauren Knox

**MOTION CARRIED
UNANIMOUSLY**



G.7.a. Liability MOC Approval

A motion was made to approve the Liability MOC with the option to review and leave the option open

MOTION: Roger Carroll

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

G.7.b. Workers' Compensation MOC Approval

A motion was made to accept the Workers' Compensation MOC as presented.

MOTION: Jenny Coelho

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

G.8.a. Adoption of the FY 20/21 Program Budget – Liability

It was noted that the Board has previously seen this budget but it included Fort Jones which has now been removed from the calculation.

A motion was made to approve page 286 as presented for all programs.

MOTION: Kyle Knopp

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

G.8.b. Adoption of the FY 20/21 Program Budget - WC

The motion for this item was included in G.8.a.

G.9. Long Range Planning Meeting Topics

It was suggested that we review the potential reasons why people leave the pool.

G.10. ERMA Coverage Restriction – Training Requirements

Marcus Beverly noted that ERMA recently sent out a notification on a restriction on coverage as it relates to meeting training requirements. It was noted that the member must provide documentation evidencing mandated sexual harassment training has been completed or they will have their retained limit increased by 100% for submitted claim.

H. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

It was noted that the start of the next meeting may be early and members will be notified.



I. INFORMATION ITEMS

There was no discussion.

J. CLOSING COMMENTS

It was noted there will be no CAJPA Conference this year.

K. AJOURNMENT

The meeting was adjourned at 12:07 P.M.

NEXT MEETING DATE: August 28, 2020 Teleconference

Respectfully Submitted,

John Duckett, Secretary

Date

DRAFT



**Small Cities Organized Risk Effort (SCORE)
Special Executive Committee
Teleconference Meeting Minutes
June 26, 2020**

Member Cities Present:

Wes Heathcock, City of Colfax
Blake Michaelsen, City of Dunsmuir
Roger Carroll, Town of Loomis

John Duckett, City of Shasta Lake
Steve Baker, City of Yreka

Member Cities Absent:

Consultants & Guests:

Ariel Leonhard, Sedgwick

Michelle Minnick, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services

A. CALL TO ORDER

Mr. Steve Baker called the meeting to order at 2:01 P.M.

B. ROLL CALL

The above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

There was no motion made.

D. PUBLIC COMMENT

There were no public comments.

E. CLOSED SESSION PURSUANT TO GOVERNMENT CODE 54956.95

At 2:04 P.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. Workers' Compensation

- a. SCWA-556097 v. City of Yreka**
- b. SCWA-556075 v. City of Portola**



F. REPORT FROM CLOSED SESSION

The Executive Committee returned from closed session at 2:14 P.M. President Steve Baker announced the Committee provided direction on the claims but no reportable actions were taken.

G. CLOSING COMMENTS

There were no comments.

H. AJOURNMENT

The meeting was adjourned at 2:15 P.M.

NEXT MEETING DATE: August 28, 2020 via Teleconference

Respectfully Submitted,

John Duckett, Secretary

Date

DRAFT



QUESTIONS?

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

KYLE TOLLE
CN-OH-W5IT
CN-OH-W5IT
425 WALNUT STREET
CINCINNATI OH 45202
Phone 513-629-8233
E-mail kyle.tolle@usbank.com

Portfolio Manager:
TRADE SERVICES PORTLAND #4

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from June 1, 2020 to June 30, 2020



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

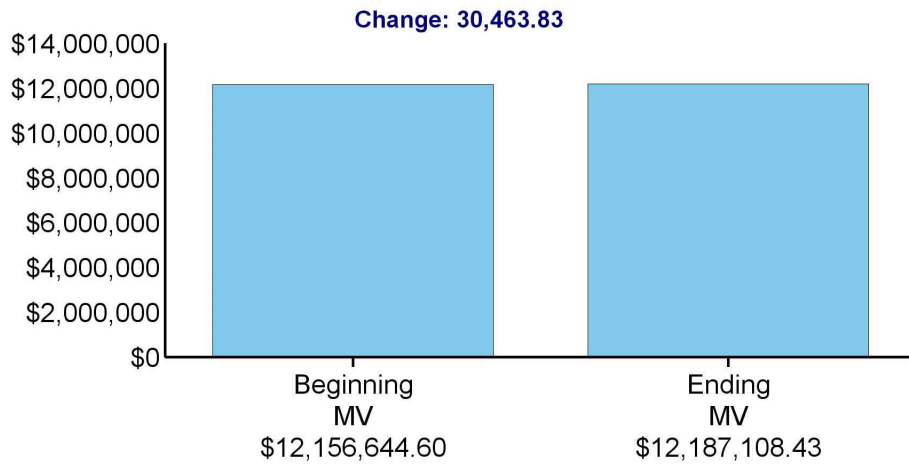


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 1 of 26
June 1, 2020 to June 30, 2020

MARKET VALUE SUMMARY

	Current Period 06/01/20 to 06/30/20
Beginning Market Value	\$12,156,644.60
Taxable Interest	27,781.03
Fees and Expenses	-1,324.07
Long Term Gains/Losses	2,722.72
Short Term Gains/Losses	0.45
Change in Investment Value	1,283.70
Ending Market Value	\$12,187,108.43



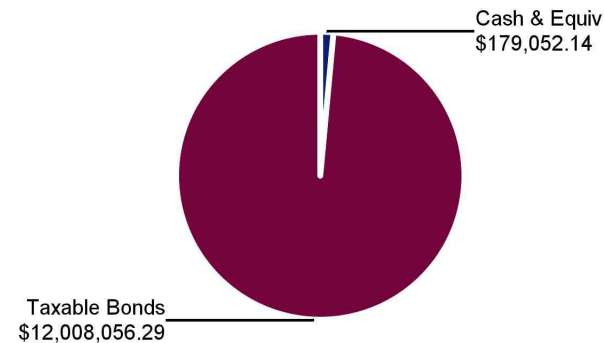


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

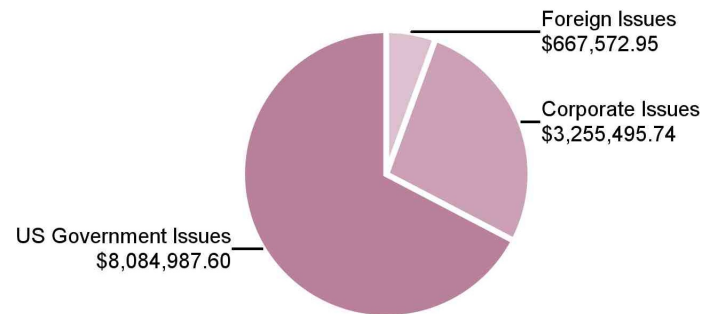
Page 2 of 26
June 1, 2020 to June 30, 2020

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	179,052.14	1.50	253.00
Taxable Bonds	12,008,056.29	98.50	241,604.05
Total Market Value	\$12,187,108.43	100.00	\$241,857.05



Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 3 of 26
June 1, 2020 to June 30, 2020

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	27,781.03
Total Current Period Income	\$27,781.03

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 4 of 26
June 1, 2020 to June 30, 2020**CASH SUMMARY**

	Principal Cash	Income Cash	Total Cash
Beginning Cash 06/01/2020	-\$1,239,774.94	\$1,239,774.94	\$0.00
Taxable Interest		27,781.03	27,781.03
Fees and Expenses	-1,324.07		-1,324.07
Purchases	-681,848.45		-681,848.45
Sales	487,594.11		487,594.11
Net Money Market Activity	167,797.38		167,797.38
Ending Cash 06/30/2020	-\$1,267,555.97	\$1,267,555.97	\$0.00



QUESTIONS?

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

KYLE TOLLE
CN-OH-W5IT
CN-OH-W5IT
425 WALNUT STREET
CINCINNATI OH 45202
Phone 513-629-8233
E-mail kyle.tolle@usbank.com

Portfolio Manager:
TRADE SERVICES PORTLAND #4

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from July 1, 2020 to July 31, 2020

000001840 04 SP 000638536572155 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

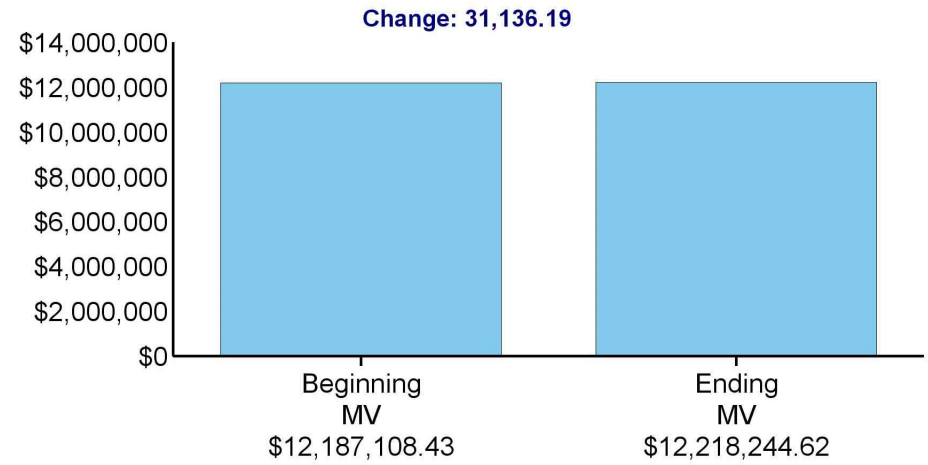


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 1 of 26
July 1, 2020 to July 31, 2020

MARKET VALUE SUMMARY

	Current Period 07/01/20 to 07/31/20
Beginning Market Value	\$12,187,108.43
Taxable Interest	24,497.36
Fees and Expenses	-1,327.47
Long Term Gains/Losses	5,171.14
Short Term Gains/Losses	0.45
Change in Investment Value	2,794.71
Ending Market Value	\$12,218,244.62



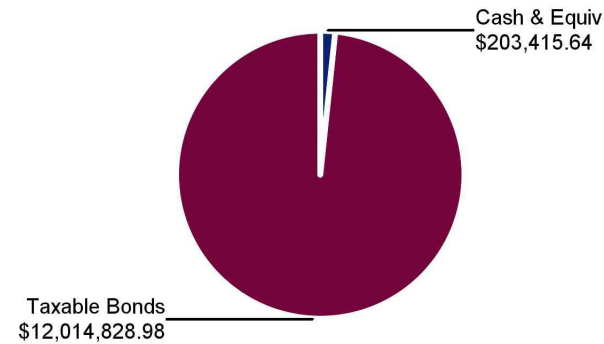


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

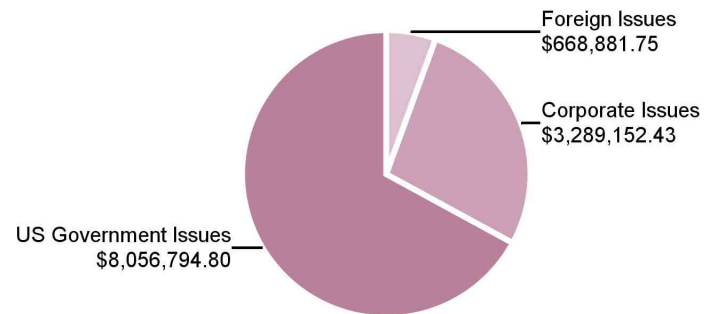
Page 2 of 26
July 1, 2020 to July 31, 2020

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	203,415.64	1.70	233.83
Taxable Bonds	12,014,828.98	98.30	237,087.09
Total Market Value	\$12,218,244.62	100.00	\$237,320.92



Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 3 of 26
July 1, 2020 to July 31, 2020

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	24,497.36
Total Current Period Income	\$24,497.36



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 4 of 26
July 1, 2020 to July 31, 2020

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 07/01/2020	-\$1,267,555.97	\$1,267,555.97	\$0.00
Taxable Interest		24,497.36	24,497.36
Fees and Expenses	-1,327.47		-1,327.47
Purchases	-349,005.64		-349,005.64
Sales	350,116.75		350,116.75
Net Money Market Activity	-24,281.00		-24,281.00
Ending Cash 07/31/2020	-\$1,292,053.33	\$1,292,053.33	\$0.00



BETTY T. YEE

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

Agency Name

S.C.O.R.E.

Account Number

40-04-001

As of 07/15/2020, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 06/30/2020.

Earnings Ratio		.00004012766505335
Interest Rate		1.47%
Dollar Day Total	\$	248,449,150.74
Quarter End Principal Balance	\$	2,732,315.62
Quarterly Interest Earned	\$	9,969.68



Small Cities Organized Risk Effort
A Joint Powers Authority

**SCORE TREASURER INVESTMENT REPORT
FOR THE QUARTER ENDING JUNE 30, 2020**

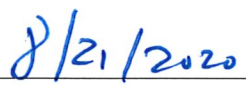
	MARKET VALUE
CASH:	
(1) Mechanics Bank Checking	\$599,844.33
(2) Local Agency Inv Fund (LAIF)	\$2,732,315.62
TOTAL CASH	\$3,332,159.95
INVESTMENTS (Unrestricted):	
(3) Chandler Investments Account no. 590	\$11,721,544.50
TOTAL UNRESTRICTED INVESTMENTS	\$11,721,544.50
TOTAL CASH AND INVESTMENTS	\$15,053,704.45

- (1) This consists of one checking account and two pass-thru accounts (Liability and Workers' Compensation claims).
- (2) The LAIF rate of return for the quarter ended June 30, 2020 1.47%
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH SCORE'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS.



