



**Small Cities Organized Risk Effort (SCORE)  
Board of Directors Meeting Minutes  
June 25, 2021**

**Member Cities Present:**

Mark Sorensen, City of Biggs  
Wes Heathcock, City of Colfax  
Todd Juhasz, City of Dunsmuir  
Blake Michaelson, City of Dunsmuir  
Charles Bergson, City of Isleton  
Aaron Palmer, City of Live Oak  
Roger Carroll, Town of Loomis

Kathy LeBlanc, City of Loyalton  
David Dunn, City of Montague  
Lauren Knox, City of Portola  
Kyle Knopp, City of Rio Dell  
Wendy Howard, City of Shasta Lake  
Heidi Whitlock, City of Susanville  
Steve Baker, City of Yreka

**Member Cities Absent:**

City of Etna  
City of Mt. Shasta

City of Tulelake  
City of Weed

**Consultants & Guests**

Marcus Beverly, Alliant Insurance Services  
Conor Boughey, Alliant Insurance Services

Michelle Minnick, Alliant Insurance Services  
Ariel Leonhard, Sedgwick

**A. CALL TO ORDER**

Mr. Wes Heathcock called the meeting to order at 10:03 a.m.

**B. ROLL CALL**

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

**C. APPROVAL OF AGENDA AS POSTED**

*A motion was made to approve the Agenda as posted with the exception of the removal of the City of Isleton item.*

**MOTION: Kathy LeBlanc**

**SECOND: Lauren Knox**

**MOTION CARRIED  
UNANIMOUSLY**

**D. PUBLIC COMMENT**

There were no public comments.



## **E. CONSENT CALENDAR**

1. Board of Directors Meeting *Draft* Minutes – June 11, 2021

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

**MOTION: Blake Michaelsen**

**SECOND: Kyle Knopp**

**MOTION CARRIED  
UNANIMOUSLY**

## **F. ADMINISTRATIVE REPORTS**

### **F1. President's Report**

Mr. Wes Heathcock had no issues to report for SCORE.

### **F.2.A. CJPRMA Update**

Mr. Roger Carroll noted CJPRMA is having an additional Board meeting on Monday to approve the Memorandum of Coverage (MOC) and noted that we will discuss later in the agenda.

### **F.2.B. ERMA Update**

Mr. Roger Carroll noted that a bunch of new entities have been added to ERMA as a result of REMIF members were added to the CIRA JPA and mentioned that SCORE is becoming a smaller piece of a growing program that is well funded and in good shape. Members were encouraged to join ERMA if they are not already participating. Members were reminded there is ERMA Training available to all ERMA members and if any SCORE member is interested they are encouraged to consider hosting a training at your site.

### **F.2.C. LAWCX Update**

LAWCX is moving forward with a study regarding the captive market and will probably form a new captive which will help them as an organization overall.

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

Marcus Beverly wished Steve Baker a happy retirement and thanked him for his time with the SCORE JPA and the group expressed best wishes.

## **G. FINANCIAL**

### **G.1. Premium Payment Plan Requests for FY 21/22**

#### **G.1.A. City of Isleton**

This item was taken off the agenda at the direction of the Board.



## **G.2. Change Bank Accounts to Wells Fargo**

Marcus Beverly provided the Board with an update regarding the changes that are happening due to the changes from York to Sedgwick. Due to the change in accounts with Sedgwick's system, (Wells Fargo is their preferred banking institution), the Board was asked to consider moving accounts from Mechanics Bank to Wells Fargo. There were two resolutions presented to the Board for consideration.

*A motion was made to approve the resolutions as presented.*

**MOTION: Steve Baker**

**SECOND: Blake Michaelson**

**ROLL CALL VOTE  
WAS REQUESTED**

Ayes: Biggs, Colfax, Dunsmuir, Live Oak, Loomis, Loyalton, Montague, Portola, Rio Dell, Shasta Lake, Yreka

Abstain: Isleton, Susanville

## **H. JPA BUSINESS**

### **H.1. Resolution Delegation of Treasurer Responsibilities**

Marcus Beverly provided a review of the resolution which provides authority and responsibilities of the SCORE Treasurer.

