



President
Mr. Roger Carroll
Town of Loomis

Vice President
Mr. Steve Baker
City of Yreka

Secretary
Ms. Brooke Woodcox
City of Rio Dell

Treasurer
Ms. Linda Romaine
Town of Fort Jones

**SMALL CITIES ORGANIZED RISK EFFORT
BOARD OF DIRECTORS
MEETING**

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

Date: Friday, January 29, 2016
Time: 10:00 AM

Location: Gaia Hotel & Spa
4125 Riverside Place
Anderson, CA

PAGE A. CALL TO ORDER

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

This time is reserved for members of the public to address the Board of Directors on matters of SCORE that are of interest to them.

Pg. 5 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 an item to be considered separately. If not, the Board will take action to accept and file the items below.

Pg. 6 1. Board of Directors Meeting Draft Minutes – October 29-30, 2015

Pg. 22 2. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – December 31, 2015

Pg. 23 a. Treasurer’s Report

Pg. 24 3. US Bank Custodial Account Statement – November – December 2015

Pg. 45 4. SCORE Checking Register as of December 31, 2015

Pg. 47 5. Investment Statements from Chandler Asset Management – October – December 2015

Pg. 59 6. Target Solutions Administrative Summary – October – December 2015

F. ADMINISTRATIVE REPORTS

1. Alliant Update

I 4

Marcus Beverly will update the Board on Alliant matters pertinent to SCORE.

The Small Cities Organized Risk Effort or SCORE, is an association of municipalities joined to protect member resources by stabilizing risk costs in a reliable, economical and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

	2. President’s Report	I 4
	<i>Roger Carroll will address the Board on items pertaining to SCORE.</i>	
	3. CJPRMA Update	I 4
	<i>Roger Carroll will provide the Board with an update on CJPRMA matters relative to SCORE’s participation. Minutes of the last meeting can be found at http://www.cjprma.org/</i>	
	4. ERMA Update	I 4
	<i>John Duckett will update the Board on ERMA matters relative to SCORE’s participation. Minutes of the last meeting can be found at www.ermajpa.org/</i>	
	5. LAWCX Update	I 4
	<i>Steve Baker will update the Board on LAWCX matters relative to SCORE’s participation. Minutes of the last meeting can be found at http://lawcx.org/</i>	
	6. YORK Update	I 4
	<i>Cameron Dewey will update the Board on matters relative to SCORE.</i>	
Pg. 62	G. FINANCIAL - Dividend and Assessment Analysis	A 1
	<i>Gilbert Associates will provide an updated analysis of the pool’s financial position as respects any dividends or assessments that may be declared by the Board, per SCORE’s Dividend and Assessment Plan (DAP).</i>	
	H. JPA BUSINESS	
	1. Ad Hoc Committee Items	
	<i>The Board will receive the Ad Hoc Committee’s recommendation and the Board may approve the suggested changes.</i>	
Pg. 66	a. Meeting Notes	I 1
	<i>The Board will be presented with a summary of the Ad Hoc Committee meeting.</i>	
Pg. 68	b. Mini-Cities – Definition of a Member	A 1
	<i>A recommendation from the Ad Hoc Committee will be presented to the Board for further discussion regarding the definition of a Mini-Cities Member.</i>	
Pg. 70	c. Administrative Expense Allocation	A 1
	<i>The Board will be presented with a recommendation from the Ad Hoc Committee regarding options for the Administrative Expense allocation.</i>	
Pg. 76	d. Mini-Cities Voting Rights	A 1
	<i>The Ad Hoc Committee will make a recommendation to the Board regarding the individual Mini-Cities voting rights.</i>	

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<i>Time Certain 12pm</i>	Lunch Presentation – DKF Solutions Training Services Timeline Update	I	2
	<i>The Board of Directors will receive a progress update on ongoing services being provided by David Patzer and DKF Solutions.</i>		
<i>Pg. 78</i>	2. Company Nurse Services	I	1
	<i>The members will receive an update on the 24/7 Workers’ Compensation Claims Reporting and Nurse Triage Services available through Company Nurse.</i>		
<i>Pg. 83</i>	3. FY 2016/17 Meeting Dates and Locations	A	1
	<i>The Board is asked to discuss dates and locations for the FY 2016/17 meetings.</i>		
<i>Pg. 85</i>	4. 2016/17 Insurance Market Update and Renewal Marketing Plan	I	1
	<i>Marcus Beverly will provide an insurance market update and SCORE’s Renewal Marketing Plan for 2016/17.</i>		
<i>Pg. 86</i>	5. SCORE Service Provider Survey Results	A	1
	<i>The Board will receive the results of the Service Provider Survey and may take action or give direction.</i>		
<i>Pg. 94</i>	6. 2016/17 Service Calendar	A	1
	<i>Michelle Minnick will present the Board with the updated FY 2016/17 Service Calendar and the Board will have the opportunity to approve the changes.</i>		
<i>Pg.103</i>	I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95		
	*REQUESTING AUTHORITY		
	1. Workers’ Compensation	A	4
	a. Inman v City of Susanville*		
	J. REPORT FROM CLOSED SESSION	I	4
	K. INFORMATION ITEMS	I	
	1. PARMA Conference – February 23 – 26, 2015 in Anaheim, CA		4
<i>Pg.104</i>	2. Glossary of Terms		1
<i>Pg.113</i>	3. Certificate Request Form		1
<i>Pg.114</i>	4. SCORE Travel Reimbursement Form		1
	L. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES	I	4
	M. CLOSING COMMENTS		
	N. ADJOURNMENT		

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UPCOMING MEETING

Board of Directors Meeting – April 1, 2016, Gaia Hotel, Anderson, CA

IMPORTANT NOTICES AND DISCLAIMERS:

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

The Agenda packet will be posted on the SCORE website at www.scorejpa.org. 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.

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**Small Cities Organized Risk Effort
Board of Directors Meeting
January 29, 2016**

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

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

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

FISCAL IMPACT: None.

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

ATTACHMENT:

1. Board of Directors Meeting *Draft* Minutes – October 29-30, 2015
2. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments –December 31, 2015
 - a. Treasurer’s Report
3. US Bank Custodial Account Statement – November – December 2015
4. SCORE Checking Register as of December 31, 2015
5. Investment Statements from Chandler Asset Management – October – December 2015
6. Target Solutions Administrative Summary – October – December 2015



**Small Cities Organized Risk Effort (SCORE)
Long Range Planning Meeting
October 29, 2015**

Member Cities Present:

John Busch, City of Biggs
Laurie Van Groningen, City of Colfax
Randy Johnsen, City of Dunsmuir
Marilyn Seward, City of Etna
Linda Romaine, Town of Fort Jones
Robert Jankovitz, City of Isleton
Dan Hinrichs, City of Isleton
Roger Carroll, Town of Loomis
Cricket Strock, Town of Loomis
Don Kincade, City of Montague
Shelley Gray, City of Montague
Robert Meacher, City of Portola

Susan Scarlett, City of Portola
Brooke Woodcox, City of Rio Dell
John Duckett, City of Shasta Lake
Laura Redwine, City of Shasta Lake
Jared Hancock, City of Susanville
Gwenna MacDonald, City of Susanville
Jenny Coelho, City of Tulelake
Diana Howard, City of Weed
Steve Baker, City of Yreka
Rhetta Hogan, City of Yreka
Debbie Ramirez, City of Yreka

Member Cities Absent:

Muriel Howarth Terrell, City of Mt. Shasta
Jim Goodwin, City of Live Oak

Kathy LeBlanc, City of Loyalton

Consultants & Guests

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Michael Christian, Jackson Lewis

Dori Zumwalt, York Risk Services
Cameron Dewey, York Risk Services
Kristina Patterson, York Risk Services
Craig Nunn, York Risk Services

**BREAKFAST & TRAINING SCORE ORIENTATION FOR NEW MEMBERS AND
REVIEW FOR ESTABLISHED BOARD MEMBERS**

Marcus Beverly presented the Board with an introduction to the SCORE JPA to help familiarize new members and provide a refresher for returning Board members. He provided a background of the composition of SCORE and its members, the documents that govern the pool, how the pool is funded, the layers of coverage available, programs that are available for members to participate in, and vendors who provide services to our members.



There was discussion regarding the difference between Crime Coverage and a Crime Bond and it was indicated that Crime Coverage does not fulfill the bond requirements unless the City passes a City Resolution which must be approved by a county judge annually.

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 9:02a

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Mt. Shasta, City of Loyaltan, and City of Live Oak.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Steve Baker

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

AYES: Busch, Van Groningen, Johnsen, Seward, Romaine, Jankovitz, Carroll, Kincade, Meacher, Woodcox, Duckett, Hancock, Coelho, Howard, Baker

NAYS: None

ABSENT: Howarth Terrell, Goodwin, LeBlanc

D. PUBLIC COMMENT

There were no public comments.

E. OPENING COMMENTS

E1. PRESIDENT'S REPORT

Roger Carroll mentioned that he attended the CAJPA Conference in South Lake Tahoe in September and mentioned that he attended a session related to Board meeting governance titled Jurassic Parliament. He noted for a Board with more than twelve members the President is to reserve comment on issues. He went on to highlight that every member should be afforded the chance to speak on a topic before one member can speak twice on an issue. He encouraged members to attend this session if they have the opportunity at another conference as it contained relevant information.

F. IMPORTANT FUNDING ITEMS

F1. MINI-CITIES POOL COMPOSITION

Marcus Beverly mentioned that all SCORE members participate in the Workers' Compensation (WC) program with the exception of the City of Isleton. Members were provided with details regarding how funding is developed for the Banking Layer, Shared Layer and Excess Layers. He



noted that there is a Mini-Cities pool which acts as one member of the WC program and indicated that this is actually the largest SCORE member of the group. Payroll for the Mini-Cities pool ranges from approximately \$134,000-\$962,000 but it was noted that while the City of Dunsmuir has payroll of approximately \$557,000 (less than three of the participating Mini-Cities members). The Board was asked to consider if it is equitable for Dunsmuir to pay as a regular member with payroll above \$500,000 when other members (who are participating in the Mini-Cities pool) are paying less in premium with higher payroll numbers.

Marcus Beverly went on to mention that when a Mini-Cities member is moved out of the Mini-Cities pool there are two variables to consider: 1) Moving a member out of the Mini-Cities pool will change the EX Mod for the remaining Mini-Cities members and the member's own EX Mod and 2) The Administrative Expense for the member who is being removed from the Mini-Cities pool will increase.

There was a discussion regarding how to define the Mini-Cities pool and what criteria should be used to determine its composition. Mike Simmons noted that when SCORE started the Workers' Compensation program everyone had a deductible of \$2,500 and it was then increased to a deductible of \$25,000 and there were members who were not able to meet that criterion and so the Mini-Cities Pool was formed. As the Mini-Cities pool has developed over the years to become the largest member of the SCORE pool there is a need to discuss the composition of the Mini-Cities Pool members and if it is equitable for the pool as a whole. It was suggested that the EX Mod be incorporated into the Administrative Expenses formula.