Roger Carroll, SCORE Treasurer



Date



Small Cities Organized Risk Effort - Account #590

MONTHLY ACCOUNT STATEMENT

JUNE 1, 2020 THROUGH JUNE 30, 2020

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

US Bank
Christopher Isles
(503) 464-3685

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.60
Average Coupon	2.07%
Average Purchase YTM	1.98%
Average Market YTM	0.35%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.81 yrs
Average Life	2.69 yrs

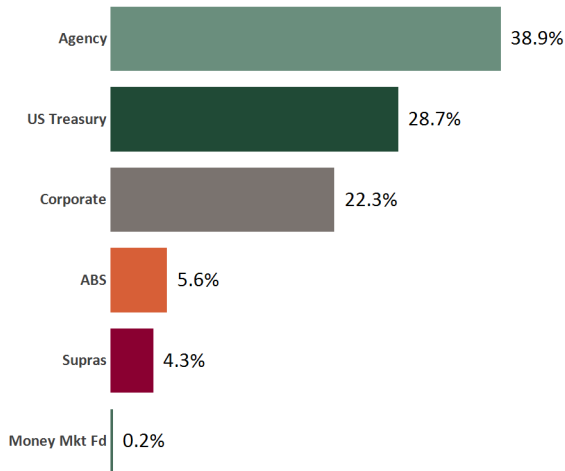
ACCOUNT SUMMARY

	Beg. Values as of 5/31/20	End Values as of 6/30/20
Market Value	12,164,204	12,186,661
Accrued Interest	57,416	57,652
Total Market Value	12,221,620	12,244,313
Income Earned	19,947	19,629
Cont/WD		-1,324
Par	11,645,391	11,664,548
Book Value	11,700,910	11,721,545
Cost Value	11,684,526	11,705,925

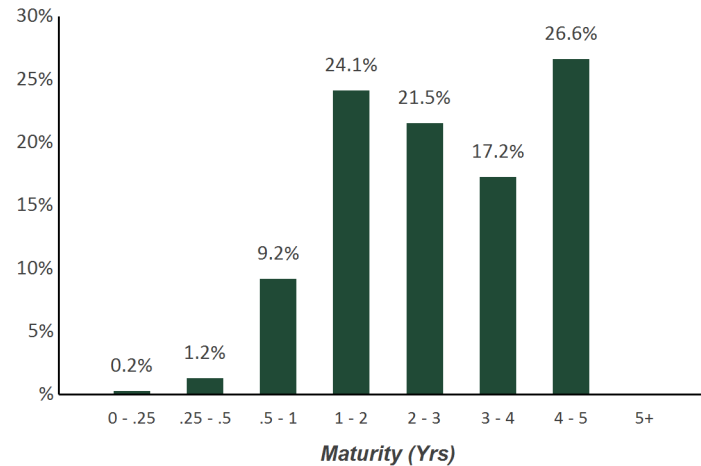
TOP ISSUERS

Government of United States	28.7%
Federal National Mortgage Assoc	15.9%
Federal Home Loan Bank	15.6%
Federal Home Loan Mortgage Corp	6.1%
Intl Bank Recon and Development	2.8%
Honda ABS	1.8%
Nissan ABS	1.5%
John Deere ABS	1.4%
Total	73.6%

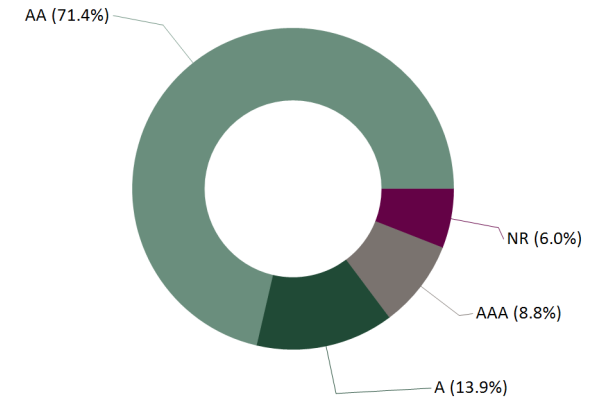
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	3/31/2006
Small Cities Organized Risk Effort	0.20%	1.07%	3.87%	5.31%	5.10%	3.36%	2.50%	1.99%	3.16%
ICE BAML 1-5 Year US Treasury/Agency Index	0.07%	0.30%	4.06%	5.21%	5.04%	3.22%	2.30%	1.83%	2.93%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.14%	0.75%	4.06%	5.32%	5.16%	3.32%	2.42%	1.99%	3.01%

Statement of Compliance

As of June 30, 2020



Small Cities Organized Risk Effort

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

Category	Standard	Comment
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% per issuer (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$11,700,910.34
Acquisition		
+ Security Purchases	\$681,848.45	
+ Money Market Fund Purchases	\$507,718.09	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$1,189,566.54
Dispositions		
- Security Sales	\$327,552.25	
- Money Market Fund Sales	\$681,972.66	
- MMF Withdrawals	\$1,324.07	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$119,777.77	
- Calls	\$0.00	
- Principal Paydowns	\$40,264.09	
Total Dispositions		\$1,170,890.84
Amortization/Accretion		
+/- Net Accretion	(\$606.61)	
		(\$606.61)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$2,565.07	
		\$2,565.07
ENDING BOOK VALUE		\$11,721,544.50

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$204,813.78
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$327,552.25	
Accrued Interest Received	\$1,459.03	
Interest Received	\$18,441.59	
Dividend Received	\$1.13	
Principal on Maturities	\$119,777.77	
Interest on Maturities	\$222.23	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$40,264.09	
Total Acquisitions	\$507,718.09	
Dispositions		
Withdrawals	\$1,324.07	
Security Purchase	\$681,848.45	
Accrued Interest Paid	\$124.21	
Total Dispositions	\$683,296.73	
ENDING BOOK VALUE		\$29,235.14



Small Cities Organized Risk Effort - Account #590

MONTHLY ACCOUNT STATEMENT

JULY 1, 2020 THROUGH JULY 31, 2020

Chandler Team:

For questions about your account, please call (800) 317-4747,
or contact operations@chandlerasset.com

Custodian

US Bank
Christopher Isles
(503) 464-3685

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.59
Average Coupon	2.03%
Average Purchase YTM	1.94%
Average Market YTM	0.29%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.80 yrs
Average Life	2.68 yrs

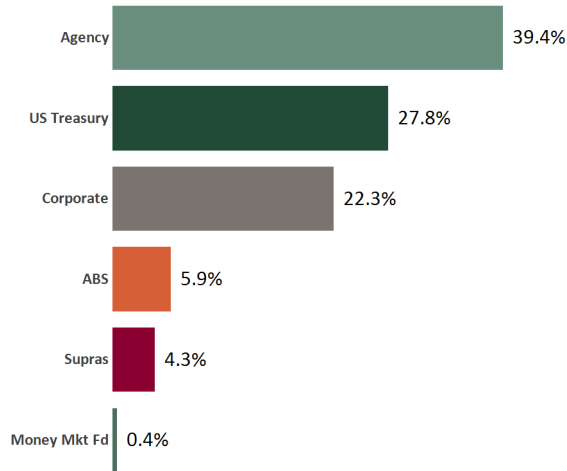
ACCOUNT SUMMARY

	Beg. Values as of 6/30/20	End Values as of 7/31/20
Market Value	12,186,661	12,217,269
Accrued Interest	57,652	53,170
Total Market Value	12,244,313	12,270,439
Income Earned	19,629	19,377
Cont/WD		-1,327
Par	11,664,548	11,693,724
Book Value	11,721,545	11,749,598
Cost Value	11,705,925	11,734,266

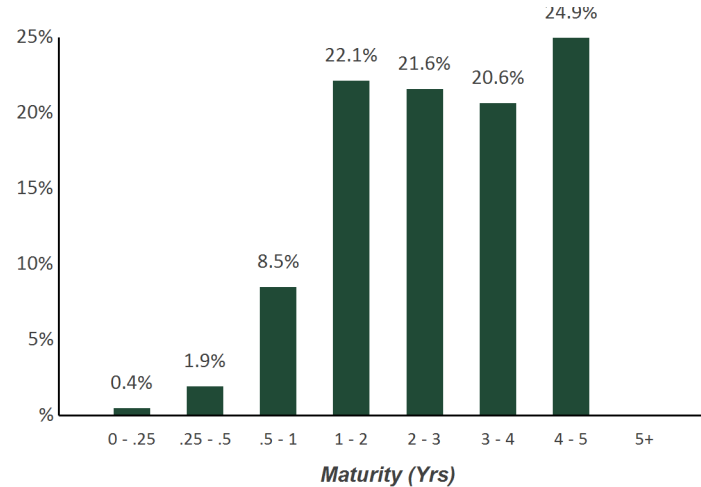
TOP ISSUERS

Government of United States	27.8%
Federal Home Loan Bank	15.6%
Federal National Mortgage Assoc	15.3%
Federal Home Loan Mortgage Corp	7.2%
Intl Bank Recon and Development	2.7%
Honda ABS	1.6%
Toyota ABS	1.5%
Nissan ABS	1.4%
Total	73.1%

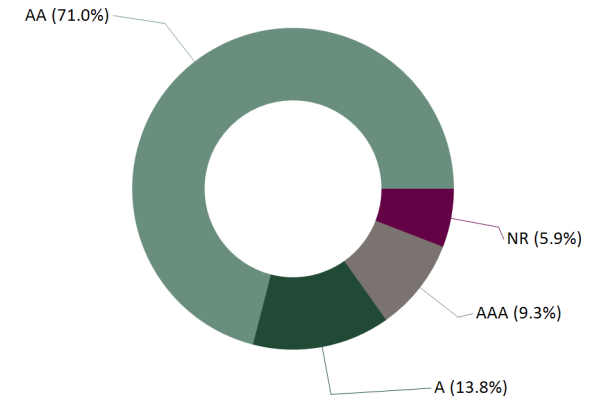
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized									
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	3/31/2006	
Small Cities Organized Risk Effort	0.22%	0.81%	4.10%	5.60%	5.21%	3.33%	2.51%	1.96%	3.16%	
ICE BAML 1-5 Year US Treasury/Agency Index	0.16%	0.36%	4.22%	5.57%	5.17%	3.18%	2.30%	1.79%	2.93%	
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.21%	0.62%	4.28%	5.70%	5.29%	3.28%	2.43%	1.94%	3.01%	

Statement of Compliance

As of July 31, 2020



Small Cities Organized Risk Effort

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

Category	Standard	Comment
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% per issuer (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$11,721,544.50
Acquisition		
+ Security Purchases	\$349,005.64	
+ Money Market Fund Purchases	\$374,614.11	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$723,619.75
Dispositions		
- Security Sales	\$305,011.91	
- Money Market Fund Sales	\$349,005.64	
- MMF Withdrawals	\$1,327.47	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$45,104.84	
Total Dispositions		\$700,449.86
Amortization/Accretion		
+/- Net Accretion	(\$638.39)	
		(\$638.39)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$5,521.76	
		\$5,521.76
ENDING BOOK VALUE		\$11,749,597.76

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$29,235.14
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$305,011.91	
Accrued Interest Received	\$1,568.69	
Interest Received	\$22,928.15	
Dividend Received	\$0.52	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$45,104.84	
Total Acquisitions	\$374,614.11	
Dispositions		
Withdrawals	\$1,327.47	
Security Purchase	\$349,005.64	
Accrued Interest Paid	\$0.00	
Total Dispositions	\$350,333.11	
ENDING BOOK VALUE		\$53,516.14

**Small Cities Organized Risk Effort
Transactions by Account
As of June 30, 2020**

	<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Adj</u>	<u>Name</u>	<u>Memo</u>	<u>Class</u>	<u>Clr</u>	<u>Split</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u>
100 - CASH IN BANK												670,334.87
100-01 - Mechanics Bank - Main												670,334.87
	Transfer	06/02/2020				Funds Transfer		√	106-02 - Trust - WC - MB 7379	12,675.46		657,659.41
	Transfer	06/02/2020				Funds Transfer		√	106-01 - Trust - Liab - MB 7380		12,209.80	645,449.61
	General Journal	06/04/2020	JLZ 4-21		City of Montague	20-0326		√	1072 - Bill.com Money Out Clearing		1,615.42	643,834.19
	General Journal	06/04/2020	JLZ 4-21		DKF Solutions	15162		√	1072 - Bill.com Money Out Clearing		8,750.00	635,084.19
	Transfer	06/11/2020				Funds Transfer		√	106-02 - Trust - WC - MB 7379		12,750.00	622,334.19
	Deposit	06/11/2020				Deposit		√	-SPLIT-	6,959.52		629,293.71
	Transfer	06/16/2020				Funds Transfer		√	106-02 - Trust - WC - MB 7379		27,620.29	601,673.42
	General Journal	06/17/2020	JLZ 6-21		City of Tulelake	BOD 6-14-19		√	1072 - Bill.com Money Out Clearing		767.40	600,906.02
	General Journal	06/18/2020	JLZ 6-22		CAJPA	44010788		√	1072 - Bill.com Money Out Clearing		5,000.00	595,906.02
	General Journal	06/25/2020	JLZ 6-23		Gilbert Associates	330652		√	1072 - Bill.com Money Out Clearing		14,732.79	581,173.23
	General Journal	06/25/2020	JLZ 6-23		York Risk Services Group	Multiple		√	1072 - Bill.com Money Out Clearing		16,997.49	564,175.74
	General Journal	06/29/2020	JLZ 6-27		Fort Jones, Town of	Grant Fund		√	1072 - Bill.com Money Out Clearing		1,442.25	562,733.49
	Deposit	06/30/2020				Deposit		√	-SPLIT-	37,105.44		599,838.93
	Deposit	06/30/2020				Interest	ADMINISTRATIVE	√	Mechanics Bank		5.40	599,844.33
										<u>44,070.36</u>	<u>114,560.90</u>	<u>599,844.33</u>
Total 100-01 - Mechanics Bank - Main												<u>599,844.33</u>
Total 100 - CASH IN BANK										<u>44,070.36</u>	<u>114,560.90</u>	<u>599,844.33</u>
TOTAL										<u>44,070.36</u>	<u>114,560.90</u>	<u>599,844.33</u>