*A motion was made to approve the resolution as presented.*

**MOTION: Kathy LeBlanc**

**SECOND: Steve Baker**

**MOTION CARRIED  
UNANIMOUSLY**

### **H.2. FY 21/22 Property Program Renewal**

Marcus Beverly provided a review of the changes to the APIP Property deductibles for All Risk as well as vehicles (\$10,000 for select members with ACV; \$25,000 for vehicles with RC valuation Except \$50,000 for police vehicles with RCV under \$250,000, \$100,000 for all vehicles with RCV of \$250,000 to \$750,000; and \$250,000 for all vehicles with RCV in excess of \$750,000). He also provided a review of the proposed changes to the FY 21/22 APIP Policy and mentioned that the total premium due may change due to the changes requested by member after June 18, 2021. Members were reminded of the reporting requirements of the policy and were encouraged to share the claims reporting information with their staff as the Pollution carrier is changing and the retroactive date is becoming 7/1/2021. It was highlighted that the Course of Construction sublimit was added so projects valued over \$15M will require Underwriter approval and premium will be charged. Members were reminded that the underwriters have added LMA5400 (Silent Cyber) exclusion, which excludes coverage for physical damage that occurs as the result of a "cyber incident".

*A motion was made to grant the SCORE President with authority to sign the request to bind coverage forms for the FY 21/22 APIP Property policy.*



**MOTION: Roger Carroll**

**SECOND: Wendy Howard**

**MOTION CARRIED  
UNANIMOUSLY**

### **H.3. Excess Cyber Liability Options**

Marcus Beverly provided the Board with an update regarding the Excess Cyber Liability as only seven SCORE members that have completed the required application and staff will work with those who are still interested in obtaining excess cyber liability coverage.

### **H.4. Alliant Deadly Weapons Program Optional**

Marcus Beverly provided the Board with a review of the Alliant Deadly Weapons Response program coverage, noting that the coverage is site specific, as an event must occur at a location on the members' APIP Property schedule in order to qualify for coverage.

### **H.5. CoreLogic Wildfire Risk Scoring**

Marcus Beverly provided the Board with a review of the CoreLogic Wildfire Risk scores that were received for the locations requested – it was noted not all the addresses were used as there were duplicate addresses (multiple buildings at same physical address) which would have increased cost.

### **H.6. PRISM Pollution Program Proposal and FY 20/21 Claims Reporting**

Marcus Beverly provided a review of the FY 21/22 PRISM Pollution proposal and mentioned the policy is changing carriers to Iron Shore Insurance Company and noted that the retroactive date will be updated to July 1, 2021 due to the change in carrier.

*A motion was made to approve the FY 21/22 PRISM Pollution program.*

**MOTION: Kathy LeBlanc**

**SECOND: Lauren Knox**

**MOTION CARRIED  
UNANIMOUSLY**

### **H.7. CJPRMA Excess Liability Update**

Marcus Beverly noted that we will likely be moving to a \$7.5M retention and shared news from CJPRMA that we came in under budget and the final premium will be voted on Monday. Marcus provided a review of the proposed aggregate limits and noted that there is one carrier that has imposed a wildfire exclusion but all other carriers are providing coverage for wildfire. After CJPRMA meets on Monday we will find out more information about final pricing.

### **H.8. Crime Coverage for SCORE Treasurer**

It was noted at the last SCORE Board meeting it was requested that Program Administration seek a



quote at a higher limit above \$1M. The board was presented with the pricing for a \$1M limit/\$2,500 Deductible and a \$3M limit/\$25,000 Deductible.

*A motion was made to approve the FY 21/22 ACIP Crime coverage at the \$1M limit with a \$2,500 deductible.*

**MOTION: Wendy Howard**

**SECOND: Blake Michaelsen**

**MOTION CARRIED  
UNANIMOUSLY**

### **H.9. FY 21/22 SCORE Program Budget**

Marcus Beverly presented the Board with the updated SCORE Program Budget which changed from the last board meeting due to the addition of the PRISM Pollution premium which is included in the Liability allocation.

*A motion was made to approve the FY 21/22 SCORE Admin Program Budget as presented as Items 9a-9d.*

**MOTION: Roger Carroll**

**SECOND: Wendy Howard**

**MOTION CARRIED  
UNANIMOUSLY**

### **I. Town Hall Open Discussion on Member Issues**

Marcus Beverly provided a brief review of the Risk Matrix which includes information about risk exposures (wildfires, cyber, and EPL). It was noted at the October meeting members should have a opportunity to discuss how they are currently using funds that benefit their citizens and to provide space to trade ideas and knowledge over coffee.

### **J. INFORMATION ITEMS**

#### **J.1. Glossary of Terms**

This was provided as an information item only.

#### **J.2. FY 20/21 Resource Contact Guide**

This was provided as an information item only.

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

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

#### **1. Workers Compensation**

- a. SCWA-556100 v. City of Tulelake\*\*



**L. REPORT FROM CLOSED SESSION**

The Board returned from closed session at 12:19 P.M. Mr. Beverly reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator.

**M. CLOSING COMMENTS**

There were no closing comments.

**N. AJOURNMENT**

The meeting was adjourned at 11:55 AM.

**NEXT MEETING DATE: August 27, 2021 Teleconference**

Respectfully Submitted,

Muriel Terrell, Secretary

9/1/21  
Date