Some members noted a dramatic increase in premiums and it was mentioned that the bulk of the increase in premium is due to the increase in Administrative Expenses. Individual cities were reminded that it might be an increase in premium for one member but the impact for the other two cities is not as dramatic due to the individual Experience Modifier (EX Mod) for each member. The Board also discussed how the current Administrative Expenses are allocated to members and it was noted that Alliant charges a fee per member. Marcus Beverly indicated that currently half of the total Administrative Expenses are shared equally among all members and the other half is weighted by payroll.

The Program Administrators were provided with direction to present the Board with a spreadsheet showing the three largest Mini-Cities members moving up into regular members (which is to include 3 options for the Administrative Expenses split at: 25% fixed/75% percentage of payroll, 33% fixed/66% percentage of payroll, and 50% fixed/50% percentage of payroll). It was noted that the spreadsheet should show that the largest members are not absorbing the Administrative Expenses increase and that next year the departing Mini-Cities members shall not see an increase in Administrative Expense of more than 25% (PA is to provide an explanation of what is the best way and why).

Jared Hancock noted while the members of the Mini-Cities pool are treated as one member he noted that they still have full votes regarding pool decisions. He requested that the Program Administrators evaluate the bylaws regarding voting rights (specific to the Mini-Cities having 9 votes when they are



treated as one member in the Workers' Compensation pool) and present this information to the Board at the January Meeting.

A motion was made to have the PA evaluate the bylaws regarding voting rights in relation to the Mini-Cities Pool to be presented at the January Board Meeting.

**MOTION: Jared Hancock SECOND: John Busch MOTION CARRIED
UNANIMOUSLY**

AYES: Busch, Van Groningen, Johnsen, Seward, Romaine, Jankovitz, Carroll, Kincade, Meacher, Woodcox, Duckett, Hancock, Coelho, Howard, Baker

NAYS: None

ABSENT: Howarth Terrell, Goodwin, LeBlanc

A motion was made to have the Program Administrators present a spreadsheet to the Board which shows the three largest members of the Mini-Cities Pool moving up into regular members (to include 3 options for administrative expense at 25%/75%, 33%/66%, and 50%/50%), with the Administrative Expenses for the largest members not increasing at all, and that next year no departing Mini-Cities members shall see an increase in Administrative Expenses of more than 25% - Program Administrators are to also provide an explanation of which administrative expense is most equitable and provide rationale.

**MOTION: Robert Meacher SECOND: Brooke Woodcox MOTION CARRIED
UNANIMOUSLY**

AYES: Busch, Van Groningen, Johnsen, Seward, Romaine, Jankovitz, Carroll, Kincade, Meacher, Woodcox, Duckett, Hancock, Coelho, Howard, Baker

NAYS: None

ABSENT: Howarth Terrell, Goodwin, LeBlanc

The Board also requested the formation of an AD Hoc Committee—to be comprised of one large member, one moving Mini-Cities member and one Mini-Cities member—to participate in the analysis of the Mini-Cities composition and the three options for administrative expense at 25%/75%, 33%/66%, and 50%/50%. The AD Hoc Committee shall have some flexibility to choose the option that is most equitable to be presented to the Board at the January meeting. The following members agreed to be part of the AD Hoc Committee: Susan Scarlett from Portola (moving Mini-Cities member), Jared Hancock from Susanville (large member), Laurie Van Groningen from Colfax (one Mini-Cities member), and Linda Romaine from Fort Jones.

F2. LOSS OF MEMBER FINANCIAL IMPACT

Marcus Beverly presented a hypothetical representation of the SCORE pool composition and the financial impact of Administrative Expenses for the remaining members in the event a member of SCORE decided to leave the pool. The models presented represent what the potential impact of losing one of the larger members and the potential impact of losing one of the medium sized members. He noted that if a member leaves the SCORE pool the total Administrative Expenses



decreases but the remaining members would have a greater share of the Administrative Expenses as there are fewer members to split the cost between. Marcus Beverly indicated the reason this has been presented to the Board was to illustrate the impact of losing a member and noted that SCORE could take action to divert money from the Shared Layer annually or increase the amount of Contingent Reserves to help reduce the impact to remaining members.

No motion was made on this item.

F3. PROPERTY PROGRAM POOLED LAYER

Marcus Beverly reminded members that the Board approved a \$5,000 Deductible for the Property Program at the last meeting and there was an increase in the rate. He then presented information regarding the option of creating a self-funded shared layer in the Property Program to help determine what funding would be necessary to support one of the following options: a \$5,000 layer, a \$25,000 layer and also a \$45,000 layer. Marcus Beverly indicated that the claims in the past five years have been the worst and presented an analysis of what we would have paid out if we had been pooling a self-funded shared layer in the Property Program of \$5,000 in the past.

In order to calculate what amount should be used to fund the self-funded shared layer it was recommended that we calculate using the worst year of losses and multiplying by 1.5 making the recommended funding approximately \$36,000 in the initial year. The advantage to creating a self-funded shared layer in the Property Program would be to help a member absorb the impact of the market cycle. It would also allow us (in bad years) to raise the deductible to a \$10,000 total (members would only be responsible for paying a \$5,000 deductible and the pooled layer would help absorb the additional \$5,000). Members were reminded that if the deductible for the property program is increased to \$10,000 automobiles that are reported under that program will also see an increase in the deductible.

Mike Simmons indicated that it may be beneficial to set up a risk sharing pooled layer in the Property Program which could be used in the future but noted that the administrative costs associated with it would be larger than the \$3,000 in savings in the first year (another risk shared program indicates the auditor would have to audit that program, fund it, allocate it, adjusting claims within that layer). Mike Simmons noted that if members chose to proceed with the creation of a self-funded shared layer he recommended amending the SCORE documents to allow the Property Program to be able to pull money from other programs (in a bad year the Property Program borrow money from other programs—to avoid assessing members—with the intent to repay the money back to that program with interest).

Mike Simmons also mentioned that for those members who purchase Flood coverage, Automobile coverage, Cyber coverage and Pollution coverage will need to be addressed as these fall under the Property Program. Marcus Beverly indicated that the exposure base for the Property Program is Total Insured Values (TIV) based upon values that are declared by members each year. He went onto indicate that we could separate out the values of those properties that are in a flood zone and members would pay a higher rate for those properties.



The Program Administrators were provided with direction to present this information again to the Board at the March meeting using the correct rates and actual numbers loss numbers.

No motion was made on this item.

***NOTE: At this time the Board of Directors asked to review Item G.4. Target Funding Benchmarks prior to reviewing Item G.1. EPL Updates and & Trends Lunchtime Presentation.**

G4. TARGET FUNDING BENCHMARKS

Marcus Beverly presented information regarding the benchmarks for the pool. He noted there three major loss exposures (benchmarks) that are used: 1) Exposure to large losses, 2) Reserving errors and 3) Pricing errors/underwriting errors (outstanding liabilities of the past). The purpose of this information was to provide guidance in the development of annual funding and the dividend and assessment decisions. Marcus Beverly highlighted the following:

- Net Position to self-insured retention (SIR) in General Liability has been trending down but we are still above the benchmark (able to take 7 full SIR losses and still be above the benchmark).
- Net Position to self-insured retention (SIR) in Workers' Compensation has been trending downward and noted that when we raised the SIR from \$150,000 to \$250,000 there was a drop in the Net Position
- Expected liabilities to Net Position in General Liability are well within benchmark and holding steady
- Expected liabilities to Net Position in Workers' Compensation we are still outside of our benchmark
- Change in expected liabilities – both programs (General Liability and Workers' Compensation) had a 17% decrease
- Summary of benchmarks on the General Liability show that we are above the benchmark but trending down
- Summary of benchmarks on the Workers' Compensation show we are within the benchmark and shows a healthy increase
- SCORE is well funded to meet its future needs

Dori Zumwalt from York Risk Services asked for an explanation of self-insured retention (SIR) – Marcus Beverly mentioned that each member has their own SIR of \$25,000 which is paid out of your budget and the SCORE pool pays from \$25,001 to \$250,000 - excess layer will pick up at \$250,001 on every claim (LAWCX for WC and CJPRMA for GL).

Shelley Gray had a question about how refunds are allocated. Marcus Beverly explained that we use a Dividend and Assessment Plan (DAP) to determine the refunds which are calculated based upon a 10 year rolling average of premiums less the amounts that have been paid on members' behalf.



G. TRAINING PRESENTATIONS

G1. EPL UPDATE & TRENDS – LUNCHTIME PRESENTATION

Michael Christian from Jackson Lewis presented 2015 Law Updates to the Board and reviewed case law that have recently been put into effect. He mentioned that members of ERMA receive one hour free of hotline use each month and encouraged those who are a member of ERMA to take advantage of this service.

G2. “LESSONS LEARNED” – CASE STUDIES PRESENTATION

Marcus Beverly and Cameron Dewey presented information related to lessons that have been learned regarding claims. Information was presented to the BOD to show exposures that members have and also for members to discuss potential solutions and preventative measures in a collaborative effort to decrease the number of claims. They mentioned there should be documentation for any work being completed for the city. Marcus Beverly also recommends that there should always be an agreement which includes a Hold Harmless language and an additional insured endorsement. John Busch requested that a copy of the presentation be sent to all members.

G3. SOCIAL MEDIA IN THE WORKPLACE PRESENTATION

Michael Christian from Jackson Lewis presented information related to the use of Social Media in the workplace and reviewed tactics that employers can use to help combat unprofessional behaviors.

H. CLOSING COMMENTS

I. AJOURNMENT

The meeting was adjourned at 3:36 PM

NEXT MEETING DATE: October 30, 2015 in Anderson, CA

Respectfully Submitted,

Brooke Woodcox, Secretary

Date



Small Cities Organized Risk Effort (SCORE) Training & Long Range Planning Meeting October 30, 2015

Member Cities Present:

John Busch, City of Biggs
Laurie Van Groningen, City of Colfax
Randy Johnsen, City of Dunsmuir
Marilyn Seward, City of Etna
Linda Romaine, Town of Fort Jones
Robert Jankovitz, City of Isleton
Dan Hinrichs, City of Isleton
Roger Carroll, Town of Loomis
Cricket Strock, Town of Loomis
Kathy LeBlanc, City of Loyalton
Don Kincade, City of Montague

Muriel Howarth Terrell, City of Mt. Shasta
Robert Meacher, City of Portola
Susan Scarlett, City of Portola
Brooke Woodcox, City of Rio Dell
John Duckett, City of Shasta Lake
Laura Redwine, City of Shasta Lake
Jared Hancock, City of Susanville
Gwenna MacDonald, City of Susanville
Jenny Coelho, City of Tulelake
Diana Howard, City of Weed
Steve Baker, City of Yreka

Member Cities Absent:

Jim Goodwin, City of Live Oak

Consultants & Guests

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
John Balestrini, DKF Solutions Group
Dori Zumwalt, York Risk Services
Cameron Dewey, York Risk Services

Terrie Norris, Bickmore
Arthur Ngo, Crowe Horwath
Kevin Wong, Gilbert & Associates
Tracey Smith-Reed, Gilbert & Associates
Kristina Patterson, York Risk Services
Craig Nunn, York Risk Services

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 8:33 am.