**Small Cities Organized Risk Effort
Transactions by Account
As of July 31, 2020**

Type	Date	Num	Adj	Name	Memo	Class	Clr	Split	Debit	Credit	Balance		
100 - CASH IN BANK											599,844.33		
100-01 - Mechanics Bank - Main											599,844.33		
General Journal	07/01/2020	JLZ 6-28		City of Isleton	Grant Fund - Fire Equip		√	1072 - Bill.com Money Out Clearing		2,105.18	597,739.15		
Transfer	07/01/2020				Funds Transfer		√	106-01 - Trust - Liab - MB 7380		596.89	597,142.26		
Transfer	07/01/2020				Funds Transfer		√	106-02 - Trust - WC - MB 7379	13,854.64		583,287.62		
General Journal	07/09/2020	JLZ 6-26		Alliant	849536			1072 - Bill.com Money Out Clearing		273,842.00	309,445.62		
General Journal	07/09/2020	JLZ 6-26		DKF Solutions	15213			1072 - Bill.com Money Out Clearing		8,750.00	300,695.62		
General Journal	07/09/2020	JLZ 6-26		ERMA	ERMA-00409			1072 - Bill.com Money Out Clearing		134,455.00	166,240.62		
General Journal	07/09/2020	JLZ 6-26		Lexipol	3105			1072 - Bill.com Money Out Clearing		28,290.00	137,950.62		
Transfer	07/16/2020				Funds Transfer		√	106-01 - Trust - Liab - MB 7380		1,238.50	136,712.12		
Transfer	07/16/2020				Funds Transfer		√	106-02 - Trust - WC - MB 7379		16,442.36	120,269.76		
Transfer	07/16/2020				Funds Transfer		√	150 - LAIF	500,000.00		620,269.76		
Deposit	07/17/2020				Deposit		√	-SPLIT-	811,753.63		1,432,023.39		
Check	07/19/2020				Service Charge	ADMINISTRATIVE	√	601 - Checking Account Bank Fees		25.00	1,431,998.39		
General Journal	07/20/2020	GAI CAJPA		ACI Specialty Benefits	23634			1072 - Bill.com Money Out Clearing		13,824.00	1,418,174.39		
General Journal	07/20/2020	GAI CAJPA		CSAC Excess Insurance	21400728			1072 - Bill.com Money Out Clearing		5,801.00	1,412,373.39		
General Journal	07/20/2020	GAI CAJPA		LAWCX	Multiple			1072 - Bill.com Money Out Clearing		374,620.00	1,037,753.39		
Transfer	07/22/2020				Funds Transfer		√	106-02 - Trust - WC - MB 7379		17,120.00	1,020,633.39		
Transfer	07/22/2020				Funds Transfer		√	150 - LAIF		500,000.00	520,633.39		
Deposit	07/23/2020				Deposit		√	-SPLIT-	782,663.74		1,303,297.13		
General Journal	07/23/2020	GAI CAJPA		Town of Loomis	BOD 9/19		√	1072 - Bill.com Money Out Clearing		882.42	1,302,414.71		
General Journal	07/27/2020	GAI CAJPA		Alliant	Multiple			1072 - Bill.com Money Out Clearing		748,810.40	553,604.31		
General Journal	07/27/2020	GAI CAJPA		City of Colfax	ERMA Div			1072 - Bill.com Money Out Clearing		562.00	553,042.31		
General Journal	07/27/2020	GAI CAJPA		City of Dorris	ERMA Div			1072 - Bill.com Money Out Clearing		138.00	552,904.31		
General Journal	07/27/2020	GAI CAJPA		City of Live Oak	ERMA Div			1072 - Bill.com Money Out Clearing		1,130.00	551,774.31		
General Journal	07/27/2020	GAI CAJPA		City of Mt. Shasta	ERMA Div			1072 - Bill.com Money Out Clearing		2,030.00	549,744.31		
General Journal	07/27/2020	GAI CAJPA		City of Portola	ERMA Div			1072 - Bill.com Money Out Clearing		544.00	549,200.31		
General Journal	07/27/2020	GAI CAJPA		City of Rio Dell	ERMA Div			1072 - Bill.com Money Out Clearing		857.00	548,343.31		
General Journal	07/27/2020	GAI CAJPA		City of Shasta Lake	ERMA Div			1072 - Bill.com Money Out Clearing		2,144.00	546,199.31		
General Journal	07/27/2020	GAI CAJPA		City of Susanville	ERMA Div			1072 - Bill.com Money Out Clearing		3,016.00	543,183.31		
General Journal	07/27/2020	GAI CAJPA		City of Yreka	ERMA Div			1072 - Bill.com Money Out Clearing		2,587.00	540,596.31		
General Journal	07/27/2020	GAI CAJPA		CJPRMA	Liab - SCORE - 20/21			1072 - Bill.com Money Out Clearing		288,212.00	252,384.31		
General Journal	07/27/2020	GAI CAJPA		Town of Loomis	ERMA Div			1072 - Bill.com Money Out Clearing		736.00	251,648.31		
General Journal	07/29/2020	GAI CAJPA		City of Susanville	Grant Fund		√	1072 - Bill.com Money Out Clearing		13,315.46	238,332.85		
General Journal	07/30/2020	GAI CAJPA		Town of Loomis	Grant Fund		√	1072 - Bill.com Money Out Clearing		5,000.00	233,332.85		
Deposit	07/31/2020				Deposit		√	-SPLIT-	253,314.81		486,647.66		
Deposit	07/31/2020				Interest	ADMINISTRATIVE	√	Mechanics Bank	5.43		486,653.09		
									<u>2,347,737.61</u>	<u>2,460,928.85</u>	<u>486,653.09</u>		
Total 100-01 - Mechanics Bank - Main									<u>2,347,737.61</u>	<u>2,460,928.85</u>	<u>486,653.09</u>		
Total 100 - CASH IN BANK											<u>2,347,737.61</u>	<u>2,460,928.85</u>	<u>486,653.09</u>
TOTAL											<u>2,347,737.61</u>	<u>2,460,928.85</u>	<u>486,653.09</u>

Employee Assistance Program Utilization Report Utilization Summary and Analysis



SCORE

April 1, 2020 - June 30, 2020

Projected Annual Utilization Rate:

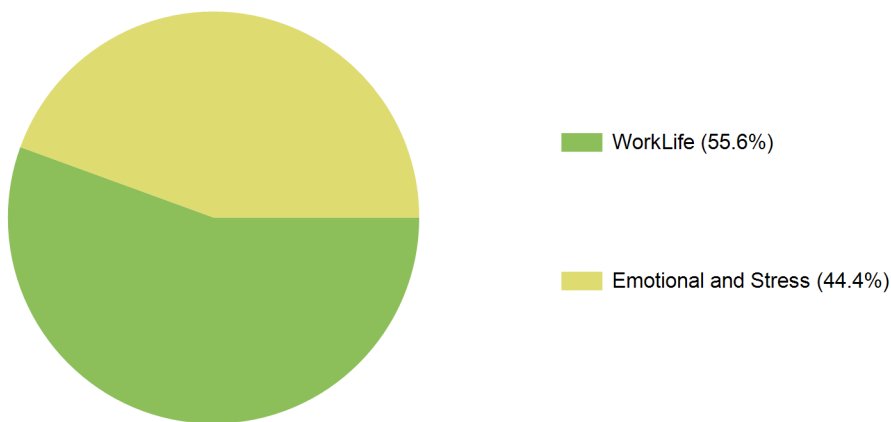
3.4%

Overall Utilization

There were 9 cases. 1 was referred by Email, 4 were referred by Poster / Brochure, 4 had Used Before.

The presenting problems were: Emotional and Legal.

1 case was for a Family Member and 8 cases were self-initiated.



Employee Assistance Program Utilization Report**Formal Management Referrals**

The Formal Management 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.

Number of Formal Referrals: 0

Utilization Hours

Clinical Assessment	6.00
Work/Life & Concierge	8.00
Employee Consultation	1.00
Supervisor, Management and Outside Consultants	2.00
<hr/>	
Total Program Hours this Period:	17.00

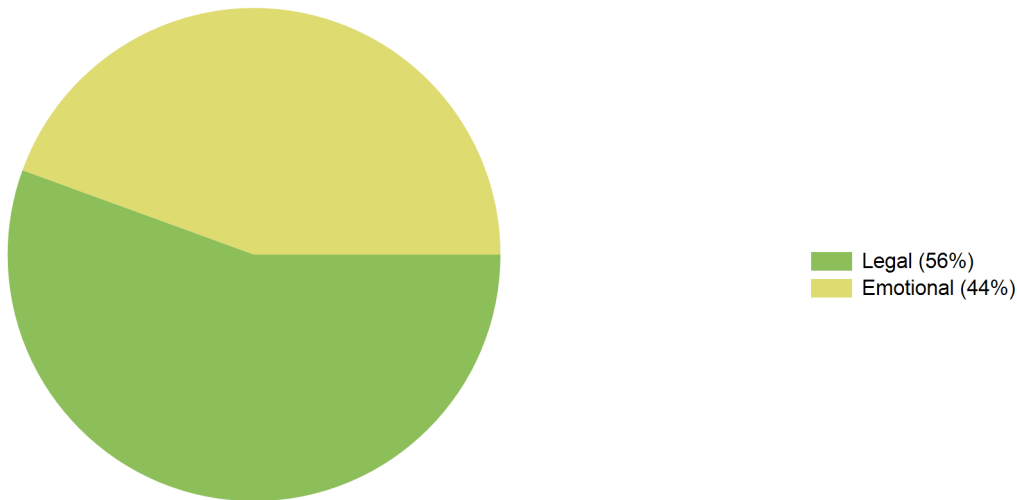
4/1/2020 - 6/30/2020

Employee Assistance Program Utilization Report

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Emotional	4	1	5
Family / Child	0	1	1
Legal	5	0	5

New Issues this Quarter

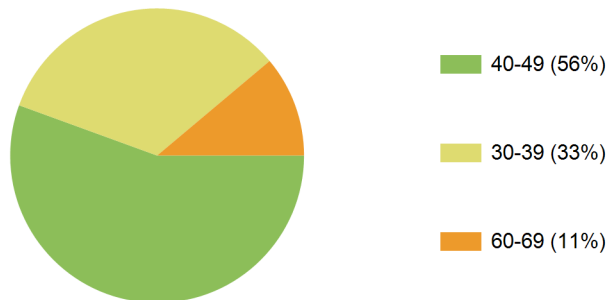


Demographic Data

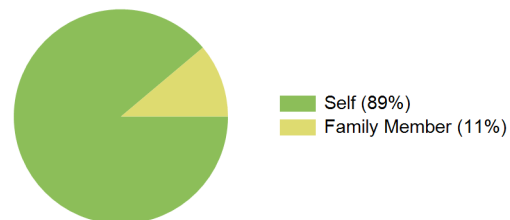
Gender	New	Previous Quarter	Year To Date
Female	5	3	8
Male	4	0	4



Age Range	New	Previous Quarter	Year To Date
0-9	0	0	0
10-19	0	0	0
20-29	0	1	1
30-39	3	2	5
40-49	5	0	5
50-59	0	0	0
60-69	1	0	1
70-79	0	0	0
80-89	0	0	0
90-99	0	0	0



Who is Initiating Contact with ACI	New	Previous Quarter	Year To Date
Self	8	3	11
Family Member	1	0	1

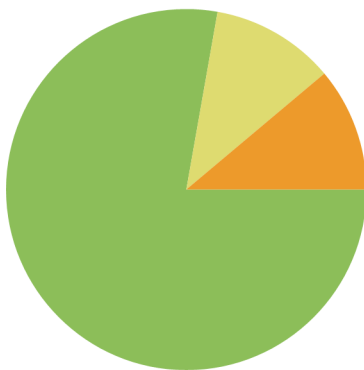


4/1/2020 - 6/30/2020

Employee Assistance Program Utilization Report

Employment Data

Years Employed	New	Previous Quarter	Year To Date
< 6 Months	7	2	9
< 1 Year	0	0	0
1 - 5 Years	1	1	2
6 - 10 Years	1	0	1
11 - 15 Years	0	0	0
16 - 20 Years	0	0	0
20+ Years	0	0	0



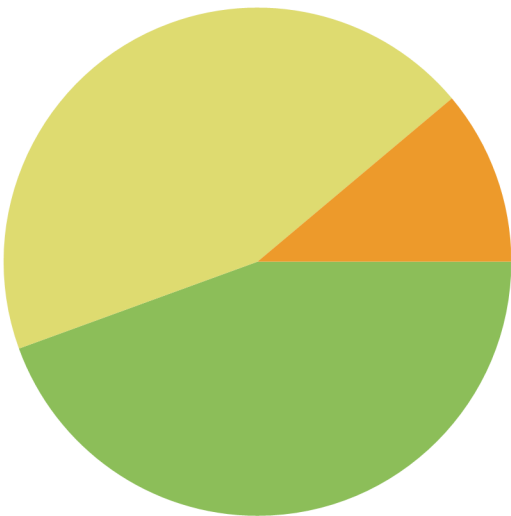
■ < 6 Months (78%)
■ 1 - 5 Years (11%)
■ 6 - 10 Years (11%)

4/1/2020 - 6/30/2020

Employee Assistance Program Utilization Report

Referral Source

Referral Source	New	Previous Quarter	Year To Date
Supervisor - Formal	0	0	0
Supervisor - Informal	0	0	0
Other Employee	0	1	1
Family Member	0	0	0
Human Resources	0	1	1
Orientation / Training	0	0	0
Poster / Brochure	4	1	5
Health Fair	0	0	0
Intranet	0	0	0
Email	1	0	1
Website	0	0	0
Used Before	4	0	4
Onsite Event	0	0	0



■ Poster / Brochure (44%)
■ Used Before (44%)
■ Email (11%)

SCORE – TargetSolutions Utilization Report Summary

	This Year	Last Year
	6/1/2020 – 6/30/2020	6/1/2019 – 6/30/2019
Active Entities	8	6
# of Potential Active Entities	20	20
% Entities Active	40.0%	30.0%
# of Licenses	n/a	n/a
Total Active/Offline Users	611	488
Registered Users	409	324
% Users Active	66.9%	66.4%
Users Completing One or More Course	27	15
Courses Completed - Total	36	57
Users Completing One or More Custom Activities	0	2
Custom Activities Completed - Total	0	5

Member Organization	Total Active and Offline Employees	Registered Users	Courses Completed- Total	Users Completing One or More Courses	Custom Activities Completed- Total	Users Completing One or More Custom Activity
City of Biggs	14	7	0	0	0	0
City of Colfax	16	14	1	1	0	0
City of Dunsmuir	41	31	5	2	0	0
City of Etna	44	34	3	1	0	0
City of Isleton	4	3	0	0	0	0
City of Live Oak	36	16	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	19	14	0	0	0	0
City of Mount Shasta	102	79	1	1	0	0
City of Portola	30	9	0	0	0	0
City of Rio Dell	17	9	0	0	0	0
City of Shasta Lake	34	18	3	2	0	0
City of Susanville	27	17	0	0	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	35	16	0	0	0	0
City of Yreka	75	63	17	17	0	0
Fort Jones Volunteer Fire Department	11	10	3	1	0	0
SCORE - Small Cities Organized Risk Effort	7	7	0	0	0	0
Town of Fort Jones	16	8	0	0	0	0
Town of Loomis	28	26	3	2	0	0
Weed City Fire	38	25	0	0	0	0
TOTAL	611	409	36	27	0	0

SCORE – TargetSolutions Utilization Report Summary

	This Year	Last Year
	7/1/2020 – 7/31/2020	7/1/2019 – 7/31/2019
Active Entities	5	6
# of Potential Active Entities	18	20
% Entities Active	27.8%	30.0%
# of Licenses	n/a	n/a
Total Active/Offline Users	600	525
Registered Users	395	342
% Users Active	65.8%	65.1%
Users Completing One or More Course	15	19
Courses Completed - Total	48	38
Users Completing One or More Custom Activities	0	2
Custom Activities Completed - Total	0	4

Member Organization	Total Active and Offline Employees	Registered Users	Courses Completed- Total	Users Completing One or More Courses	Custom Activities Completed- Total	Users Completing One or More Custom Activity
City of Biggs	14	7	0	0	0	0
City of Colfax	16	14	0	0	0	0
City of Dunsmuir	41	31	0	0	0	0
City of Etna	44	34	9	2	0	0
City of Isleton	4	3	0	0	0	0
City of Live Oak	36	16	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	27	15	0	0	0	0
City of Mount Shasta	102	79	0	0	0	0
City of Portola	30	9	0	0	0	0
City of Rio Dell	17	9	0	0	0	0
City of Shasta Lake	35	19	3	2	0	0
City of Susanville	27	17	0	0	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	35	16	0	0	0	0
City of Yreka	82	65	7	7	0	0
SCORE - Small Cities Organized Risk Effort	7	7	0	0	0	0
Town of Loomis	28	26	1	1	0	0
Weed City Fire	38	25	28	3	0	0
TOTAL	600	395	48	15	0	0

SCORE Loss Control Grant Fund Member Utilization FY 2020/21 as of 8/20/2020

Member Entity	TOTAL Grant Fund Allocation	Amount requested during FY 20-21	Remaining amount available in FY 20-21	Notes
Biggs *	\$2,427.80			
Colfax	\$3,364.75			
Dunsmuir	\$5,330.64			
Etna *	\$2,454.20			
Isleton	\$2,138.17			
Live Oak	\$4,774.33			
Loomis	\$5,310.32	\$5,000.00	\$310.32	*Request made 7/17/20 by Roger Carroll for sidewalk repairs (\$5,000)
Loyalton *	\$1,353.01			
Montague *	\$2,301.92			*Request made 4/2/20 by David Dunn for purchase of First Aid kit, repair of playground equipment (\$1,838.22) and in same request to roll over any un-used amount into FY 20/21 if approved by BOD (total to roll over is \$170.49)
Mt. Shasta	\$12,656.66			
Portola	\$3,574.97			
Rio Dell	\$4,259.93			
Shasta Lake	\$12,093.45			
Susanville	\$25,875.90			**Request made 5/21/20 by Deborah Savage to roll over all unused funds from FY 19/20 into FY 20/21 if approved by BOD (total to roll over is \$13,315.46)
Tulelake*	\$2,159.03			
Weed	\$10,244.58			
Yreka	\$13,166.29	\$24,048.54	-\$10,882.25	*Request made by Renee Hisington for purchase of Fork Lift (\$29,420.27) *NOTE: Amount requested exceeded amount available - \$5,371.73 to be paidout of FY 19-20 funds and \$24,048.54 will be paid from FY 20-21 if approved by BOD)
Total:	\$113,485.95			

* Mini-Cities



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 28, 2020**

Agenda Item G.1.

QUARTERLY FINANCIALS FOR QE JUNE 30, 2020

ACTION ITEM

ISSUE: The Board of Directors receives a quarterly report on the financial status of SCORE. Gilbert Associates will present SCORE's Financials for Quarter ending June 30, 2020 for Board review.

Noted results for the year end June 30, 2020 include Operating Revenue of \$182,804.57 and Total Revenue of \$554,961.02. This resulted in an increase in Net Position of \$60,729 in the Liability Program and \$2,469,797 in the Workers' Compensation Program.

Total General and Administrative Expenses were almost \$80,000 (9%) under budget largely due to decreases in conference reimbursement and meeting expenses as well as a \$25,500 reduction in claim administration expenses.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: Unknown.

BACKGROUND: Each quarter the Board of Directors reviews the quarterly financials and refers questions for follow-up or receives and files the report as presented.

ATTACHMENT(S): Quarterly Financial Reports as of 06/30/20

Small Cities Organied Risk Effort
Statement of Net Position
As of June 30, 2020 and June 30, 2019

	Jun 30, '20	Jun 30, '19
ASSETS		
Current Assets		
Checking/Savings		
Mechanics Bank - General	\$ 599,844.33	\$ 282,151.83
Mechanics Bank Claims Accounts		
Mechanics Bank - Liability	39,403.46	35,387.48
Mechanics Bank - Workers' Comp	41,200.20	73,009.24
LAIF	2,732,315.62	2,178,268.42
Petty Cash		
Total Checking/Savings	3,412,763.61	2,568,816.97
Other Current Assets		
Chandler Investments		
Chandler - Investments	1,107,703.60	1,761,662.27
Chandler - Unrealized Gain (Loss)	10,385.73	684.71
US Bank	179,055.36	45,147.43
Total Chandler - Investment Account	1,297,144.69	1,807,494.41
Due from Members - Adj Premiums	-	-
Interest Receivable	66,870.84	68,870.46
Member Accounts Receivable	174,562.91	237,864.34
Claim Recovery Receivable	435,398.72	161,704.47
Prepaid Insurance	1,152.00	1,151.97
Prepaid Administration	-	500.00
Prepaid Expenses	8,385.67	8,385.64
Total Other Current Assets	1,983,514.83	2,285,971.29
Total Current Assets	5,396,278.44	4,854,788.26
Noncurrent Assets		
Chandler Investments		
Chandler - Investments	10,419,165.99	9,651,672.35
Chandler - Unrealized Gain (Loss)	470,350.57	129,350.50
Total Chandler - Investment Account	10,889,516.56	9,781,022.85
TOTAL ASSETS	\$ 16,285,795.00	\$ 14,635,811.11

Small Cities Organied Risk Effort

Statement of Net Position

As of June 30, 2020 and June 30, 2019

	Jun 30, '20	Jun 30, '19
LIABILITIES		
Current Liabilities		
Accounts Payable	22,405.11	53,464.98
LAWCX	12,959.00	12,959.00
Deferred Income	-	-
Dividend Payable to Members	5,835.00	5,835.00
Claims Reserves - Current		
Claims Reserves - W/C	862,789.00	851,458.00
Claims Reserves - Liability	587,039.00	119,336.05
Total Claims Payable - Current	1,449,828.00	970,794.05
IBNR - Current		
IBNR Reserves - W/C	-	-
IBNR Reserves - Liability	-	241,353.95
Total IBNR	-	241,353.95
Total Current Liabilities	1,491,027.11	1,284,406.98
Long Term Liabilities		
LAWCX	103,675.00	116,634.00
Claims Reserves - Non-Current		
Claims Reserves - W/C	1,179,279.02	1,306,518.53
Claims Reserves - Liability	97,756.81	-
Total Claims Payable - Non-Current	1,277,035.83	1,306,518.53
IBNR		
IBNR Reserves - W/C	2,861,346.10	2,388,093.71
IBNR Reserves - Liability	1,024,507.58	642,915.53
Total IBNR	3,885,853.68	3,031,009.24
ULAE		
ULAE - W/C	347,000.00	335,000.00
ULAE - Liability	120,000.00	56,000.00
Total ULAE	467,000.00	391,000.00
Total Long Term Liabilities	5,733,564.51	4,845,161.77
Total Liabilities	7,224,591.62	6,129,568.75
NET POSITION		
Net Position - Workers' Compensation		
Board Designated - W/C	1,250,000.00	1,250,000.00
Workers' Compensation Banking Layer	1,128,320.16	1,068,706.55
Net Position - Liability		
Board Designated - Liability	2,500,000.00	2,500,000.00
Liability Banking Layer	1,229,468.58	1,347,719.84
Undesignated Net Position		

Small Cities Organied Risk Effort
Statement of Net Position
As of June 30, 2020 and June 30, 2019

	Jun 30, '20	Jun 30, '19
Unrestricted	2,398,453.62	1,346,217.03
Net Revenues Over (Under) Expenditures	554,961.02	993,598.94
Total Net Position	\$ 9,061,203.38	\$ 8,506,242.36

Small Cities Organized Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended June 30, 2020 and June 30, 2019

	<u>Apr '20 - Jun '20</u>	<u>Jul '19 - Jun '20</u>	<u>Jul '18 - Jun '19</u>
Ordinary Revenue			
Revenue			
Member Contributions	\$ 1,110,922.51	\$ 4,512,190.41	\$ 4,172,572.05
Member Assessment/Refunds	-	17,508.00	1,699.39
Bank/LAIF Interest	9,237.40	48,520.36	29,984.36
Managed Portfolio	61,050.35	244,978.59	222,283.71
Miscellaneous Income	1,367.33	6,319.99	-
Total Operating Revenue	<u>1,182,577.59</u>	<u>4,829,517.35</u>	<u>4,426,539.51</u>
Operating Expenses			
General and Administrative Expenses			
Bank Service Charges	0.30	94.82	278.84
Accreditation Fee	-	4,750.00	-
Cash Over/Short	-	-	-
Conference	-	-	-
Dues & Subscriptions	-	-	1,250.00
ID Fraud Coverage	916.68	3,666.72	3,755.64
Insurance - EE Dishonesty & Bonds	275.00	1,100.00	-
Meeting Expense	892.40	15,979.13	18,457.76
Member Conference Reimbursement	-	623.64	2,651.93
Miscellaneous Expenses	5,000.00	5,000.00	-
Office Supplies	-	-	-
Safety Services	26,250.00	105,000.00	105,000.00
Safety Training	13,156.17	52,624.95	52,625.00
Treasury Services (Fort Jones)	-	-	-
User Funding Assessment (WC)	-	32,360.00	24,687.75
Total Administration	<u>46,490.55</u>	<u>221,199.26</u>	<u>208,706.92</u>
Board Meeting/Travel			
Consulting Services			
Accounting Services	14,732.79	58,784.16	56,738.54
Actuarial Study	-	11,140.00	10,860.00
Administration Costs	67,118.25	268,473.00	263,208.00
Appraisal Services	-	-	58,384.00
Audit Services			
Claims Audit	-	7,600.00	2,950.00
Audit - Financial	-	22,100.00	21,500.00
Total Audit Services	<u>-</u>	<u>29,700.00</u>	<u>24,450.00</u>
Claims Services			
Claims Management -WC	25,632.48	102,529.92	101,515.08
Claims Management - Liability	25,359.99	101,439.96	99,450.00
Consulting Services	-	-	-
TPA - Annual Fees	-	-	22,950.00
Total Claims Services	<u>50,992.47</u>	<u>203,969.88</u>	<u>223,915.08</u>
Contract Services			
Investment Fees	3,869.88	15,387.56	14,762.28
Legal	2,692.67	5,197.11	1,524.88
Total Consulting Services	<u>139,406.06</u>	<u>592,651.71</u>	<u>653,842.78</u>
Total General and Administrative Expenses	<u>185,896.61</u>	<u>813,850.97</u>	<u>862,549.70</u>
Insurance Expenses			
Workers' Compensation	83,275.75	333,103.00	311,882.00
Combined GL/AL Excess	53,527.50	214,110.00	169,795.00
Property Coverage	152,712.44	610,849.76	510,657.68
Insurance Premiums	25,056.22	104,832.97	94,885.50
Total Insurance Expenses	<u>314,571.91</u>	<u>1,262,895.73</u>	<u>1,087,220.18</u>
Claims Expenses			
Claims Payments			
Claim Payments - WC	272,912.12	776,667.87	926,970.27
Claim Payments - Liability	59,591.84	185,837.14	204,425.63
Total Claim Payments	<u>332,503.96</u>	<u>962,505.01</u>	<u>1,131,395.90</u>
Changes in Claims Liabilities			
Change in Reserves	72,769.86	449,551.25	177,335.89
Changes in IBNR	351,111.17	613,490.49	-
Changes in ULAE	25,000.00	76,000.00	-

Small Cities Organied Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended June 30, 2020 and June 30, 2019

	<u>Apr '20 - Jun '20</u>	<u>Jul '19 - Jun '20</u>	<u>Jul '18 -Jun '19</u>
Total Change in Claims Liabilities	448,881.03	1,139,041.74	177,335.89
Total Claims Expenses	781,384.99	2,101,546.75	1,308,731.79
Grant Fund Program	26,425.21	44,204.33	75,579.38
Dividends	-	424,215.00	419,272.00
General Contingency	-	-	-
Total Expenses	1,308,278.72	4,646,712.78	3,753,353.05
Net Operating Revenue	(125,701.13)	182,804.57	673,186.46
Other Revenue (Expense)			
ERMA Dividend Exp	-	-	-
Investment Gain/Loss	69,070.87	372,156.45	320,412.48
Net Revenue Over (Under) Expenses	<u>\$ (56,630.26)</u>	<u>\$ 554,961.02</u>	<u>\$ 993,598.94</u>
Net Position, Beginning		<u>\$ 8,506,242.36</u>	<u>\$ 7,512,643.42</u>
Net Position Ending		<u>\$ 9,061,203.38</u>	<u>\$ 8,506,242.36</u>