B. ROLL CALL

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



G. ADMINISTRATIVE REPORT

G1. President's Report

Roger Carroll advised that he has nothing to report but he did want to thank John Busch for bringing his karaoke machine. John Busch said it was a pleasure and he thanked everyone for an entertaining evening.

G2. Alliant Update

Marcus Beverly mentioned the SCORE Board of Directors meeting that is scheduled for March 25, 2016 is actually scheduled on Good Friday and at the January meeting the Board will be presented with a proposed change moving the meeting date to April 1, 2016.

H. FINANCIAL

H1. AUDITED FINANCIAL REPORT FOR YEAR ENDING JUNE 30, 2015

Arther Noe from Crowe Horwath presented the audit that was performed for the year ending June 30, 2015. He indicated that Crowe Horwath was tasked with the responsibility is to issue an opinion regarding the financial statements for the year ending June 30, 2015. He also mentioned that the financial statements were fairly presented and Crowe Horwath has issued an unmodified opinion (as there were no material misstatements).

A motion was made to accept and file the Audited Financial Report for the year ending June 30, 2015 as presented.

MOTION: Linda Romaine

SECOND: Steve Baker

**MOTION CARRIED
UNANIMOUSLY**

AYES: Busch, Van Groningen, Johnsen, Seward, Romaine, Jankovitz, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Duckett, Hancock, Coelho, Howard, Baker

NAYS: None

ABSENT: Goodwin

H2. QUARTERLY FINANCIALS FOR QE SEPTEMBER 30, 2015

Kevin Wong from Gilbert Associates presented the Quarterly Financial Statement for the Quarter Ending September 30, 2015. He indicated that the audit went smoothly and mentioned there were some questions about the dividends payable (specifically they had questions regarding the dividends released to departed members and if they should have been considered as a short term liability). Kevin Wong indicated that this Financial Report covers the first quarter of the FY 15/16 and provided a summary of the Quarterly Financial Statement for period ending September 30, 2015:

- The change in Claims Liabilities has had positive claims development in both Liability (approximately \$700,000) and Workers' Compensation Program (approximately \$300,000) as claims that were reserved at a fairly high level have reduced as claims developed



- Net Operating Revenue \$1.3 million for the first quarter of FY 15/16 compared to FY14/15 of \$253,000 from last year
- Dividends in the amount of \$146,000 was the disbursement of the ERMA dividends (distributed to members in late August 2015)
- Net Position Ending for the first quarter of FY 15/16 at \$7.5 million compared to the Net Position Ending last year at \$6.2 million

Marcus Beverly mentioned that the amount that is still owed and payable to Crescent City will decrease as they will be assessed on the Workers' Compensation layer for outstanding claims- they will be given the option to reduce the amount that is owed or they will have the option to pay the assessment.

A motion was made to accept and file the Quarterly Financial Report for the Quarter Ending September 30, 2015.

MOTION: Steve Baker

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

AYES: Busch, Van Groningen, Johnsen, Seward, Romaine, Jankovitz, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Duckett, Hancock, Coelho, Howard, Baker

NAYS: None

ABSENT: Goodwin

I. JPA BUSINESS

II. SCORE BYLAWS AMENDMENT

Marcus Beverly noted that all SCORE members were sent a complete copy of the Bylaws sent via regular mail which indicated that the only change is regarding the Principal Executive Office address as Alliant Insurance Services has moved to a new location.

A motion was made to approve the change to the Principal Executive Office Address as presented.

MOTION: Steve Baker

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

AYES: Busch, Van Groningen, Johnsen, Seward, Romaine, Jankovitz, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Duckett, Hancock, Coelho, Howard, Baker

NAYS: None

ABSENT: Goodwin

II. TARGET SOLUTIONS RENEWAL

Marcus Beverly presented information related to the renewal of the Target Solutions Contract for the FY 15/16 and mentioned that volunteer fire departments appear to be the largest user of the Target



Solutions training and noted that there has been an increase in the number of registered users in the past year. Linda Romaine from Town of Ft. Jones indicated that their Fire Department uses the training through Target Solutions and are very pleased with it and ISO is pleased with the amount of training the Fire Department is completing. Roger Carroll also indicated that AB 1825 Sexual Harassment training is available (and required for all supervisors and council members) through Target Solutions that employees can complete in their own office rather than traveling to a location to attend a live session. He went on to mention that if your city is a member of ERMA and you believe that you have a number of people to attend then you can request a live AB 1825 Sexual Harassment training session through the ERMA membership. John Duckett mentioned that he actually made the AB 1825 Sexual Harassment training mandatory for all city employees.

A motion was made to approve the renewal of the Target Solutions contract for the FY 15/16.

MOTION: Marilyn Seward

SECOND: Muriel Howarth-Terrell

MOTION CARRIED UNANIMOUSLY

AYES: Busch, Van Groningen, Johnsen, Seward, Romaine, Jankovitz, Carroll, LeBlanc, Kincaide, Howarth Terrell, Meacher, Woodcox, Duckett, Hancock, Coelho, Howard, Baker

NAYS: None

ABSENT: Goodwin

13. PAYMENT PLAN ADMINISTRATIVE FEE

Marcus Beverly presented information related to an Administrative Fee and noted that at the last Board meeting the Program Administrators were asked to present information related to an Administrative Fee on top of the previously approved interest rate of 3% for unpaid balances of an approved payment plan. It was mentioned that the City of Isleton is on a payment plan for only the Liability Program while the City of Tulelake is on a payment plan for both the Liability Program and the Workers' Compensation Program. The Board had a lengthy discussion regarding the two options presented in the agenda and which would be most equitable.

Kevin Wong mentioned that we have not done a time study but noted that Tracey Smith-Reed's billing rate is higher than \$100/hour. Mike Simmons also indicated that there are other administrative duties that contribute to the cost of each invoice. The purpose of this fee is not to penalize members on a payment plan – previously the interest was so minimal that there was no incentive to get off the payment plan and the Administrative Fee encourages you to get off the payment plan sooner. It was mentioned that we run this pool as administratively inexpensively as we can and that is why SCORE doesn't have monthly payment plans when we have an exception it increases the cost to run this organization. Payment plans should be done on an exception basis to meet individual member's current need but we encourage members to become solvent so they do not continue being on a payment plan indefinitely. It was mentioned that The City of Isleton has been on a payment plan for approximately seven years and the City of Tulelake has indicated they will probably not be on a payment plan in FY 2016/17. It was also noted that we want members to be



able to go to your city council and indicate that it will cost more for a payment plan the goal is not to penalize you for being on a payment plan.

A motion was made to accept a 3% Administrative Fee on the unpaid premium balance to go into effect on FY 16/17.

MOTION: Dan Hinrichs

SECOND: Steve Baker

**MOTION CARRIED
UNANIMOUSLY**

AYES: Busch, Van Groningen, Johnsen, Seward, Romaine, Jankovitz, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Duckett, Hancock, Coelho, Howard, Baker

NAYS: None

ABSENT: Goodwin

14. CAJPA CONFERENCE FEEDBACK

The BOD was asked to share feedback regarding the CAJPA conference in South Lake Tahoe, CA. Roger Carroll reminded the Board that he attended the Jurassic Parliament session that he spoke about at the meeting on October 29, 2015 and mentioned two important issues that are traditionally discussed at most conferences that he attends: current and descriptive job descriptions and policies that are reviewed on a regular basis. Roger Carroll recommends creating a system or procedure to go through existing policies (i.e. 25% of policies to be reviewed each year with the goal of reviewing 100% of policies within a 4 year period). Marcus Beverly also mentioned the session regarding Reptile Litigation strategy and highlighted the new plaintiff strategy is to reject our willingness to concede liability in an effort to make the jury question your character in hopes of gaining the plaintiff a better settlement as a result.

John Busch mentioned that he attended 5 sessions and noted that every year there are more topics to learn about. He did note that he is having issues receiving a response from CAJPA regarding the transcript and training materials that were provided for each session he attended.

Mike Simmons noted that SCORE has money allocated for members to attend conferences (Conference fee and travel expenses) as these conferences are valuable to members. He highlighted that CAJPA is more focused on Boardmanship and getting to know how other pools operate and indicated that it is easy to get to in South Lake Tahoe in September and Board members are encouraged to attend or send the Board Alternate.

15. SCORE MEMBER VENDOR SURVEY

Marcus Beverly presented information related to the SCORE Member Vendor Survey. He indicated that the same questions that have been posed to members in the past are included with a few additions and went on to mention that there are a few vendors that we have never surveyed. Members we asked to review the questions presented and provide direction as to how they would



like to receive the survey—either multiple short surveys or one long survey—which will be completed through SurveyMonkey.com.

A motion was made to send out one long survey with questions as presented including all vendors—the survey should include the ability for members to respond with a “Not Applicable” answer if they do not participate in the program.

MOTION: Dan Hinrichs

SECOND: Don Kincade

**MOTION CARRIED
UNANIMOUSLY**

AYES: Busch, Van Groningen, Johnsen, Seward, Romaine, Jankovitz, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Duckett, Hancock, Coelho, Howard, Baker

NAYS: None

ABSENT: Goodwin

16. ROUNDTABLE DISCUSSION

Roger Carroll shared information that was discussed at the last CJPRMA meeting and indicated that for Design Immunity to apply in a case the city must either: 1) make the City Council approve everything or 2) designate the City Engineer as the person to approve additional safety features. Steve Baker asked if cities should be going back through their city inventory to determine if additions were in fact approved by the City Council. Marcus Beverly recommended that members should be going through their records to find the original plans and determine if there is a record of the City Council accepting those changes. He went on to state that we are not aware of any prohibition to retro-actively approve the changes but indicated that we can research the issue further.

Roger Carroll mentioned the Santa Monica farmers market driver who drove into the crowd and noted that if you have a safety plan you can limit your liability and recommended that if a city is planning on having an event and you are responsible for it – create a safety plan and follow it as this will help to limit your liability.

There was a discussion regarding City Policies and Procedures and Crickett Strock noted that the Town of Loomis recently updated all City Policies and Procedures. She recommended going through all City Policies and Procedures and noted that she used examples from other cities to help develop some of the policies and procedures. She went on to mention that she would be willing to help other members with any questions regarding the process and she will also post electronic copies of the policies and procedures online for others to use – she is also willing to provide copies of the policies and procedures that were deleted to members who request it.