Small Cities Organized Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended June 30, 2020

	Jul '19 - Jun '20	Budget	\$ Over Budget	% of Budget
Ordinary Revenue				
Revenue				
Member Contributions	\$ 4,512,190.41	\$ 4,502,546.00	\$ 9,644.41	100.2%
Bank/LAIF Interest	48,520.36	-	48,520.36	100.0%
Managed Portfolio	244,978.59	-	244,978.59	100.0%
Member Assessments / Refunds	17,508.00	-	17,508.00	100.0%
Miscellaneous Income	6,319.99	-	6,319.99	100.0%
Total Operating Revenue	4,829,517.35	4,502,546.00	326,971.35	107.3%
Operating Expenses				
Accreditation Fee	4,750.00	1,187.50	3,562.50	400.0%
Bank Service Charges	94.82	500.00	(405.18)	19.0%
Conference		-	-	0.0%
Contingency Reserve		25,000.00	(25,000.00)	0.0%
Dues & Subscriptions	-	2,250.00	(2,250.00)	0.0%
Insurance	4,766.72	4,653.00	113.72	102.4%
Member Conference Reimbursement	623.64	19,000.00	(18,376.36)	3.3%
Meeting Expense	15,979.13	30,850.00	(14,870.87)	51.8%
Miscellaneous Expenses	5,000.00	1,000.00	4,000.00	500.0%
Office Supplies		-	-	0.0%
Safety Services	105,000.00	105,000.00	-	100.0%
Safety Training	52,624.95	52,625.00	(0.05)	100.0%
Treasury Services (Fort Jones)		1,000.00	(1,000.00)	
User Funding Assessment (WC)	32,360.00	30,860.00	1,500.00	104.9%
Total Administration	221,199.26	273,925.50	(52,726.24)	80.8%
Board Meeting/Travel				0.0%
Consulting Services				
Accounting Services	58,784.16	58,720.00	64.16	100.1%
Actuarial Study	11,140.00	11,130.00	10.00	100.1%
Administration Costs	268,473.00	268,473.00	-	100.0%
Appraisal Services	-	-	-	0.0%
Audit Services		-	-	
Claims Audit	7,600.00	8,000.00	(400.00)	95.0%
Audit - Financial	22,100.00	22,100.00	-	100.0%
Total Audit Services	29,700.00	30,100.00	(400.00)	98.7%
Bookkeeping Services	-		-	0.0%
Claims Services			-	
Claims Management -WC	102,529.92	102,530.00	(0.08)	100.0%
Claims Management - Liability	101,439.96	101,440.00	(0.04)	100.0%
TPA - Annual Fees	-	25,500.00	(25,500.00)	0.0%
Total Claims Services	203,969.88	229,470.00	(25,500.12)	88.9%
Contract Services				0.0%
Investment Fees	15,387.56	14,500.00	887.56	106.1%
Legal	5,197.11	7,000.00	(1,802.89)	74.2%
Total Consulting Services	592,651.71	619,393.00	(26,741.29)	95.7%
Total General and Administrative Expenses	813,850.97	893,318.50	(79,467.53)	91.1%
Insurance Expenses				
Workers' Compensation	333,103.00			
Combined GL/AL Excess	214,110.00			

Small Cities Organized Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended June 30, 2020

	<u>Jul '19 - Jun '20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Property Coverage	610,849.76			
Insurance Premiums	104,832.97			
Total Insurance Expenses	1,262,895.73	1,107,435.59	155,460.14	114.0%
Claims Expenses				
Claims Payments				
Claim Payments - WC	776,667.87		776,667.87	100.0%
Claim Payments - Liability	185,837.14		185,837.14	100.0%
Total Claim Payments	962,505.01	-	962,505.01	100.0%
Changes in Claims Liabilities				
Change in Reserves	449,551.25	-	449,551.25	100.0%
Changes in IBNR	613,490.49	-	-	100.0%
Changes in ULAE	76,000.00	-	-	100.0%
Total Change in Claims Liabilities	1,139,041.74	-	449,551.25	100.0%
Change in IBNR	-	-	-	0.0%
Change in ULAE	-	-	-	0.0%
Total Claims Expenses	2,101,546.75	-	1,412,056.26	100.0%
Grant Fund Program	44,204.33	-	44,204.33	100.0%
Dividends	424,215.00	-	424,215.00	100.0%
General Contingency				
Total Expenses	4,646,712.78	2,000,754.09	1,956,468.20	232.2%
Net Operating Revenue	182,804.57	2,501,791.91	(1,629,496.85)	
Other Revenue (Expense)				
ERMA Dividend Exp	-	-	-	0.0%
Investment Gain/Loss	372,156.45	-	372,156.45	100.0%
Net Revenue Over (Under) Expenses	\$ 554,961.02	\$ 2,501,791.91	\$ (1,257,340.40)	

Small Cities Organized Risk Effort
Combining Statement of Revenues, Expenses, and Changes in Net Position
For The Year To Date Ended June 30, 2020

REVENUES:	Liability	Workers' Compensation	EPLI, EAP, & Property (Other Programs)	Total
Contributions	1,539,611	2,256,898	715,682	4,512,190
Other Income	6,320			6,320
Member Assessments	17,508	-	-	17,508
Other Income	-	-	-	-
Investment Income	142,477	151,022	-	293,499
Miscellaneous Income	-	-	-	-
Total Revenues	<u>1,705,916</u>	<u>2,407,920</u>	<u>715,682</u>	<u>4,829,517</u>
 EXPENSES:				
Operating				
Claims Expense	955,535	1,146,012	-	2,101,547
Excess Insurance	214,110	333,103	715,683	1,262,896
Program Administration	110,235	158,238	-	268,473
Claims Administration	101,440	102,530	-	203,970
Retro Dividends	-	-	-	-
General and Administrative	187,807	196,705	1,100	385,612
Total operating expenses	<u>1,569,127</u>	<u>1,936,588</u>	<u>716,783</u>	<u>4,222,498</u>
Operating Income (Loss)	136,789	471,332	(1,101)	607,020
Nonoperating Income (Loss)				
ERMA Dividend Exp	-	-	-	-
Member Dividends	(256,721)	(167,494)	-	(424,215)
Investment income	180,661	191,495	-	372,156
Net Income (Loss)	<u>60,729</u>	<u>495,333</u>	(1,101)	554,961
Beginning Net Position	<u>5,956,193</u>	<u>2,469,797</u>	<u>80,252</u>	<u>8,506,242</u>
Ending Net Position	<u><u>6,016,922</u></u>	<u><u>2,965,130</u></u>	<u><u>79,151</u></u>	<u><u>9,061,203</u></u>

Small Cities Organized Risk Effort
Combining Statement of Net Position
As Of June 30, 2020

ASSETS	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
Current Assets				
Cash & Equivalents	1,743,901	1,830,346	17,572	3,591,819
Accrued Interest	32,462	34,074	335	66,871
Contributions Receivable	160,777	13,786	-	174,563
Investments	542,770	569,724	5,595	1,118,089
Other Receivable	31,192	404,206	-	435,399
Prepaid Assets	3,405	4,980	1,152	9,538
Total Current Assets	<u>2,514,508</u>	<u>2,857,116</u>	<u>24,654</u>	<u>5,396,278</u>
Noncurrent Assets				
Investments	5,286,249	5,548,771	54,497	10,889,516
Total Noncurrent Assets	<u>5,286,249</u>	<u>5,548,771</u>	<u>54,497</u>	<u>10,889,516</u>
Total Assets	<u>7,800,757</u>	<u>8,405,887</u>	<u>79,151</u>	<u>16,285,795</u>
LIABILITIES				
Current Liabilities				
Accounts Payable	5,601	29,763	-	35,364
Dividend Payable	5,835	-	-	5,835
Deferred Revenue	-	-	-	-
Claims Reserves	587,039	862,789	-	1,449,828
Total Current Liabilities	<u>598,475</u>	<u>892,552</u>	<u>-</u>	<u>1,491,027</u>
Noncurrent Liabilities				
LAWCX	-	103,675	-	103,675
Unpaid Claims and Claims Adjustments	1,242,264	4,387,625	-	5,629,890
Total Noncurrent Liabilities	<u>1,242,264</u>	<u>4,491,300</u>	<u>-</u>	<u>5,733,565</u>
Total Liabilities	<u>1,840,740</u>	<u>5,383,852</u>	<u>-</u>	<u>7,224,592</u>
NET POSITION	<u>6,016,922</u>	<u>2,965,130</u>	<u>79,151</u>	<u>9,061,203</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2019 through June 30, 2020

	<u>*Biggs*</u>	<u>Colfax</u>	<u>Crescent City</u>	<u>Dorris</u>	<u>Dunsmuir</u>	<u>*Etna*</u>	<u>*Fort Jones*</u>
Member Contributions							
Banking Layer Work Comp Contributions	6,406.00	\$ 9,995.00	\$ -	\$ -	\$ 17,180.00	\$ 10,100.00	\$ 8,447.00
Shared Layer Distributions to Banking							
Total Member Contributions	<u>6,406.00</u>	<u>9,995.00</u>	<u>-</u>	<u>-</u>	<u>17,180.00</u>	<u>10,100.00</u>	<u>8,447.00</u>
Total Contributions	<u>6,406.00</u>	<u>9,995.00</u>	<u>-</u>	<u>-</u>	<u>17,180.00</u>	<u>10,100.00</u>	<u>8,447.00</u>
Claims Cost							
Banking Layer Incurred Expense	(4,227.50)	3,478.06	-	-	-	-	3,740.00
Total Expenses	<u>(4,227.50)</u>	<u>3,478.06</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,740.00</u>
Net Contributions over Expenses	<u>10,633.50</u>	<u>6,516.94</u>	<u>-</u>	<u>-</u>	<u>17,180.00</u>	<u>10,100.00</u>	<u>4,707.00</u>
Beginning Banking Layer Equity: July 1, 2019	45,326.26	69,384.60	34,344.54	4,173.21	8,990.43	22,234.18	(3,378.67)
Prior Year Assessments							
Current Year Assessments							
Distribution (from)/to Banking		(12,086.00)	(5,982.00)				
Shared Layer Offset							
Transfers from (to) Liability Banking Layer							
Ending Banking Layer Equity: June 30, 2020	<u>\$ 55,959.76</u>	<u>\$ 63,815.54</u>	<u>\$ 28,362.54</u>	<u>\$ 4,173.21</u>	<u>\$ 26,170.43</u>	<u>\$ 32,334.18</u>	<u>\$ 1,328.33</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2019 through June 30, 2020

	<u>Ione</u>	<u>Live Oak</u>	<u>Loomis</u>	<u>*Loyalton*</u>	<u>*Montague*</u>	<u>Mt. Shasta</u>	<u>Portola</u>
Member Contributions							
Banking Layer Work Comp Contributions	\$ -	\$ 17,291.00	\$ 12,756.00	\$ 1,779.00	\$ 5,099.00	\$ 41,117.00	\$ 11,543.00
Shared Layer Distributions to Banking							
Total Member Contributions	<u>-</u>	<u>17,291.00</u>	<u>12,756.00</u>	<u>1,779.00</u>	<u>5,099.00</u>	<u>41,117.00</u>	<u>11,543.00</u>
Total Contributions	<u>-</u>	<u>17,291.00</u>	<u>12,756.00</u>	<u>1,779.00</u>	<u>5,099.00</u>	<u>41,117.00</u>	<u>11,543.00</u>
Claims Cost							
Banking Layer Incurred Expense	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,110.48</u>	<u>33,399.03</u>	<u>-</u>
Total Expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>4,110.48</u>	<u>33,399.03</u>	<u>-</u>
Net Contributions over Expenses	<u>-</u>	<u>17,291.00</u>	<u>12,756.00</u>	<u>1,779.00</u>	<u>988.52</u>	<u>7,717.97</u>	<u>11,543.00</u>
Beginning Banking Layer Equity: July 1, 2019	24,999.67	139,159.83	78,820.00	13,902.84	(63,420.24)	87,269.87	(79,491.78)
Prior Year Assessments							
Current Year Assessments							16,183.00
Distribution (from)/to Banking		(24,240.00)	(13,729.00)				
Shared Layer Offset						(15,201.00)	
Transfers from (to) Liability Banking Layer							14,760.00
Ending Banking Layer Equity: June 30, 2020	<u>\$ 24,999.67</u>	<u>\$ 132,210.83</u>	<u>\$ 77,847.00</u>	<u>\$ 15,681.84</u>	<u>\$ (62,431.72)</u>	<u>\$ 79,786.84</u>	<u>\$ (37,005.78)</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2019 through June 30, 2020

	<u>Rio Dell</u>	<u>Shasta Lake</u>	<u>Susanville</u>	<u>*Tulelake*</u>	<u>Weed</u>	<u>Williams</u>	<u>Yreka</u>
Member Contributions							
Banking Layer Work Comp Contributions	\$ 15,888.00	\$ 46,198.00	\$ 75,924.00	\$ 6,354.00	\$ 34,494.00	\$ -	\$ 81,352.00
Shared Layer Distributions to Banking							
Total Member Contributions	<u>15,888.00</u>	<u>46,198.00</u>	<u>75,924.00</u>	<u>6,354.00</u>	<u>34,494.00</u>	<u>-</u>	<u>81,352.00</u>
Total Contributions	<u>15,888.00</u>	<u>46,198.00</u>	<u>75,924.00</u>	<u>6,354.00</u>	<u>34,494.00</u>	<u>-</u>	<u>81,352.00</u>
Claims Cost							
Banking Layer Incurred Expense	4,248.66	3,574.38	42,711.24	14,960.33	5,296.09	-	75,438.62
Total Expenses	<u>4,248.66</u>	<u>3,574.38</u>	<u>42,711.24</u>	<u>14,960.33</u>	<u>5,296.09</u>	<u>-</u>	<u>75,438.62</u>
Net Contributions over Expenses	<u>11,639.34</u>	<u>42,623.62</u>	<u>33,212.76</u>	<u>(8,606.33)</u>	<u>29,197.91</u>	<u>-</u>	<u>5,913.38</u>
Beginning Banking Layer Equity: July 1, 2019	25,950.57	230,765.14	174,271.60	(457.00)	84,901.63	25,000.00	145,959.87
Prior Year Assessments							
Current Year Assessments							
Distribution (from)/to Banking	(4,520.00)	(40,196.00)	(30,356.00)		(10,961.00)		(25,424.00)
Shared Layer Offset					(3,828.00)		
Transfers from (to) Liability Banking Layer							
Ending Banking Layer Equity: June 30, 2020	<u>\$ 33,069.91</u>	<u>\$ 233,192.76</u>	<u>\$ 177,128.36</u>	<u>\$ (9,063.33)</u>	<u>\$ 99,310.54</u>	<u>\$ 25,000.00</u>	<u>\$ 126,449.25</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2019 through June 30, 2020

	Total W/C Banking Layer
Member Contributions	
Banking Layer Work Comp Contributions	\$ 401,923.00
Shared Layer Distributions to Banking	\$ -
Total Member Contributions	401,923.00
Total Contributions	401,923.00
Claims Cost	
Banking Layer Incurred Expense	186,729.39
Total Expenses	186,729.39
Net Contributions over Expenses	215,193.61
Beginning Banking Layer Equity: July 1, 2019	1,068,706.55
Prior Year Assessments	-
Current Year Assessments	16,183.00
Distribution (from)/to Banking	(167,494.00)
Shared Layer Offset	(19,029.00)
Transfers from (to) Liability Banking Layer	14,760.00
Ending Banking Layer Equity: June 30, 2020	\$ 1,128,320.16

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2019 through June 30, 2020

	<u>Biggs</u>	<u>Colfax</u>	<u>Crescent City</u>	<u>Dorris</u>	<u>Dunsmuir</u>	<u>Etna</u>	<u>Fort Jones</u>
Member Contributions							
Banking Layer Liability Contributions	6,106.00	8,057.00	-	-	17,215.00	6,994.00	5,981.00
Shared Layer Distributions to Banking	2,351.00	3,163.00	6,205.00	897.00	-	1,858.00	868.00
Total Member Contributions	<u>8,457.00</u>	<u>11,220.00</u>	<u>6,205.00</u>	<u>897.00</u>	<u>17,215.00</u>	<u>8,852.00</u>	<u>6,849.00</u>
Total Contributions	<u>8,457.00</u>	<u>11,220.00</u>	<u>6,205.00</u>	<u>897.00</u>	<u>17,215.00</u>	<u>8,852.00</u>	<u>6,849.00</u>
Claims Cost							
Banking Layer Incurred Expense	7.75	20,002.00	-	-	65.45	5,010.00	35,002.00
Total Claims Cost	<u>7.75</u>	<u>20,002.00</u>	<u>-</u>	<u>-</u>	<u>65.45</u>	<u>5,010.00</u>	<u>35,002.00</u>
Net Contributions over Expenses	<u>8,449.25</u>	<u>(8,782.00)</u>	<u>6,205.00</u>	<u>897.00</u>	<u>17,149.55</u>	<u>3,842.00</u>	<u>(28,153.00)</u>
Beginning Banking Layer Equity: July 1, 2019	14,647.15	45,384.66	-	12,500.00	32,269.16	31,664.25	29,753.00
Prior Year Assessments							
Current Year Assessments							
Distributions (from)/to Banking Layer		(10,060.00)	(6,205.00)	(897.00)	(3,315.00)	(6,947.00)	(6,345.00)
Shared Layer Offset - Liability					(3,372.00)		
Shared Layer Offset - Workers' Comp							
Transfers from/(to) WC Banking Layer							
Ending Banking Layer Equity: June 30, 2020	<u>\$ 23,096.40</u>	<u>\$ 26,542.66</u>	<u>\$ -</u>	<u>\$ 12,500.00</u>	<u>\$ 42,731.71</u>	<u>\$ 28,559.25</u>	<u>\$ (4,745.00)</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2019 through June 30, 2020

	<u>Ione</u>	<u>Isleton</u>	<u>Live Oak</u>	<u>Loomis</u>	<u>Loyalton</u>	<u>Montague</u>	<u>Mt. Shasta</u>
Member Contributions							
Banking Layer Liability Contributions	-	4,345.00	13,711.00	14,626.00	1,386.00	3,947.00	39,658.00
Shared Layer Distributions to Banking	3,660.00	-	4,766.00	4,340.00	1,196.00	1,538.00	6,409.00
Total Member Contributions	<u>3,660.00</u>	<u>4,345.00</u>	<u>18,477.00</u>	<u>18,966.00</u>	<u>2,582.00</u>	<u>5,485.00</u>	<u>46,067.00</u>
Total Contributions	<u>3,660.00</u>	<u>4,345.00</u>	<u>18,477.00</u>	<u>18,966.00</u>	<u>2,582.00</u>	<u>5,485.00</u>	<u>46,067.00</u>
Claims Cost							
Banking Layer Incurred Expense	-	-	7,693.95	(18,815.94)	-	(2,750.96)	77,405.71
Total Claims Cost	<u>-</u>	<u>-</u>	<u>7,693.95</u>	<u>(18,815.94)</u>	<u>-</u>	<u>(2,750.96)</u>	<u>77,405.71</u>
Net Contributions over Expenses	<u>3,660.00</u>	<u>4,345.00</u>	<u>10,783.05</u>	<u>37,781.94</u>	<u>2,582.00</u>	<u>8,235.96</u>	<u>(31,338.71)</u>
Beginning Banking Layer Equity: July 1, 2019	-	46,476.35	104,128.60	31,216.55	25,398.50	22,591.08	76,355.60
Prior Year Assessments							
Current Year Assessments							
Distributions (from)/to Banking Layer	(758.00)		(22,565.00)	(7,368.00)	(5,511.00)	(5,000.00)	(2,149.00)
Shared Layer Offset - Liability		(9,631.00)					(15,002.00)
Shared Layer Offset - Workers' Comp							
Transfers from/(to) WC Banking Layer							
Ending Banking Layer Equity: June 30, 2020	<u>\$ 2,902.00</u>	<u>\$ 41,190.35</u>	<u>\$ 92,346.65</u>	<u>\$ 61,630.49</u>	<u>\$ 22,469.50</u>	<u>\$ 25,827.04</u>	<u>\$ 27,865.89</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2019 through June 30, 2020

	<u>Portola</u>	<u>Rio Dell</u>	<u>Shasta Lake</u>	<u>Susanville</u>	<u>Tulelake</u>	<u>Weed</u>	<u>Williams</u>
Member Contributions							
Banking Layer Liability Contributions	7,667.00	10,675.00	35,760.00	38,974.00	4,697.00	37,872.00	-
Shared Layer Distributions to Banking	3,512.00	3,804.00	18,263.00	15,245.00	825.00	1,265.00	4,141.00
Total Member Contributions	<u>11,179.00</u>	<u>14,479.00</u>	<u>54,023.00</u>	<u>54,219.00</u>	<u>5,522.00</u>	<u>39,137.00</u>	<u>4,141.00</u>
Total Contributions	<u>11,179.00</u>	<u>14,479.00</u>	<u>54,023.00</u>	<u>54,219.00</u>	<u>5,522.00</u>	<u>39,137.00</u>	<u>4,141.00</u>
Claims Cost							
Banking Layer Incurred Expense	28,367.36	1,602.00	1,463.00	(6.25)	-	35,606.19	-
Total Claims Cost	<u>28,367.36</u>	<u>1,602.00</u>	<u>1,463.00</u>	<u>(6.25)</u>	<u>-</u>	<u>35,606.19</u>	<u>-</u>
Net Contributions over Expenses	<u>(17,188.36)</u>	<u>12,877.00</u>	<u>52,560.00</u>	<u>54,225.25</u>	<u>5,522.00</u>	<u>3,530.81</u>	<u>4,141.00</u>
Beginning Banking Layer Equity: July 1, 2019	67,715.95	80,360.03	219,537.43	205,986.76	30,258.96	68,851.29	-
Prior Year Assessments							
Current Year Assessments							
Distributions (from)/to Banking Layer		(17,441.00)	(49,278.00)	(45,844.00)	(6,441.00)	(14,530.00)	(4,141.00)
Shared Layer Offset - Liability							
Shared Layer Offset - Workers' Comp							
Transfers from/(to) WC Banking Layer	<u>(14,760.00)</u>						
Ending Banking Layer Equity: June 30, 2020	<u>\$ 35,767.59</u>	<u>\$ 75,796.03</u>	<u>\$ 222,819.43</u>	<u>\$ 214,368.01</u>	<u>\$ 29,339.96</u>	<u>\$ 57,852.10</u>	<u>\$ -</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2019 through June 30, 2020

	Yreka	Total Liability Banking Layer
Member Contributions		
Banking Layer Liability Contributions	42,529.00	300,200.00
Shared Layer Distributions to Banking	15,695.00	100,001.00
Total Member Contributions	58,224.00	400,201.00
Total Contributions	58,224.00	400,201.00
 Claims Cost		
Banking Layer Incurred Expense	24,999.00	215,651.26
Total Claims Cost	24,999.00	215,651.26
Net Contributions over Expenses	33,225.00	184,549.74
 Beginning Banking Layer Equity: July 1, 2019	202,624.52	1,347,719.84
Prior Year Assessments		-
Current Year Assessments		-
Distributions (from)/to Banking Layer	(45,241.00)	(260,036.00)
Shared Layer Offset - Liability		(28,005.00)
Shared Layer Offset - Workers' Comp		
Transfers from/(to) WC Banking Layer		(14,760.00)
 Ending Banking Layer Equity: June 30, 2020	\$ 190,608.52	\$ 1,229,468.58



Agenda Item G.2.

**LIABILITY PREMIUM PAYMENT PLAN REQUEST
CITY OF ETNA**

ACTION ITEM

ISSUE: The City of Etna has provided notice to the SCORE Program Administrators requesting an installment payment plan for their 20/21 contributions to the Liability Program. The City did not anticipate needing a plan prior to the last Board meeting but asked for a plan afterward.

RECOMMENDATION: Board exercise the option to approve the requested plan, approve with modification, or not approve.

FISCAL IMPACT: Administrative fee of \$1,090 in addition to the premium of \$40,374.

Total Liability Premium	\$40,374	
		Due Date
Down Payment	\$4,037	7/1/2020
Remaining Unpaid Balance	\$36,337	
Unpaid Balance including 3% Interest	\$37,427	
Installment 1	\$3,743	Due Date 8/1/19
Installment 2	\$3,743	Due Date 9/1/19
Installment 3	\$3,743	Due Date 10/1/19
Installment 4	\$3,743	Due Date 11/1/19
Installment 5	\$3,743	Due Date 12/1/19
Installment 6	\$3,743	Due Date 1/1/20
Installment 7	\$3,743	Due Date 2/1/20
Installment 8	\$3,743	Due Date 3/1/20
Installment 9	\$3,743	Due Date 4/1/20
Installment 10	\$3,743	Due Date 5/1/20
Total Paid	\$41,464	

BACKGROUND: The City of Etna has not previously requested an installment premium payment plan. After the June 26, 2020 Board meeting the City of Etna communicated they would be unable to pay the full Liability premium.

ATTACHMENTS: City of Etna Payment Plan Request

From: [Marcus Beverly](#)
To: [Kris Hargrove](#)
Cc: [Michelle Minnick](#); [Jennifer Zraick](#)
Subject: Etna Payment Plan - Liability
Date: Thursday, July 16, 2020 9:24:53 AM
Attachments: [image001.png](#)

Hi, Kris – confirming our conversation regarding Etna’s need for a payment plan for the liability coverage.

You would like to pay quarterly and will pay \$10,000 this month with the balance of \$30,374 subject to a 3% admin fee of \$911.22. The balance of \$31,285 will be paid in three installments of \$10,428.

We will put this on the August 28 Board agenda for approval.

Regards,

Marcus

Marcus Beverly, CPCU, AIC, ARM-P

First Vice President

Alliant Insurance Services, Inc.

D: (916) 643-2704

C: (916) 660-2725

CA License No. 0C36861



From: Kris Hargrove [mailto:kris.hargrove@cityofetna.org]
Sent: Wednesday, July 15, 2020 7:46 PM
To: Marcus Beverly <Marcus.Beverly@alliant.com>; Michelle Minnick <Michelle.Minnick@alliant.com>; 'James M. Kutzer, Jr.' <jimmy@jimkutzerinsurance.com>
Cc: 'Jaime Tarne' <j.tarne@cityofetna.org>; Margaret E. Long <margaret@prenticelongpc.com>
Subject: FW: Hughes Claim

This message has originated outside the organization.

Can you please cc our Attorney Margaret Long on all correspondence. Thank you

Kris Hargrove
City Clerk

City of Etna
PO Box 460
442 Main Street
Etna, CA 96027
P: 530-467-5256 F: 530-467-3217
<http://www.cityofetna.org>

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-----Original Message-----

From: Margaret Long <Margaret@prenticelongpc.com>

Sent: Wednesday, July 15, 2020 7:39 PM

To: Kris Hargrove <kris.hargrove@cityofetna.org>

Cc: Jaime Tarne <j.tarne@cityofetna.org>; Cate Trost <cate.trost@cityofetna.org>

Subject: Re: Hughes Claim

Thank you. Please let me know when the insurance assigns an attorney.

Sent from my iPhone

> On Jul 15, 2020, at 7:30 PM, Kris Hargrove <kris.hargrove@cityofetna.org> wrote:

>

>



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 28, 2020**

Agenda Item H.1.

SCORE CONFLICT OF INTEREST CODE REVIEW

ACTION ITEM

ISSUE: The Board of Directors must review and revise or re-adopt SCORE's Conflict of Interest Code every even year. No changes are needed or recommended this year.

RECOMMENDATION: Approve the Conflict of Interest Code as presented, with no changes.

FISCAL IMPACT: None.