Steve Baker shared that the City of Yreka has been using a consultant—Koff and Associates—to help develop Job Descriptions as they were willing to travel to their location but indicated the cost associated with this was higher than expected.



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

At 11:09 am, pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment.

1. Liability Program

- a. Larson vs. City of Isleton
MOTION: Linda Romaine SECOND: Kathy LeBlanc MOTION CARRIED UNANIMOUSLY

2. Workers' Compensation Program

- a. Suter vs. City of Yreka**
MOTION: Marilyn Seward SECOND: Muriel Howarth Terrell MOTION CARRIED UNANIMOUSLY
- b. MacLeod vs. Town of Fort Jones**
MOTION: Don Kincade SECOND: John Duckett MOTION CARRIED UNANIMOUSLY
- c. Dyck vs. City of Mt. Shasta
MOTION: Randy Johnsen SECOND: Steve Baker MOTION CARRIED UNANIMOUSLY
- d. Mwalozi vs. City of Susanville**
MOTION: Randy Johnsen SECOND: John Duckett MOTION CARRIED UNANIMOUSLY

K. REPORT FROM CLOSED SESSION

The Board returned from closed session at 11:35 am. Mr. Carroll reported that the above closed session items were discussed and appropriate direction was given to Program Consultants.

YORK PRESENTATION OF CLAIM TRENDS

Dori Zumwalt from York Risk Services presented the Board with information related to claim trends during FY 2010-2015. She noted for the FY 2014/15 there were more Medical Only Claims than Indemnity claims and mentioned that Medical Only claims are traditionally cheaper than Indemnity claims (as there is no lost time with a Medical Only claim). Dori went on to indicate that a fall/slip/trip is the most frequent and severe type of injury which could be attributed to the cold climate in member cities during the winter months. She also mentioned that strains are the most common injury for the pool and also noted that Police Officers are the top occupation to suffer an injury. During the FY 2010-2015 the number of settlements included 28 Compromise & Releases and 50 files settled by Stipulation with Request for Award.



DKF SOLUTIONS PRESENTATION OF RISK PROGRAM SERVICES

John Balestrini provided an update regarding DKF Solutions Group and their current Risk Program Services. He noted that in the next few weeks he will be visiting each of the member locations and will provide an awareness level training that will be presented at the meeting. Members were encouraged to determine which programs they would like to focus on during the visit. He also asked members to confirm the following: the visit date, MSO date, and your cities choice of awareness training and to determine the 3 programs.

L. INFORMATION ITEMS

M. CLOSING COMMENTS

There were no closing comments.

N. AJOURNMENT

The meeting was adjourned at 12:09 PM

NEXT MEETING DATE: January 29, 2016 in Anderson, CA

Respectfully Submitted,

Brooke Woodcox, Secretary

Date



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 01/15/2016, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 12/31/2015.

Earnings Ratio		.00001006140492611
Interest Rate		0.37%
Dollar Day Total	\$	37,073,949.24
Quarter End Principal Balance	\$	403,027.05
Quarterly Interest Earned	\$	373.02



January 19, 2016

TREASURER'S REPORT

Attached is the investment report for the period ended 12-31-2015, in accordance with Government Code 53646(b) which requires the authority Treasurer to submit quarterly to the Chief Executive Officer and the legislative body (Board of Directors), a quarterly Investment Report within thirty (30) days following the end of the quarter covered by the report. The report shall contain the following elements; the type of investment, issuer, maturity, par and dollar amounts invested; for the funds managed by contracted parties including lending programs; the market value and source of valuation. The Treasurer must also include a description of the compliance with the stated investment policy. The description of the holdings and market value are not required if all of the Authority's funds are invested in LAIF or equivalent. The Treasurer must also include a statement regarding its ability to meet the next six (6) months cash expenditure requirements.

The Authority's funds are invested in LAIF and with Chandler Asset Management. The statements for those accounts are included as part of this Investment Report.

It is the belief of the Treasurer that the funds held in liquid investments are more than sufficient to meet the Authority's cash flow needs for the following six months, and that the investment in LAIF and other securities is in keeping with the investment policy of the Authority, as duly authorized by the Board of Directors.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "L. Romaine", is written over a horizontal line.

Linda Romaine, Treasurer



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
November 1, 2015 to November 30, 2015

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

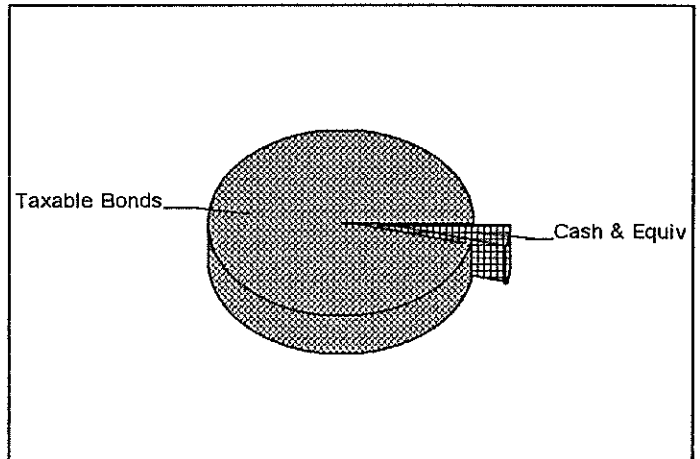
QUESTIONS?

If you have any questions regarding
your account or this statement, please
call your Relationship Manager:

Christopher Stewart
CN-OH-W5IT
6225 Lusk Boulevard
San Diego, CA
92121
Phone 513-632-4194
E-mail christopher.stewart3@usbank.com

ASSET SUMMARY AS OF 11/30/15

	<u>Market Value</u>	<u>% of Total</u>	<u>Est Annual Income</u>
Taxable Bonds	\$10,503,816.83	96.5	\$159,752.05
Cash & Equivalents	\$386,110.26	3.5	\$880.06
Total Market Value	\$10,889,927.09	100.0	\$160,632.11



ASSET DETAIL

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
105,000.000	Google Inc 2.125 05/19/2016	38259PAC6	\$105,742.35 100.707	\$107,568.30	2.11	\$2,231.25
310,000.000	F H L M C M T N 2.500 05/27/2016	3137EACT4	313,090.70 100.997	268,105.76	2.47	7,750.00
200,000.000	Federal Home Loan Bks 2.125 06/10/2016	313373SZ6	201,690.00 100.845	209,390.00	2.11	4,250.00
300,000.000	F H L M C M T N 2.000 08/25/2016	3137EACW7	303,021.00 101.007	312,151.20	1.98	6,000.00
75,000.000	U S Treasury Note 1.000 09/30/2016	912828RJ1	75,210.75 100.281	74,809.82	1.00	750.00
65,000.000	F N M A Deb 1.375 11/15/2016	3135G0ES8	65,388.05 100.597	65,514.15	1.37	893.75
250,000.000	Federal Home Loan Bks 1.625 12/09/2016	313371PV2	252,265.00 100.906	256,575.00	1.61	4,062.50



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
November 1, 2015 to November 30, 2015

ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
175,000.000	F N M A M T N 1.250 01/30/2017	3135G0GY3	176,009.75 100.577	174,983.73	1.24	2,187.50
200,000.000	F H L M C M T N 1.000 03/08/2017	3137EADC0	200,468.00 100.234	196,430.40	1.00	2,000.00
150,000.000	Exxon Mobil Corporation 0.921 03/15/2017	30231GAA0	150,070.50 100.047	150,000.00	0.92	1,381.50
150,000.000	US Bancorp Medium Term Note 1.650 05/15/2017	91159HHD5	151,081.50 100.721	152,167.50	1.64	2,475.00
105,000.000	Berkshire Hathaway Fin 1.600 05/15/2017	084664BS9	105,847.35 100.807	29,976.90	1.59	1,680.00
200,000.000	Federal Home Loan Bks 1.000 06/09/2017	313379FW4	200,308.00 100.154	199,758.00	1.00	2,000.00
20,960.660	John Deere Owner Trust A B S Ser 2013 B CI A3 0.870 08/15/2017	477879AC4	20,956.47 99.980	20,957.81	0.87	182.36
300,000.000	U S Treasury Note 0.625 08/31/2017	912828TM2	298,593.00 99.531	186,870.74	0.63	1,875.00
160,000.000	Federal Farm Credit Bks 0.830 09/21/2017	3133EAY28	159,552.00 99.720	160,000.00	0.83	1,328.00
105,000.000	F N M A 1.000 09/27/2017	3135G0ZL0	105,030.45 100.029	104,625.15	1.00	1,050.00
200,000.000	U S Treasury Note 0.625 11/30/2017	912828UA6	198,664.00 99.332	199,242.86	0.63	1,250.00
140,000.000	Chevron Corp 1.104 12/05/2017	166764AA8	139,504.40 99.646	40,000.00	1.11	1,545.60
120,000.000	General Electric CO 5.250 12/06/2017	369604BC6	129,416.40 107.847	136,032.00	4.87	6,300.00
135,000.000	Intel Corp 1.350 12/15/2017	458140AL4	135,450.90 100.334	134,711.10	1.35	1,822.50
84,162.260	Toyota Auto Reveivables Owner Trust A B S Ser 2014 A CI A3 0.670 12/15/2017	89231MAC9	84,067.16 99.887	84,146.71	0.67	563.89
150,000.000	F N M A Deb 0.875 12/20/2017	3135G0RT2	149,502.00 99.668	149,523.00	0.88	1,312.50
125,000.000	John Deere Capital Corp Medium Term Note 1.350 01/16/2018	24422EST7	124,762.50 99.810	124,937.50	1.35	1,687.50
65,000.000	Toyota Auto Receivables Owner Tr A B S Ser 15 C CI A2A 0.930 02/15/2018	89231TAB6	65,008.45 100.013	64,994.77	0.93	604.50
300,000.000	F H L M C Deb 0.875 03/07/2018	3137EADP1	298,401.00 99.467	225,281.25	0.88	2,625.00
215,000.000	Federal Home Loan Bks 1.375 03/09/2018	313378A43	216,264.20 100.588	213,970.15	1.37	2,956.25
90,000.000	Honda Auto Receivables Owner Trust A B S Ser 2014 2 CI A3 0.770 03/19/2018	43814GAC4	89,861.40 99.846	89,989.18	0.69	623.70
125,000.000	John Deere Owner Trust C M O Ser 2014 A CI A3 0.920 04/16/2018	47787VAC5	124,778.75 99.823	124,979.98	0.92	1,150.00



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
November 1, 2015 to November 30, 2015**ASSET DETAIL (continued)**