BACKGROUND: The Conflict of Interest Code was last amended in March 2015 to comply with the updated Fair Political Practices Commission (FPPC) filing requirements. Prior to 2012, Alliant Insurance Services, as the JPA administrator, kept the original Form 700s and filed copies with the FPPC. The FPPC has changed that requirement and now the original Form 700s are filed with the FPPC.

The Political Reform Act, Government Code Sections 81000, et. Seq. requires state and local government agencies to adopt and promulgate Conflict of Interest Codes. The Conflict of Interest Code for the public agency must be reviewed by the governing Board every even numbered year. Any changes, or a statement that it has been reviewed and no changes required, must be filed with FPPC prior to October 1st.

ATTACHMENT(S):

1. SCORE Conflict of Interest Code
2. 2020 Multi County Biennial Notice

**SMALL CITIES ORGANIZED RISK EFFORT
CONFLICT OF INTEREST CODE**

The Political Reform Act (Government Code Section 81000, et seq.) requires state and local government agencies to adopt and promulgate conflict of interest codes. The Fair Political Practices Commission has adopted a regulation (2 California Code of Regulations Section 18730) that contains the terms of a standard conflict of interest code, which can be incorporated by reference in an agency's code. After public notice and hearing, the standard code may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act. Therefore, the terms of 2 California Code of Regulations Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference. This regulation and the attached Appendices, designating positions and establishing disclosure categories, shall constitute the conflict of interest code of the **Small Cities Organized Risk Effort Joint Powers Authority (SCORE)**.

Individuals holding designated positions shall file statements of economic interests with **SCORE**, which will make the statements available for public inspection and reproduction. (Gov. Code Sec. 81008.) Upon receipt of the statements, **SCORE** shall make and retain copies and forward the originals of these statements to the **Fair Political Practices Commission**. All original statements shall be retained by the **Fair Political Practices Commission**.

SMALL CITIES ORGANIZED RISK EFFORT
APPENDIX A- DESIGNATED POSITIONS

<u>Designated Positions</u>	<u>Disclosure Category</u>
Members and Alternates of the Board of Directors	1, 2, 3, and 4
Administrator	1, 2, 3, and 4
Accountant	1, 2, 3, and 4
Consultants/New Positions	*

Note: The positions of Administrator and Accountant are filled by outside consultants, but act in a staff capacity.

*Consultants/New Positions shall be included in the list of designated positions and shall disclose pursuant to the broadest disclosure category in the code subject to the following limitation:

The Administrator may determine in writing that a particular consultant or new positions, although a “designated position,” is hired to perform a range of duties that is limited in scope and thus is not required to comply fully with the disclosure requirements described in this section. Such determination shall include a description of the consultant’s or new position’s duties and, based upon that description, a statement of the extent of disclosure requirements. The Administrator’s determination is a public record and shall be retained for public inspection in the same manner and location as this conflict of interest code. (Gov. Code Sec. 81008.)

The following positions are not covered by the conflict-of-interest code because they must file under Government Code Section 87200 and, therefore, are listed for informational purposes only:

Treasurer

An individual holding one of the above listed positions may contact the Fair Political Practices Commission for assistance or written advice regarding their filing obligations if they believe that their position has been categorized incorrectly. The Fair Political Practices Commission makes the final determination whether a position is covered by Section 87200.

SMALL CITIES ORGANIZED RISK EFFORT
APPENDIX B-DISCLOSURE CATEGORIES

1. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources of the type that contract with SCORE to supply goods, services, materials, or supplies.
2. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that are engaged in the performance of work or services of the type utilized by SCORE, including insurance companies, carriers, holding companies, underwriters, brokers, solicitors, agents, adjusters, claims managers, and actuaries.
3. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that have filed a claim or have a claim pending that are reviewed and administered by SCORE.
4. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), which are financial institutions including banks, savings and loan associations and credit unions.

2020 Multi-County Agency Biennial Notice

Name of Agency: _____

Mailing Address: _____

Contact Person: _____ Phone No. _____

Email: _____ Alternate Email: _____

Counties within Jurisdiction, or for Charter Schools, Counties in which the School is Chartered:
(if more space is needed, include an attachment):

No. of Employees* _____ No. of Form 700 Filers* _____

**Including board and committee members*

Accurate disclosure is essential to monitor whether officials have conflicts of interest and to help ensure public trust in government. The biennial review examines current programs to ensure that the agency's code includes disclosure by those agency officials who make or participate in making governmental decisions.

Please identify which statement accurately describes your agency's status.

- This agency has reviewed its conflict of interest code. The current code designates all positions which make or participate in making governmental decisions. The designated positions are assigned accurate disclosure categories that relate to the job duties of the respective positions. The code incorporates FPPC regulation 18730 so that all relevant Government Code Sections are referenced.
- This agency has reviewed its conflict of interest code and has determined that an amendment is necessary. An amendment may include the following:
- New positions which involve the making or participating in the making of decisions which may foreseeably have a material impact on a financial interest
 - Current designated positions need renaming or deletion
 - Statutorily required provisions of the code need to be addressed
 - Disclosure categories need revision

Verification (to be completed if no amendment is required)

This multi-county agency's code accurately designates all positions that make or participate in the making of governmental decisions. The disclosure assigned to those positions accurately requires that all investments, business positions, interests in real property, and sources of income that may foreseeably be affected materially by the decisions made by those holding designated positions are reported. The code includes all other provisions required by Government Code Section 87302.

Signature of Chief Executive Officer

Date

All multi-county agencies must complete and return this notice, including those agencies whose codes are currently under review. Please return this notice no later than **October 1, 2020** to the FPPC at biennialnotice@fppc.ca.gov or 1102 Q Street, Suite 3000, Sacramento, CA 95811.

www.fppc.ca.gov
FPPC Advice: advice@fppc.ca.gov (866.275.3772)
Page 1 of 1



Agenda Item H.2.

LOSS CONTROL SERVICES AND WORK PLAN

INFORMATION ITEM

ISSUE: DKF Solutions has modified the delivery and focus of their services in light of the COVID-19 pandemic and will present an overview of recent activities and plans for the remainder of FY20/21 for review and feedback.

RECOMMENDATION: Review plans for FY 20/21 loss control services and provide direction as needed.

FISCAL IMPACT: None.

BACKGROUND: DKF Solutions has provided risk control services to SCORE members since 2014.

ATTACHMENT(S): DKF Report

SCORE Board Meeting 8/28

Information for agenda item regarding: Menu of risk control services DKF has been providing members during the pandemic and solicit input on areas where members need additional assistance:

- Risk control services provided during the pandemic:
 - Beginning September: Bi-monthly virtual visits with members
 - Applets added to everyone's Smart SOP account:
 - Sanitary Sewer Overflow/Backup eSOP for Smart SOP Mobile App
 - Sanitary Sewer Overflow Volume Calculators (7 methods)
 - Risk Control Hotline (we've seen increased requests for information and help)
 - Covid-19 Employee Exposure Control Plan and companion custom online training course for all members
 - Coordination of annual hearing tests for members using group buying power to make the service available to remote areas at a reduced cost (SCORE and NCCSIF)
 - SCORE: 95 employees to likely participate in group purchase
 - Combined SCORE and NCCSIF: >342 employees likely participate in group purchase
 - Live Online Trainings
 - Transite pipe annual refresher
 - Transite pipe initial
 - Excavation
 - Underground Utility Locating
 - Fall Rescue
 - Intro to Sewer Collections Operation and Maintenance
 - CIWQS for Data Submitters and Legally Responsible Officials
 - Covid-19 Resource Guide (April and August)
 - Additional CalOSHA policies and companion custom online courses, as needed
 - Increased number of webinars
 - 16 webinars since March 19 (shutdown of State)
 - 12 more planned September thru November
- Question for the Board: What additional risk control services do you need at this time?



Agenda Item H.2.

LOSS CONTROL SERVICES AND WORK PLAN

INFORMATION ITEM

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RECOMMENDATION: Review plans for FY 20/21 loss control services and provide direction as needed.

FISCAL IMPACT: None.

BACKGROUND: DKF Solutions has provided risk control services to SCORE members since 2014.

ATTACHMENT(S): DKF Report



President
Mr. Steve Baker
City of Yreka

Vice President
Mr. Wes Heathcock
City of Colfax

Secretary
Mr. John Duckett
City of Shasta Lake

Treasurer
Mr. Roger Carroll
Town of Loomis

SMALL CITIES ORGANIZED RISK EFFORT TRAINING & LONG RANGE PLANNING BOARD MEETING AGENDA

1	Attached
2	Hand Out
3	Separate Cover
4	Verbal

Date: Thursday, October 22, 2020
Time: 9:00 AM
Location: TELECONFERENCE
 Call in number: 877-309-3457
 Conference Code: 617 626 853

PAGE

MORNING TRAINING

Time Certain

8:30 am –	SCORE Orientation for New Members	I 2
9:00 am	<i>The Program Administrators will provide an orientation for new members and answer member questions about SCORE programs and services.</i>	

LONG RANGE PLANNING

PAGE

9:00 am

- A. CALL TO ORDER – 9:00 am**
- B. ROLL CALL**
- C. APPROVAL OF AGENDA AS POSTED** **A 1**
- D. PUBLIC COMMENTS**
- E. OPENING COMMENTS**
- 1. President’s Report** **I 4**
Steven Baker will address the Board on items pertaining to SCORE.

9:15 am –	1. Target Funding Benchmarks	I 1
9:45 am	<i>Marcus Beverly will present an overview of SCORE’s financial condition relative to the funding benchmarks established by the Board.</i>	
Pg.		

9:45 am –	2. Liability Program Analysis	A 1
10:30 am	<i>The Board will receive an update on CJPRMA’s financial status and the impact a higher SIR will have on the Liability Program. Options for excess will also be presented and potential consequences of a change.</i>	

10:30 am –	BREAK	
10:45 am		

10:45 am –	3. Workers Compensation and Administrative Funding	
11:30 am		

The Board will review the Workers' Compensation and Administrative funding formulas and provide feedback regarding potential changes, including a review of the mini-cities criteria and admin allocation.

BREAK

11:45 am – **LUNCH PRESENTATION - Employment Law Hot Topics and Trends I 4**
12:30 pm *Michael Christian from Jackson Lewis will present the Board with an update on the latest*
Pg. *EPL legal developments and risk management best practices.*

12:30 pm – **Wrap-Up**
1:00 pm *Members will provide feedback and direction regarding the day's discussions and preview the items for tomorrow's agenda.*

G. JPA BUSINESS

11:45 am – **LUNCH PRESENTATION - Employment Law Hot Topics and Trends I 4**
12:30 pm *Michael Christian from Jackson Lewis will present the Board with an update on the latest*
Pg. *EPL legal developments and risk management best practices.*

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. 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



President
Steven Baker
City of Yreka

Vice President
Mr. Wes Heathcock
City of Colfax

Secretary
Mr. John Duckett
City of Shasta Lake

Treasurer
Mr. Roger Carroll
Town of Loomis

SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

Date: Thursday, October 23, 2020
Time: 9:00 AM
Location: TELECONFERENCE
Call in number: 877-309-3457
Conference Code: 617 626 853

A	Action
I	Information
1	Attached
2	Hand Out
3	Separate Cover
4	Verbal

MORNING TRAINING SESSION

Time
Certain
9:00 am –
10:00 am
Pg.

SCORE Program Coverage Review **I 1**
The Board will receive a review of the SCORE coverage documents and will be provided with a summary of coverage for lines of coverage with an asterisk - with the goal to review additional lines of coverage at future Board Meetings.*
***TBD**

BOARD MEETING

- A. CALL TO ORDER – 10:00 a.m.**
- B. ROLL CALL**
- C. APPROVAL OF AGENDA AS POSTED** **A 1**
- D. PUBLIC COMMENTS** **I 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.* 1. Board of Directors Teleconference Meeting Minutes – August 28, 2020
- Pg.* 2. SCORE Checking Register – August—September 2020
- Pg.* 3. Investment Statements from Chandler Asset Management – August—September 2020
- Pg.* 4. US Bank Account Statement – August—September 2020
- 5. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions

- F. ADMINISTRATIVE REPORT**
- 1. President’s Report** **I 4**
Steve Baker will address the Board on items pertaining to SCORE.

- 2. Alliant Update** **I 4**
The Program Administrator will address the Board on Alliant matters pertinent to SCORE.
 - a. Annual Vendor Service Provider Survey**

10:30 am – **G. FINANCIAL**
 11:15 am

- Pg.* **1. Chandler Asset Management Financial Portfolio Review** **A 2**
The Board will be presented with the Financial Portfolio Review from Carlos Oblites of Chandler Asset Management.

- Pg.* **2. SCORE Investment Policy** **A 2**
The Board will be presented with the current investment policy including any recommended changes from Chandler Asset Management.

11:15 am - **H. JPA BUSINESS**
 noon

- Pg.* **1. Underwriting Policy Review** **I 2**
The Board will review and may approve changes to the Underwriting Policy.

Pg.

- Pg.* **2. SCORE FY 21/22 Meeting Dates and Locations** **A 1**
The Board is asked to approve dates and locations for the FY 21/22 meetings.

Pg.

- 12:00 pm – **LUNCH PRESENTATION – WC Claims Reporting Advanced Session** **I 2**
 1:00 pm *Dori Zumwalt from York Risk Services Group will provide the members with information about how to report a claim.*

- Pg.* **I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY**
 - 1. Liability** **A 2**
 - a. TBD
 - 2. Workers’ Compensation**
 - a. TBD

J. REPORT FROM CLOSED SESSION

- Pg.* **K. ROUNDTABLE DISCUSSION** **I 1**
The Board is asked to review the feedback provided at the Planning Session and provide direction for action items to address the issues raised at the meeting.