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
135,000.000	Apple Inc 1.000 05/03/2018	037833AJ9	134,241.30 99.438	109,594.10	1.01	1,350.00
250,000.000	F N M A Deb 0.875 05/21/2018	3135G0WJ8	248,035.00 99.214	245,652.50	0.88	2,187.50
150,000.000	Federal Home Loan Bks 1.250 06/08/2018	313379DT3	150,232.50 100.155	150,552.00	1.25	1,875.00
50,000.000	U S Treasury Note 1.375 07/31/2018	912828VQ0	50,299.00 100.598	50,021.65	1.37	687.50
250,000.000	U S Treasury Note 1.500 08/31/2018	912828RE2	252,235.00 100.894	247,725.45	1.49	3,750.00
200,000.000	Federal Home Loan Bks 2.000 09/14/2018	313375K48	204,216.00 102.108	204,446.00	1.96	4,000.00
400,000.000	F N M A Deb 1.625 11/27/2018	3135G0YT4	403,772.00 100.943	400,556.00	1.61	6,500.00
135,000.000	Wells Fargo Company Medium Term Note 2.150 01/15/2019	94974BFQ8	135,841.05 100.623	135,160.65	2.14	2,902.50
350,000.000	U S Treasury Note 1.500 01/31/2019	912828B33	352,229.50 100.637	350,803.91	1.49	5,250.00
100,000.000	Toyota Auto Receivables Owner Trust A B S Ser 2015 A CI A3 1.440 02/15/2019	89236WAC2	99,841.00 99.841	99,984.88	1.44	1,440.00
125,000.000	Honda Auto Receivables Owner Trust A B S Ser 2015 2 CI A3 1.320 02/21/2019	43813NAC0	124,515.00 99.612	124,980.81	1.32	1,650.00
225,000.000	U S Treasury Note 1.500 02/28/2019	912828C24	226,282.50 100.570	224,490.99	1.49	3,375.00
135,000.000	Cisco Systems Inc 2.125 03/01/2019	17275RAR3	136,744.20 101.292	135,315.90	2.10	2,868.75
150,000.000	Eli Lilly CO 1.950 03/15/2019	532457BF4	151,674.00 101.116	149,341.50	1.93	2,925.00
150,000.000	F H L M C M T N 1.750 05/30/2019	3137EADG1	151,417.50 100.945	150,455.70	1.73	2,625.00
175,000.000	U S Treasury Note 1.500 05/31/2019	912828WL0	175,738.50 100.422	172,977.15	1.49	2,625.00
200,000.000	U S Treasury Note 1.625 07/31/2019	912828WW6	201,484.00 100.742	199,586.61	1.61	3,250.00
135,000.000	American Honda Finance Medium Term Note 2.250 08/15/2019	02665WAH4	136,043.55 100.773	136,318.95	2.23	3,037.50
135,000.000	Bank Of NY Mellon Medium Term Note 2.300 09/11/2019	06406HCW7	136,278.45 100.947	135,334.80	2.28	3,105.00
250,000.000	F N M A 1.750 09/12/2019	3135G0ZG1	251,655.00 100.662	249,452.50	1.74	4,375.00
135,000.000	Hsbc Usa Inc 2.375 11/13/2019	40428HPN6	135,118.80 100.088	135,329.40	2.37	3,206.25
250,000.000	U S Treasury Note 1.500 11/30/2019	912828G61	249,990.00 99.996	252,325.06	1.50	3,750.00
135,000.000	Jpmorgan Chase CO 2.250 01/23/2020	46625HKA7	134,543.70 99.662	134,410.05	2.26	3,037.50

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
November 1, 2015 to November 30, 2015**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
150,000.000	U S Treasury Note 1.250 01/31/2020	912828H52	148,224.00 98.816	147,846.21	1.26	1,875.00
150,000.000	U S Treasury Note 1.375 04/30/2020	912828K58	148,582.50 99.055	148,729.02	1.39	2,062.50
110,000.000	Pepsico Inc 1.850 04/30/2020	713448CS5	109,021.00 99.110	109,937.30	1.87	2,035.00
100,000.000	Qualcomm Inc 2.250 05/20/2020	747525AD5	98,399.00 98.399	99,276.00	2.29	2,250.00
250,000.000	U S Treasury Note 1.500 05/31/2020	912828XE5	248,857.50 99.543	247,973.49	1.51	3,750.00
225,000.000	Federal Home Loan Bks 1.750 06/12/2020	313383HU8	224,977.50 99.990	227,929.50	1.75	3,937.50
225,000.000	F N M A Deb 1.500 06/22/2020	3135G0D75	222,491.25 98.885	223,287.75	1.52	3,375.00
125,000.000	U S Treasury Note 1.625 07/31/2020	912828XM7	124,907.50 99.926	125,635.18	1.63	2,031.25
300,000.000	U S Treasury Note 1.375 10/31/2020	912828L99	295,923.00 98.641	296,110.38	1.39	4,125.00
Total Taxable Bonds			\$10,503,816.83	\$10,079,234.35		\$159,752.05
Cash & Equivalents						
220,000.000	Bank Of Tokyo Mitsubis C P 02/25/2016	06538BBR3	219,859.20 99.936	219,714.00	0.40	869.92
166,251.060	First American Government Obligation Fund CI Y	31846V203	166,251.06 1.000	166,251.06	0.01	10.14
	Income Cash		\$372,374.75	\$372,374.75		\$0.00
	Principal Cash		- \$372,374.75	- \$372,374.75		\$0.00
Total Cash & Equivalents			\$386,110.26	\$385,965.06		\$880.06
Total Investments			\$10,889,927.09	\$10,465,199.41		\$160,632.11

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

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





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
November 1, 2015 to November 30, 2015

CASH SUMMARY

	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Total</u>
Beginning Cash Balance	\$346,061.30	- \$346,061.30	\$0.00
Receipts			
Interest	26,313.45	0.00	26,313.45
Sales/Maturities	0.00	416,069.36	416,069.36
Cash Equivalent Sales	0.00	154,875.30	154,875.30
Total Cash Receipts	<u>\$26,313.45</u>	<u>\$570,944.66</u>	<u>\$597,258.11</u>
Disbursements			
Trust & Investment Fees	0.00	- 1,199.17	- 1,199.17
Purchases	0.00	- 296,110.38	- 296,110.38
Cash Equivalent Purchases	0.00	- 299,948.56	- 299,948.56
Total Cash Disbursements	<u>\$0.00</u>	<u>- \$597,258.11</u>	<u>- \$597,258.11</u>
Ending Cash Balance	<u>\$372,374.75</u>	<u>- \$372,374.75</u>	<u>\$0.00</u>



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
November 1, 2015 to November 30, 2015

TRANSACTION DETAIL

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
11/01/15	Beginning Cash Balance	\$346,061.30	- \$346,061.30	\$0.00
11/02/15	Interest Earned On U S Treasury Nt 1.375% 4/30/20 0.006875 USD/\$1 Pv On 150,000 Par Value Due 10/31/15	1,031.25		1,031.25
11/02/15	Interest Earned On First Amer Govt Oblig Fund Cl Y Interest From 10/1/15 To 10/31/15	0.17		1,031.42
11/03/15	Interest Earned On Apple Inc 1.000% 5/03/18 0.005 USD/\$1 Pv On 135,000 Par Value Due 11/3/15	675.00		1,706.42
11/05/15	Cash Disbursement Paid To Chandler Asset Management, Inc. Investment Counsel Fee Mgmt Fee For The Pe 10/31/15		- 1,095.00	611.42
11/05/15	Purchased 150,000 Par Value Of U S Treasury Nt 1.250% 10/31/20 Trade Date 11/4/15 Purchased Through Jefferies LLC 150,000 Par Value At 98.758148 %		- 148,137.22	- 147,525.80
11/05/15	Paid Accrued Interest On Purchase Of U S Treasury Nt 1.250% 10/31/20 Income Debit 28.33- USD	- 28.33		- 147,554.13
11/05/15	Sold 50,000 Par Value Of U S Treasury Nt 1.000% 8/31/16 Trade Date 11/4/15 Sold Through Mlpfs Inc/Fixed Income Sold On The OTC Bulletin Board 50,000 Par Value At 100.433259 %		50,216.63	- 97,337.50
11/05/15	Received Accrued Interest On Sale Of U S Treasury Nt 1.000% 8/31/16 Income Credit 90.66 USD	90.66		- 97,246.84
11/05/15	Sold 100,000 Par Value Of U S Treasury Nt 0.625% 11/30/17 Trade Date 11/4/15 Sold Through Mlpfs Inc/Fixed Income Sold On The OTC Bulletin Board 100,000 Par Value At 99.495759 %		99,495.76	2,248.92
11/05/15	Received Accrued Interest On Sale Of U S Treasury Nt 0.625% 11/30/17 Income Credit 269.81 USD	269.81		2,518.73
11/12/15	Paid Down-Rv -8,513.23 Par Value Of John Deere Owner 0.920% 4/16/18 Trade Date 10/15/15 Reversal Of Trx 1843 Batch An000246 From 10/15/15 Reversal Posted By 618 Rate Change Per Dtc		- 8,513.23	- 5,994.50
11/12/15	Reversal Of Interest Earned On John Deere Owner 0.920% 4/16/18 Rate Change Per Dtc	- 95.83		- 6,090.33





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
November 1, 2015 to November 30, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
11/12/15	Interest Earned On John Deere Owner 0.920% 4/16/18 0.000767 USD/\$1 Pv On 125,000 Par Value Due 10/15/15	95.83		- 5,994.50
11/13/15	Interest Earned On Hsbc Usa Inc 2.375% 11/13/19 0.011875 USD/\$1 Pv On 135,000 Par Value Due 11/13/15	1,603.13		- 4,391.37
11/16/15	Interest Earned On John Deere Owner 0.920% 4/16/18 \$0.00077/Pv On 125,000.00 Pv Due 11/15/15	95.83		- 4,295.54
11/16/15	Interest Earned On John Deere Owner 0.870% 8/15/17 \$0.00073/Pv On 23,446.59 Pv Due 11/15/15	17.00		- 4,278.54
11/16/15	Paid Down 2,485.93 Par Value Of John Deere Owner 0.870% 8/15/17 Trade Date 11/15/15		2,485.93	- 1,792.61
11/16/15	Interest Earned On Toyota Auto 0.670% 12/15/17 \$0.00056/Pv On 90,000.00 Pv Due 11/15/15	50.25		- 1,742.36
11/16/15	Paid Down 5,837.74 Par Value Of Toyota Auto 0.670% 12/15/17 Trade Date 11/15/15		5,837.74	4,095.38
11/16/15	Interest Earned On Toyota Auto 0.930% 2/15/18 \$0.00077/Pv On 65,000.00 Pv Due 11/15/15	49.83		4,145.21
11/16/15	Interest Earned On Toyota Auto 1.440% 2/15/19 \$0.00093/Pv On 100,000.00 Pv Due 11/15/15	93.33		4,238.54
11/16/15	Matured 265,000 Par Value Of Procter Gamble 1.800% 11/15/15 Trade Date 11/15/15 265,000 Par Value At 100 %		265,000.00	269,238.54
11/16/15	Interest Earned On Berkshire Hathaway 1.600% 5/15/17 0.008 USD/\$1 Pv On 105,000 Par Value Due 11/15/15	840.00		270,078.54
11/16/15	Interest Earned On F N M A Deb 1.375% 11/15/16 0.006875 USD/\$1 Pv On 65,000 Par Value Due 11/15/15	446.88		270,525.42
11/16/15	Interest Earned On Procter Gamble 1.800% 11/15/15 0.009 USD/\$1 Pv On 265,000 Par Value Due 11/15/15	2,385.00		272,910.42
11/16/15	Interest Earned On US Bancorp Mtn 1.650% 5/15/17 0.00825 USD/\$1 Pv On 150,000 Par Value Due 11/15/15	1,237.50		274,147.92
11/18/15	Interest Earned On Honda Auto Receivabl 0.520% 8/18/16 0.000433 USD/\$1 Pv On 1,546.53 Par Value Due 11/18/15	0.67		274,148.59



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
November 1, 2015 to November 30, 2015

TRANSACTION DETAIL (continued)

Date Posted	Description	Income Cash	Principal Cash	Balance
11/18/15	Interest Earned On Honda Auto 0.693% 3/19/18 0.000642 USD/\$1 Pv On 90,000 Par Value Due 11/18/15	57.75		274,206.34
11/19/15	Paid Down 1,546.53 Par Value Of Honda Auto Receivabl 0.520% 8/18/16 Cmo Final Pay Down		1,546.53	275,752.87
11/19/15	Interest Earned On Google Inc 2.125% 5/19/16 0.010625 USD/\$1 Pv On 105,000 Par Value Due 11/19/15	1,115.63		276,868.50
11/20/15	Interest Earned On Qualcomm Inc 2.250% 5/20/20 0.01125 USD/\$1 Pv On 100,000 Par Value Due 11/20/15	1,125.00		277,993.50
11/23/15	Interest Earned On Honda Auto 1.320% 2/21/19 0.000867 USD/\$1 Pv On 125,000 Par Value Due 11/21/15	108.33		278,101.83
11/23/15	Interest Earned On F N M A Deb 0.875% 5/21/18 0.004375 USD/\$1 Pv On 250,000 Par Value Due 11/21/15	1,093.75		279,195.58
11/24/15	Trust Fees Collected Charged For Period 10/01/2015 Thru 10/31/2015		- 104.17	279,091.41
11/27/15	Interest Earned On F H L M C M T N 2.500% 5/27/16 0.0125 USD/\$1 Pv On 310,000 Par Value Due 11/27/15	3,875.00		282,966.41
11/27/15	Interest Earned On F N M A Deb 1.625% 11/27/18 0.008125 USD/\$1 Pv On 400,000 Par Value Due 11/27/15	3,250.00		286,216.41
11/30/15	Interest Earned On U S Treasury Nt 1.500% 11/30/19 0.0075 USD/\$1 Pv On 250,000 Par Value Due 11/30/15	1,875.00		288,091.41
11/30/15	Interest Earned On U S Treasury Nt 1.500% 5/31/20 0.0075 USD/\$1 Pv On 250,000 Par Value Due 11/30/15	1,875.00		289,966.41
11/30/15	Interest Earned On F H L M C M T N 1.750% 5/30/19 0.00875 USD/\$1 Pv On 150,000 Par Value Due 11/30/15	1,312.50		291,278.91
11/30/15	Interest Earned On U S Treasury Nt 0.625% 11/30/17 0.003125 USD/\$1 Pv On 200,000 Par Value Due 11/30/15	625.00		291,903.91
11/30/15	Interest Earned On U S Treasury Nt 1.500% 5/31/19 0.0075 USD/\$1 Pv On 175,000 Par Value Due 11/30/15	1,312.50		293,216.41
11/30/15	Purchased 150,000 Par Value Of U S Treasury Nt 1.375% 10/31/20 Trade Date 11/30/15 Purchased Through Barclays Capital Inc. Fixed In 150,000 Par Value At 98.648773 %		- 147,973.16	145,243.25





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ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
November 1, 2015 to November 30, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
11/30/15	Paid Accrued Interest On Purchase Of U S Treasury Nt 1.375% 10/31/20 Income Debit 169.99- USD	- 169.99		145,073.26
	Combined Purchases For The Period 11/ 1/15 - 11/30/15 Of First Amer Govt Oblig Fund CI Y		- 299,948.56	- 154,875.30
	Combined Sales For The Period 11/ 1/15 - 11/30/15 Of First Amer Govt Oblig Fund CI Y		154,875.30	0.00
11/30/15	Ending Cash Balance	<u>\$372,374.75</u>	<u>- \$372,374.75</u>	<u>\$0.00</u>



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
November 1, 2015 to November 30, 2015

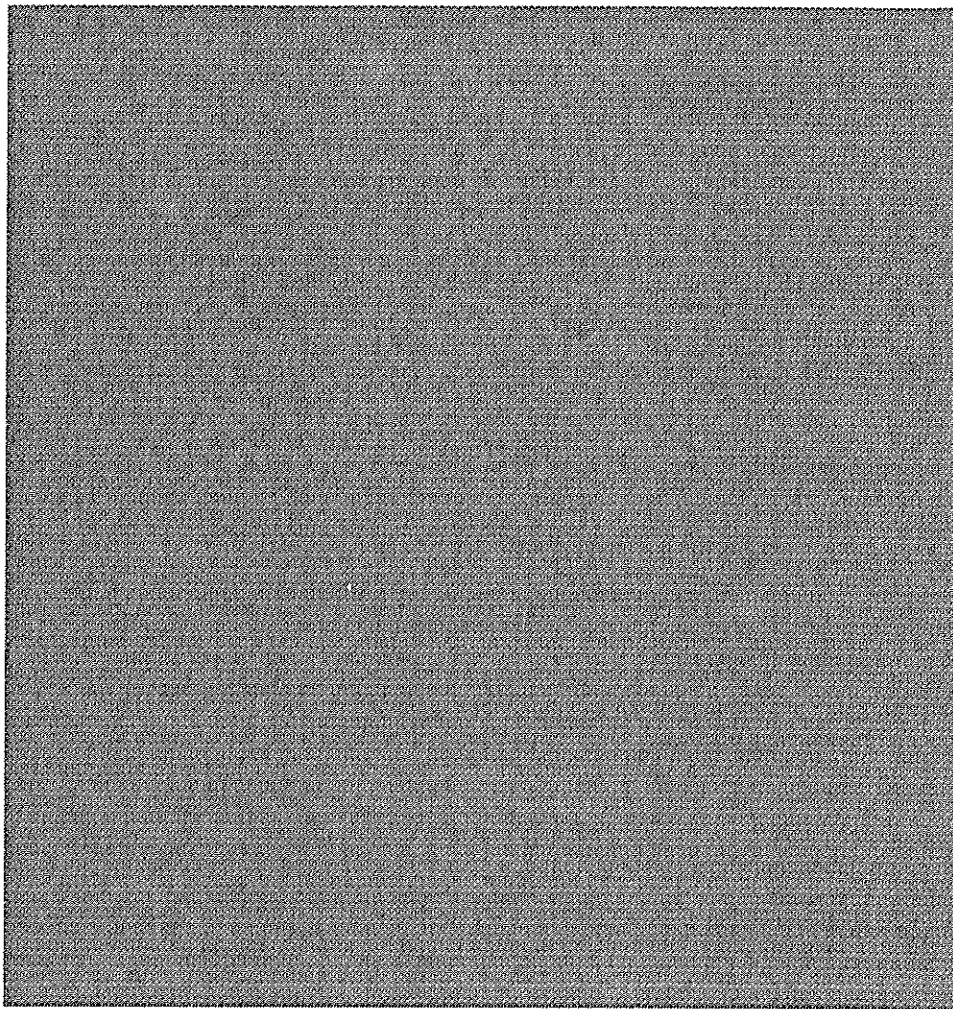
SALE/MATURITY SUMMARY

<u>Trade Date</u>	<u>Asset</u>	<u>Description</u>	<u>Cost Basis</u>	<u>Proceeds</u>	<u>Estimated Gain/Loss</u>
10/15/15	John Deere Owner 0.920% 4/16/18	Paid Down-Rv -8,513.	8,511.87	- 8,513.23	- 1.36
11/04/15	U S Treasury Nt 1.000% 8/31/16	Sold 50,000	- 50,338.06	50,216.63	- 121.43
11/04/15	U S Treasury Nt 0.625% 11/30/17	Sold 100,000	- 99,621.43	99,495.76	- 125.67
11/15/15	John Deere Owner 0.870% 8/15/17	Paid Down 2,485.93	- 2,485.59	2,485.93	0.34
11/15/15	Toyota Auto 0.670% 12/15/17	Paid Down 5,837.74	- 5,836.66	5,837.74	1.08
11/15/15	Procter Gamble 1.800% 11/15/15	Matured 265,000	- 171,770.72	265,000.00	93,229.28
11/17/15	Honda Auto Receivabl 0.520% 8/18/16	Paid Down 1,546.53	- 1,546.38	1,546.53	0.15
Total Assets Disposed			- Cost Basis		
			- Proceeds	\$416,069.36	
			- Estimated Gain/Loss		\$92,982.39

For information only. Not intended for tax purposes.

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Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
December 1, 2015 to December 31, 2015

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

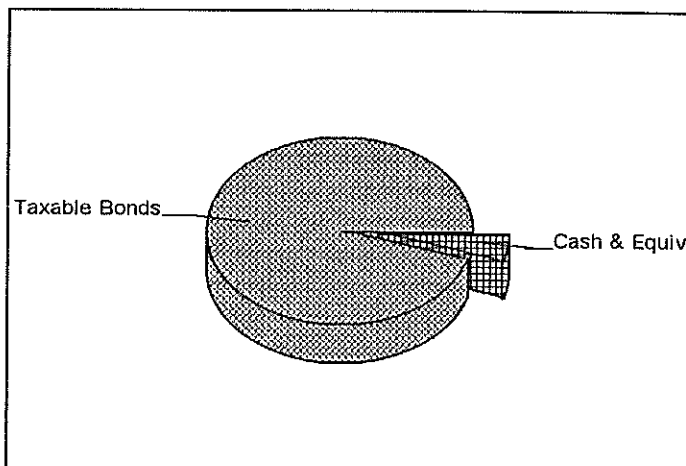
QUESTIONS?