L. INFORMATION ITEMS **I**

Pg.	1. PARMA Conference, February 3-5, 2021, Indian Wells, CA	1
Pg.	2. SCORE Resource Contact Guide	1
Pg.	3. Glossary of Terms	1
Pg.	4. SCORE Travel Reimbursement Form	1

M. CLOSING COMMENTS

N. ADJOURNMENT

UPCOMING MEETING: *Board of Directors – January 29, 2021 at Gaia Hotel, Anderson, CA*

IMPORTANT NOTICES AND DISCLAIMERS:

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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 for payment of a tort liability loss or a public liability loss:

1. **Liability** – Hall v. Weed
 - a. Hall v. Weed
 - b. Duncan v. Susanville
2. **Workers' Compensation**
 - a. City of Susanville SCWA-243618
 - b. City of Susanville SCWA-555949

FISCAL IMPACT: Unknown.

RECOMMENDATION: The Program Administrator cannot make a recommendation at this time, as the subject matter is confidential.

BACKGROUND: Confidential.

ATTACHMENTS: None.



INFORMATION ITEMS

ISSUE: The following items are being presented as information for SCORE members.

RECOMMENDATION: None. This item is offered as information only.

BACKGROUND: None

FISCAL IMPACT: None

ATTACHMENT(S):

1. SCORE Resource Contact Guide
2. SCORE Glossary of Terms
3. ERMA Training Reminder

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

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

SUBJECT	MAIN CONTACT	PHONE	EMAIL
JPA MANAGEMENT ISSUES –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	Marcus Beverly	(916) 643-2704 (916) 660-2725 (cell)	Marcus.Beverly@alliant.com
	Conor Boughey	(415) 403-1411	cboughey@alliant.com
	Michael Simmons	(415) 403-1425 (925) 708-3374 (cell)	msimmons@alliant.com
	Michelle Minnick	(916) 643-2715	Michelle.Minnick@alliant.com
	Joan Crossley	(916) 643-2712	jcrossley@alliant.com
JPA ADMINISTRATIVE ISSUES – meeting agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website maintenance.	Michelle Minnick Marcus Beverly Joan Crossley		
COVERAGE / RISK MANAGEMENT ISSUES – <ul style="list-style-type: none"> ➤ Certificates of coverage, additions/deletions of coverage’s, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs ➤ 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 ➤ Insurance Requirements in Contracts (IRIC), hold harmless agreements, indemnification clauses, safety program planning, RFPs for JPA services & audits, third party contract review 	Michelle Minnick Marcus Beverly Joan Crossley		

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIMS ADMINISTRATION – questions regarding liability and Workers’ Compensation claims handling can be forwarded to York Risk Services Group</p> <p>Property Recovery Program 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: center;"><u>Liability Claims</u></p> <p style="text-align: center;"><u>Workers’ Compensation Claims</u></p> <p style="text-align: center;"><u>Subrogation</u></p>	<p>Jill Petrarca, Senior Manager Property & Casualty Adjuster</p> <p>Shawn Millar, Property & Casualty Adjuster</p> <p>Caroline Sbabo, Property & Casualty Adjuster</p> <p>Alex Davis, Property & Casualty Adjuster</p> <p>Ariel Leonhard, Claims Examiner</p> <p>John Peshkoff, Senior Claims Manager</p> <p>Alicia Veloz, Senior Claims Examiner</p> <p>Jill Petrarca, Senior Manager Property & Casualty Adjuster</p>	<p>(916) 746-8849</p> <p>(916) 746-8820 C:530-210-4910</p> <p>(916) 746-6340</p> <p>(925) 349-3890</p> <p>(916) 960-0974</p> <p>(916) 960-0956</p> <p>(916) 960-0982</p> <p>(916) 746-8849</p>	<p>jill.petrarca@sedgwick.com</p> <p>shawn.millar@sedgwick.com</p> <p>caroline.sbabo@sedgwick.com</p> <p>alex.davis@sedgwick.com</p> <p>ariel.leonhard@sedgwick.com</p> <p>john.peshkoff@sedgwick.com</p> <p>alicia.veloz@sedgwick.com</p> <p>jill.petrarca@sedgwick.com</p>
<p>ADMINISTRATIVE ISSUES - annual contracts for services, IT issues, reports, service issues</p> <p>COMPUTER SERVICES, TRUST ACCOUNT SERVICES – loss runs, special reports, check registers, bank reconciliations</p>	<p>Dori Zumwalt, Account Executive, Client Services</p> <p>Kelly Stewart, Vice President Property and Casualty Claims</p>	<p>(916) 960-1017</p> <p>(714) 620-1302</p>	<p>dorienne.zumwalt@sedgwick.com</p> <p>kelly.stewart@sedgwick.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

CLAIM REPORTING AND TRIAGE SERVICES

Company Nurse Injury Hotline
Main: (888) 817-9282
<https://companynurse.com/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIM REPORTING AND TRIAGE SERVICES – Company Nurse strives to streamline injury reporting and reduce injury reporting lag time and overall cost</p> <ul style="list-style-type: none"> • Quick, easy, cost efficient way to immediately report workplace injuries • 24/7 Nurse Triage Hotline 1-888-545-9154 (Please ensure to use the city code specific to your member) 	<p>Chris Park, Account Executive</p>	<p>(480) 717-6842</p>	<p>service@companynurse.com</p>

ACCOUNTING SERVICES

Gilbert Associates, Inc.
Main: (916) 646-6464 Fax: (916) 929-6836
www.gilbertcpa.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>ACCOUNTING SERVICES – any questions regarding accounting, accounts payable, invoicing, and checks can be forwarded to Gilbert Associates</p>	<p style="text-align: center;">Kevin Wong</p> <p style="text-align: center;">Jennifer Zraick</p>	<p>(916) 646-6464</p>	<p>kswong@gilbertcpa.com</p> <p>JZraick@gilbertcpa.com</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>POLICE RISK MANAGEMENT SERVICES – 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>	<p>Dale Cephers, West Region Market Development Executive</p> <p>Sarah Graham, Marketing Campaign Manager</p>	<p>(469) 731-4685</p> <p>(949) 325-1237</p>	<p>dcephers@lexipol.com</p> <p>sgraham@lexipol.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

ERMA POOL ADMINISTRATION/EXCESS PARTNER

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>ERMA – provides loss prevention services designed to minimize employment practices liability (EPL) exposure of members</p> <p style="text-align: right;">Board Member - John Duckett</p> <p style="text-align: right;">Alternate - Roger Carroll</p> <p>Services Offered</p> <ul style="list-style-type: none"> • Employee Reporting line • Attorney Hotline • Employment Practices Training 	<p>Jennifer Jobe, Executive Director</p> <p>Mona Hedin, Analyst & Training Coordinator</p>	<p>(530) 275-7427</p> <p>(916) 652-1840</p> <p>(916) 244-1141</p> <p>(916) 290-4645</p>	<p>info@ermajpa.org</p> <p>jduckett@cityofshastalake.org</p> <p>rcarroll@loomis.ca.gov</p> <p>jennifer.jobe@sedgwick.com</p> <p>mona.hedin@sedgwick.com</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>LAWCX – Provides Excess Workers’ Compensation coverage and additional training resources</p> <p style="text-align: right;">Board Member - Steve Baker</p> <p style="text-align: right;">Alternate – Marcus Beverly</p> <p>Online Risk Control Services</p> <ul style="list-style-type: none"> • Employees can access online training courses by registering online at www.lawcx.org. • Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available • Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines • Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms • Blog – Timely and informational reports from Risk Control Experts • Can you Risk It? Liability Exposures- real questions from actual members are answered 	<p>Jim Elledge, Executive Director</p> <p>Tammy Vitali, Workers’ Compensation Program Manager</p> <p>Terrie Norris, Risk Control Services Manager</p> <p>Kim Sackett, Board Secretary & Analyst</p>	<p>(530) 841-2321</p> <p>(916) 643-2704</p> <p>(916) 244-1124</p> <p>(916) 244-1114</p> <p>(916) 290-4655</p> <p>(916) 290-4601</p>	<p>sbaker@ci.yreka.ca.us</p> <p>Marcus.Beverly@alliant.com</p> <p>jim.elledge@sedgwick.com</p> <p>tammy.vitali@sedgwick.com</p> <p>terrie.norris@sedgwick.com</p> <p>kim.sackett@sedgwick.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

LOSS CONTROL SERVICES

DKF Solutions

Fax: (707) 647-7200

www.dkfsolutions.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>LOSS CONTROL SERVICES – 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>Services available to all SCORE members Maintenance Training & Sewer Management Plans Phone and email hotline (contact David Patzer) On-Site Visit with Biomechanics Training & Review of Operations/Current Practices Online Training: Employees can access online training courses by going to: www.mysafetyofficer.com/employeetraining and entering the username “employee” and password “safety” which will grant access to the following training:</p> <ul style="list-style-type: none"> • 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 • Tailgate Training: Free downloadable tailgate training materials covering topics from Aerial Lift Safety to Zoonotics • 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 • ***NOTE: Monthly news update with a different article each month at http://www.dkfsolutions.com/blog/ 	<p style="text-align: center;">David Patzer</p> <p style="text-align: center;">John Balestrini</p> <p style="text-align: center;">Katie Frassinelli</p>	<p style="text-align: center;">(707) 373-9709</p> <p style="text-align: center;">(916) 532-5802</p>	<p style="text-align: center;">dpatzer@dkfsolutions.com</p> <p style="text-align: center;">john@dkfsolutions.com</p> <p style="text-align: center;">Kfrassinelli@dkfsolutions.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>EMPLOYEE ASSISTANCE PROGRAM - 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 http://score.acieap.com</p> <ul style="list-style-type: none"> • Each city has 4 hours per year for On-Site Employee Orientations, Manager & Supervisor Trainings, and Lunch ‘n Learn Seminars Per City per year • <i>Unlimited</i> Critical Incident Stress Management (CISM) Telephonic Consultation for Crisis response • Each city has 1 On-Site Critical Incident Stress Debriefing (CISD) per year for Crisis response • 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) <p>**Services offered at an additional cost**</p> <ul style="list-style-type: none"> • Wellness Resources 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 	Colleen Shuster	(858) 529-0171	cshuster@acieap.com

AQUATICS RISK MANAGEMENT

Total Aquatic Management
 Main: (510) 523-3155

www.totalaquaticmanagement.webs.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<ul style="list-style-type: none"> • Aquatic Safety services • Certified Pool Operator (CPO) Trainings 	Jim Wheeler	(510) 523-3155	jim@totalaquaticmanagement.com swimnjim@hotmail.com

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

TRAINING SERVICES Target Solutions Main: (800) 840-8048 Fax: (858) 487-8762 www.targetsolutions.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
TRAINING SERVICES – a Web-based Safety Training Platform Services Offered <ul style="list-style-type: none"> • OSHA Training Documentation • Online Video Library http://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&customerid=19258&customerpath=score • Policy Templates (IIPP examples, Bloodborne Pathogens, HAZWOPER, Emergency Response Plans) • Training Records management (i.e. Diplomas, Certificates of Completion) • Continuing Education Courses for Fire and Safety Personnel 	Karly Andrade , Account Specialist	(858) 376-1636	karly.andrade@vectorsolutions.com
CONCRETE CUTTING Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 www.dontgrind.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
SIDEWALK TRIP HAZARD SERVICES Services Offered <ul style="list-style-type: none"> • Sidewalk Asset Management • Surveying Sidewalk Infrastructure • Repairing Uneven Sidewalk Panels 	Joseph Ortega Katrina Lynch	(650) 576-4303 (916) 847-7346	jortega@DontGrind.com Klynch@dontgrind.com
LEAGUE OF CALIFORNIA CITIES Main: (916) 658-8200 Fax: (866) 593-2927 www.cacities.org			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
The League of California Cities is an association of California city officials who work together to enhance their knowledge and skills, exchange information, and combine resources so that they may influence policy decisions that affect cities.	Charles W. Anderson , Regional Public Affairs Manager	(916) 798-2231	canderson@cacities.org

GLOSSARY OF TERMS

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
ACV (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
Additional Insured	A type of status associated with general liability insurance policies that provides coverage to other individuals/groups that were not initially named. After endorsement, the additional insured will then be protected under the named insurer's policy and can file a claim in the event that they are sued.
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)
ATD (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
AME (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
ACIP (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.
APIP (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
ADA (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)
AIS (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

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AGRIP (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
ALCM (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).
ARM (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
Binder	A legal agreement issued by either an agent or an insurer to provide temporary evidence of insurance until a policy can be issued. Binders should contain definite time limits, should be in writing, and should clearly designate the insurer with which the risk is bound.
BOD/BD (Board of Directors)	body of elected or appointed members who jointly oversee the activities of a company or organization
BI (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.
CAJPA (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
CIPRA (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
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to SCORE's Liability Program
California State Association of Governments (CSAC)	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 (CSAC-EIA)	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
CalTIP (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

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Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members
CIC (Certified Insurance Counselor)	an insurance agent professional certification designation
Certificate Of Insurance	A certificate of insurance is a document issued by an insurance company/broker that is used to verify the existence of insurance coverage under specific conditions granted to listed individuals.
Certified Industrial Hygienist (CIH)	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 (CPCU)	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</i>

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	<i>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 (DIC)	A specialized property insurance policy written to provide coverage for perils 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 (D&O)	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 (DOL)	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 (EQ)	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 (EPL)	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 (ERMA)	ERMA provides employment practices Liability coverage to SCORE members desiring such coverage

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Errors and Omissions Insurance (E&O)	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 (EC)	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 (FASB)	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 (GAAP)	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 (GASB)	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 (HIPAA)	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 (IBNR)	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"> - 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

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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 (IIPP)	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 (IRIC)	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. (ISO)	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 (LAWCX)	LAWCX provides excess coverage to SCORE's workers' compensation pool
Long Range Planning (LRP)	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 (LAE)	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 Payee	The party to whom the claim from a loss is to be paid. Loss payee can mean several different things; in the insurance industry, the insured or the party entitled to payment is the loss payee. The insured can expect reimbursement from the insurance carrier in the event of a loss.
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 (MMI)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once

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	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 (MOC)	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

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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 (PEPIP)	A group purchase program from which many SCORE members purchase their insurance
Public Risk Management Association (PRIMA)	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
QME (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 (RC)	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)

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Risk and Insurance Management Society (RIMS)	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 (SIR)	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

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	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