If you have any questions regarding
your account or this statement, please
call your Relationship Manager:

Christopher Stewart
CN-OH-W5IT
6225 Lusk Boulevard
San Diego, CA
92121
Phone 513-632-4194
E-mail christopher.stewart3@usbank.com

ASSET SUMMARY AS OF 12/31/15

	<u>Market Value</u>	<u>% of Total</u>	<u>Est Annual Income</u>
Taxable Bonds	\$10,594,232.89	97.4	\$160,553.23
Cash & Equivalents	\$283,267.69	2.6	\$873.66
Total Market Value	\$10,877,500.58	100.0	\$161,426.89



ASSET DETAIL

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
105,000.000	Google Inc 2.125 05/19/2016	38259PAC6	\$105,610.05 100.581	\$107,568.30	2.11	\$2,231.25
200,000.000	F H L M C M T N 2.500 05/27/2016	3137EACT4	201,538.00 100.769	172,971.46	2.48	5,000.00
200,000.000	Federal Home Loan Bks 2.125 06/10/2016	313373SZ6	201,290.00 100.645	209,390.00	2.11	4,250.00
300,000.000	F H L M C M T N 2.000 08/25/2016	3137EACW7	302,415.00 100.805	312,151.20	1.98	6,000.00
75,000.000	U S Treasury Note 1.000 09/30/2016	912828RJ1	75,149.25 100.199	74,809.82	1.00	750.00
65,000.000	F N M A Deb 1.375 11/15/2016	3135G0ES8	65,301.60 100.464	65,514.15	1.37	893.75
250,000.000	Federal Home Loan Bks 1.625 12/09/2016	313371PV2	251,850.00 100.740	256,575.00	1.61	4,062.50



This statement is for the period from
December 1, 2015 to December 31, 2015

ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
175,000.000	F N M A M T N 1.250 01/30/2017	3135G0GY3	175,656.25 100.375	174,983.73	1.24	2,187.50
200,000.000	F H L M C M T N 1.000 03/08/2017	3137EADC0	200,166.00 100.083	196,430.40	1.00	2,000.00
150,000.000	Exxon Mobil Corporation 0.921 03/15/2017	30231GAA0	149,827.50 99.885	150,000.00	0.92	1,381.50
150,000.000	US Bancorp Medium Term Note 1.650 05/15/2017	91159HHD5	150,453.00 100.302	152,167.50	1.64	2,475.00
105,000.000	Berkshire Hathaway Fin 1.600 05/15/2017	084664BS9	105,686.70 100.654	29,976.90	1.59	1,680.00
200,000.000	Federal Home Loan Bks 1.000 06/09/2017	313379FW4	199,958.00 99.979	199,758.00	1.00	2,000.00
19,129.470	John Deere Owner Trust A B S Ser 2013 B CI A3 0.870 08/15/2017	477879AC4	19,108.24 99.889	19,126.87	0.87	166.43
300,000.000	U S Treasury Note 0.625 08/31/2017	912828TM2	298,077.00 99.359	186,870.74	0.63	1,875.00
160,000.000	Federal Farm Credit Bks 0.830 09/21/2017	3133EAY28	159,329.60 99.581	160,000.00	0.83	1,328.00
105,000.000	F N M A 1.000 09/27/2017	3135G0ZL0	104,763.75 99.775	104,625.15	1.00	1,050.00
200,000.000	U S Treasury Note 0.625 11/30/2017	912828UA6	198,344.00 99.172	199,242.86	0.63	1,250.00
140,000.000	Chevron Corp 1.104 12/05/2017	166764AA8	139,036.80 99.312	40,000.00	1.11	1,545.60
120,000.000	General Electric CO 5.250 12/06/2017	369604BC6	128,121.60 106.768	136,032.00	4.92	6,300.00
135,000.000	Intel Corp 1.350 12/15/2017	458140AL4	135,179.55 100.133	134,711.10	1.35	1,822.50
77,486.340	Toyota Auto Reveivables Owner Trust A B S Ser 2014 A CI A3 0.670 12/15/2017	89231MAC9	77,322.84 99.789	77,472.02	0.67	519.16
150,000.000	F N M A Deb 0.875 12/20/2017	3135G0RT2	149,280.00 99.520	149,523.00	0.88	1,312.50
125,000.000	John Deere Capital Corp Medium Term Note 1.350 01/16/2018	24422EST7	124,497.50 99.598	124,937.50	1.35	1,687.50
65,000.000	Toyota Auto Receivables Owner Tr A B S Ser 15 C CI A2A 0.930 02/15/2018	89231TAB6	64,901.20 99.848	64,994.77	0.93	604.50
300,000.000	F H L M C Deb 0.875 03/07/2018	3137EADP1	297,894.00 99.298	225,281.25	0.88	2,625.00
215,000.000	Federal Home Loan Bks 1.375 03/09/2018	313378A43	215,675.10 100.314	213,970.15	1.37	2,956.25
88,084.080	Honda Auto Receivables Owner Trust A B S Ser 2014 2 CI A3 0.770 03/19/2018	43814GAC4	87,838.33 99.721	88,073.49	0.69	610.42
118,220.070	John Deere Owner Trust C M O Ser 2014 A CI A3 0.920 04/16/2018	47787VAC5	117,967.08 99.786	118,201.14	0.92	1,087.62



This statement is for the period from
December 1, 2015 to December 31, 2015**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
135,000.000	Apple Inc 1.000 05/03/2018	037833AJ9	133,903.80 99.188	109,594.10	1.01	1,350.00
250,000.000	F N M A Deb 0.875 05/21/2018	3135G0WJ8	247,657.50 99.063	245,652.50	0.88	2,187.50
150,000.000	Federal Home Loan Bks 1.250 06/08/2018	313379DT3	149,881.50 99.921	150,552.00	1.25	1,875.00
50,000.000	U S Treasury Note 1.375 07/31/2018	912828VQ0	50,191.50 100.383	50,021.65	1.37	687.50
250,000.000	U S Treasury Note 1.500 08/31/2018	912828RE2	251,660.00 100.664	247,725.45	1.49	3,750.00
200,000.000	Federal Home Loan Bks 2.000 09/14/2018	313375K48	203,512.00 101.756	204,446.00	1.96	4,000.00
400,000.000	F N M A Deb 1.625 11/27/2018	3135G0YT4	402,912.00 100.728	400,556.00	1.61	6,500.00
135,000.000	Wells Fargo Company Medium Term Note 2.150 01/15/2019	94974BFQ8	135,754.65 100.559	135,160.65	2.14	2,902.50
350,000.000	U S Treasury Note 1.500 01/31/2019	912828B33	351,232.00 100.352	350,803.91	1.49	5,250.00
100,000.000	Toyota Auto Receivables Owner Trust A B S Ser 2015 A CI A3 1.440 02/15/2019	89236WAC2	99,732.00 99.732	99,984.88	1.44	1,440.00
125,000.000	Honda Auto Receivables Owner Trust A B S Ser 2015 2 CI A3 1.320 02/21/2019	43813NAC0	124,291.25 99.433	124,980.81	1.33	1,650.00
225,000.000	U S Treasury Note 1.500 02/28/2019	912828C24	225,711.00 100.316	224,490.99	1.49	3,375.00
135,000.000	Cisco Systems Inc 2.125 03/01/2019	17275RAR3	136,158.30 100.858	135,315.90	2.11	2,868.75
150,000.000	Eli Lilly CO 1.950 03/15/2019	532457BF4	151,290.00 100.860	149,341.50	1.93	2,925.00
150,000.000	F H L M C M T N 1.750 05/30/2019	3137EADG1	151,125.00 100.750	150,455.70	1.74	2,625.00
175,000.000	U S Treasury Note 1.500 05/31/2019	912828WL0	175,164.50 100.094	172,977.15	1.50	2,625.00
200,000.000	U S Treasury Note 1.625 07/31/2019	912828WW6	200,696.00 100.348	199,586.61	1.62	3,250.00
135,000.000	American Honda Finance Medium Term Note 2.250 08/15/2019	02665WAH4	135,332.10 100.246	136,318.95	2.24	3,037.50
135,000.000	Bank Of NY Mellon Medium Term Note 2.300 09/11/2019	06406HCW7	135,396.90 100.294	135,334.80	2.29	3,105.00
250,000.000	F N M A 1.750 09/12/2019	3135G0ZG1	251,320.00 100.528	249,452.50	1.74	4,375.00
135,000.000	Hsbc Usa Inc 2.375 11/13/2019	40428HPN6	134,434.35 99.581	135,329.40	2.38	3,206.25
250,000.000	U S Treasury Note 1.500 11/30/2019	912828G61	249,005.00 99.602	252,325.06	1.51	3,750.00
135,000.000	Jpmorgan Chase CO 2.250 01/23/2020	46625HKA7	132,810.30 98.378	134,410.05	2.29	3,037.50

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
December 1, 2015 to December 31, 2015**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
150,000.000	U S Treasury Note 1.250 01/31/2020	912828H52	147,691.50 98.461	147,846.21	1.27	1,875.00
150,000.000	U S Treasury Note 1.375 04/30/2020	912828K58	148,060.50 98.707	148,729.02	1.39	2,062.50
110,000.000	Pepsico Inc 1.850 04/30/2020	713448CS5	108,738.30 98.853	109,937.30	1.87	2,035.00
100,000.000	Qualcomm Inc 2.250 05/20/2020	747525AD5	99,028.00 99.028	99,276.00	2.27	2,250.00
250,000.000	U S Treasury Note 1.500 05/31/2020	912828XE5	247,842.50 99.137	247,973.49	1.51	3,750.00
225,000.000	Federal Home Loan Bks 1.750 06/12/2020	313383HU8	224,595.00 99.820	227,929.50	1.75	3,937.50
225,000.000	F N M A Deb 1.500 06/22/2020	3135G0D75	222,198.75 98.755	223,287.75	1.52	3,375.00
125,000.000	U S Treasury Note 1.625 07/31/2020	912828XM7	124,403.75 99.523	125,635.18	1.63	2,031.25
350,000.000	U S Treasury Note 1.375 10/31/2020	912828L99	343,819.00 98.234	345,124.22	1.40	4,812.50
200,000.000	F N M A 1.500 11/30/2020	3135G0F73	196,446.00 98.223	196,460.00	1.53	3,000.00
	Total Taxable Bonds		\$10,594,232.89	\$10,212,373.73		\$160,553.23
Cash & Equivalents						
220,000.000	Bank Of Tokyo Mitsubis C P 02/25/2016	06538BBR3	219,843.80 99.929	219,714.00	0.40	869.92
63,423.890	First American Government Obligation Fund Cl Y	31846V203	63,423.89 1.000	63,423.89	0.01	3.74
	Income Cash		\$387,985.93	\$387,985.93		\$0.00
	Principal Cash		- \$387,985.93	- \$387,985.93		\$0.00
	Total Cash & Equivalents		\$283,267.69	\$283,137.89		\$873.66
	Total Investments		\$10,877,500.58	\$10,495,511.62		\$161,426.89

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

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





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
December 1, 2015 to December 31, 2015

CASH SUMMARY

	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Total</u>
Beginning Cash Balance	\$372,374.75	- \$372,374.75	\$0.00
Receipts			
Interest	15,611.18	0.00	15,611.18
Sales/Maturities	0.00	128,233.66	128,233.66
Cash Equivalent Sales	0.00	246,845.55	246,845.55
Total Cash Receipts	\$15,611.18	\$375,079.21	\$390,690.39
Disbursements			
Trust & Investment Fees	0.00	- 104.17	- 104.17
Miscellaneous Disbursements	0.00	- 1,094.00	- 1,094.00
Purchases	0.00	- 245,473.84	- 245,473.84
Cash Equivalent Purchases	0.00	- 144,018.38	- 144,018.38
Total Cash Disbursements	\$0.00	- \$390,690.39	- \$390,690.39
Ending Cash Balance	\$387,985.93	- \$387,985.93	\$0.00



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
December 1, 2015 to December 31, 2015

TRANSACTION DETAIL

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
12/01/15	Beginning Cash Balance	\$372,374.75	- \$372,374.75	\$0.00
12/01/15	Interest Earned On First Amer Govt Oblig Fund CI Y Interest From 11/1/15 To 11/30/15	0.77		0.77
12/04/15	Cash Disbursement Paid To Chandler Asset Management Investment Counsel Fee Mgmt Fee For Pe 11/30/15 18867		- 1,094.00	- 1,093.23
12/07/15	Sold 110,000 Par Value Of F H L M C M T N 2.500% 5/27/16 Trade Date 12/4/15 Sold Through Marketaxess Corp 110,000 Par Value At 100.937 %		111,030.70	109,937.47
12/07/15	Received Accrued Interest On Sale Of F H L M C M T N 2.500% 5/27/16 Income Credit 76.39 USD	76.39		110,013.86
12/07/15	Interest Earned On Chevron Corp 1.104% 12/05/17 0.00552 USD/\$1 Pv On 140,000 Par Value Due 12/5/15	772.80		110,786.66
12/07/15	Interest Earned On General Electric CO 5.250% 12/06/17 0.02625 USD/\$1 Pv On 120,000 Par Value Due 12/6/15	3,150.00		113,936.66
12/07/15	Purchased 200,000 Par Value Of F N M A 1.500% 11/30/20 Trade Date 12/4/15 Purchased Through Bony/Toronto Dominion Securiti 200,000 Par Value At 98.23 %		- 196,460.00	- 82,523.34
12/07/15	Paid Accrued Interest On Purchase Of F N M A 1.500% 11/30/20 Income Debit 58.33- USD	- 58.33		- 82,581.67
12/08/15	Interest Earned On F H L B Deb 1.250% 6/08/18 0.00625 USD/\$1 Pv On 150,000 Par Value Due 12/8/15	937.50		- 81,644.17
12/09/15	Interest Earned On F H L B Deb 1.625% 12/09/16 0.008125 USD/\$1 Pv On 250,000 Par Value Due 12/9/15	2,031.25		- 79,612.92
12/09/15	Interest Earned On F H L B Deb 1.000% 6/09/17 0.005 USD/\$1 Pv On 200,000 Par Value Due 12/9/15	1,000.00		- 78,612.92
12/10/15	Interest Earned On F H L B Deb 2.125% 6/10/16 0.010625 USD/\$1 Pv On 200,000 Par Value Due 12/10/15	2,125.00		- 76,487.92
12/14/15	Interest Earned On F H L B Deb 1.750% 6/12/20 0.00875 USD/\$1 Pv On 225,000 Par Value Due 12/12/15	1,968.75		- 74,519.17





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
December 1, 2015 to December 31, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
12/15/15	Interest Earned On John Deere Owner 0.920% 4/16/18 \$0.00077/Pv On 125,000.00 Pv Due 12/15/15	95.83		- 74,423.34
12/15/15	Paid Down 6,779.93 Par Value Of John Deere Owner 0.920% 4/16/18 Trade Date 12/15/15		6,779.93	- 67,643.41
12/15/15	Interest Earned On John Deere Owner 0.870% 8/15/17 \$0.00072/Pv On 20,960.66 Pv Due 12/15/15	15.20		- 67,628.21
12/15/15	Paid Down 1,831.19 Par Value Of John Deere Owner 0.870% 8/15/17 Trade Date 12/15/15		1,831.19	- 65,797.02
12/15/15	Interest Earned On Toyota Auto 0.670% 12/15/17 \$0.00056/Pv On 84,162.26 Pv Due 12/15/15	46.99		- 65,750.03
12/15/15	Paid Down 6,675.92 Par Value Of Toyota Auto 0.670% 12/15/17 Trade Date 12/15/15		6,675.92	- 59,074.11
12/15/15	Interest Earned On Toyota Auto 0.930% 2/15/18 \$0.00077/Pv On 65,000.00 Pv Due 12/15/15	49.83		- 59,024.28
12/15/15	Interest Earned On Toyota Auto 1.440% 2/15/19 \$0.00093/Pv On 100,000.00 Pv Due 12/15/15	93.33		- 58,930.95
12/15/15	Interest Earned On Intel Corp 1.350% 12/15/17 0.00675 USD/\$1 Pv On 135,000 Par Value Due 12/15/15	911.25		- 58,019.70
12/18/15	Interest Earned On Honda Auto 0.693% 3/19/18 \$0.00064/Pv On 90,000.00 Pv Due 12/18/15	57.75		- 57,961.95
12/18/15	Paid Down 1,915.92 Par Value Of Honda Auto 0.693% 3/19/18 Trade Date 12/18/15		1,915.92	- 56,046.03
12/21/15	Interest Earned On Honda Auto 1.320% 2/21/19 0.000867 USD/\$1 Pv On 125,000 Par Value Due 12/21/15	108.33		- 55,937.70
12/21/15	Interest Earned On F N M A Deb 0.875% 12/20/17 0.004375 USD/\$1 Pv On 150,000 Par Value Due 12/20/15	656.25		- 55,281.45
12/22/15	Interest Earned On F N M A Deb 1.500% 6/22/20 0.0075 USD/\$1 Pv On 225,000 Par Value Due 12/22/15	1,687.50		- 53,593.95
12/24/15	Trust Fees Collected Charged For Period 11/01/2015 Thru 11/30/2015		- 104.17	- 53,698.12



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ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
December 1, 2015 to December 31, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
12/31/15	Purchased 50,000 Par Value Of U S Treasury Nt 1.375% 10/31/20 Trade Date 12/30/15 Purchased Through Bmo Capital Markets Corp. 50,000 Par Value At 98.027679 %		- 49,013.84	- 102,711.96
12/31/15	Paid Accrued Interest On Purchase Of U S Treasury Nt 1.375% 10/31/20 Income Debit 115.21- USD	- 115.21		- 102,827.17
	Combined Purchases For The Period 12/ 1/15 - 12/31/15 Of First Amer Govt Oblig Fund CI Y		- 144,018.38	- 246,845.55
	Combined Sales For The Period 12/ 1/15 - 12/31/15 Of First Amer Govt Oblig Fund CI Y		246,845.55	0.00
12/31/15	Ending Cash Balance	<u>\$387,985.93</u>	<u>- \$387,985.93</u>	<u>\$0.00</u>





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

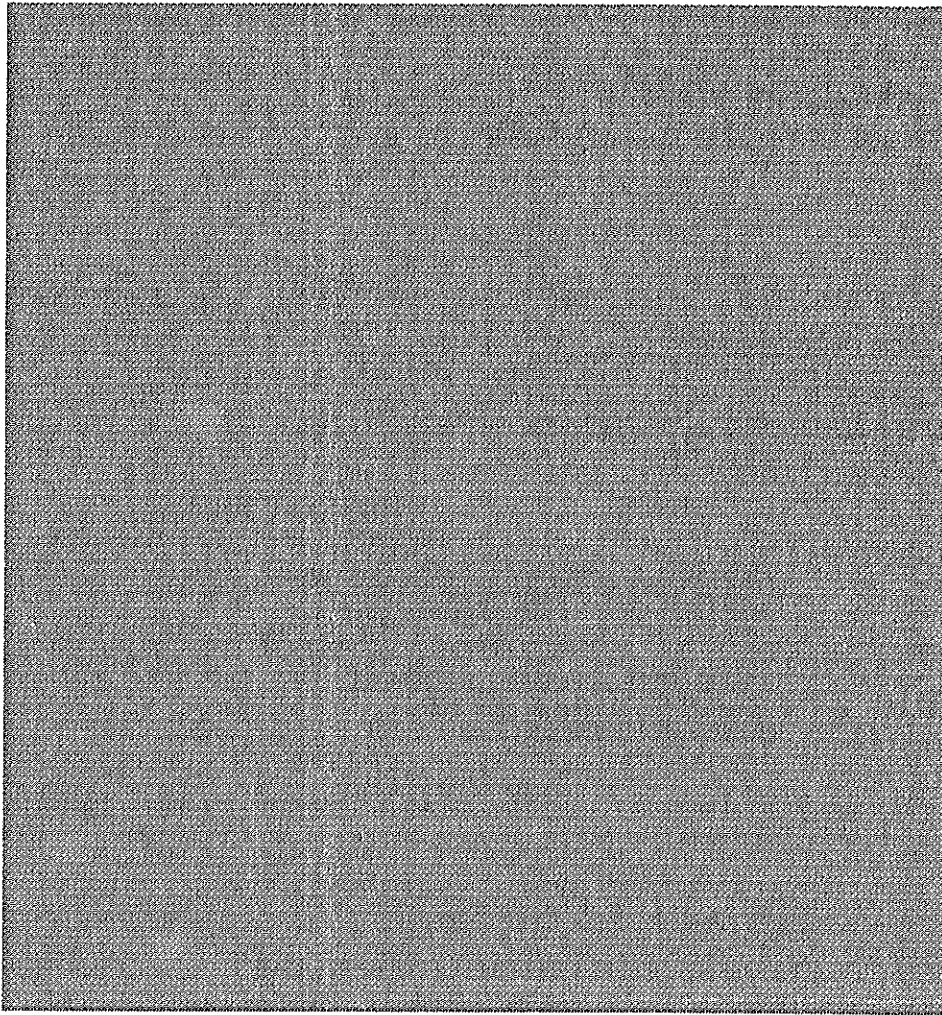
This statement is for the period from
December 1, 2015 to December 31, 2015

SALE/MATURITY SUMMARY

<u>Trade Date</u>	<u>Asset</u>	<u>Description</u>	<u>Cost Basis</u>	<u>Proceeds</u>	<u>Estimated Gain/Loss</u>
12/04/15	F H L M C M T N 2.500% 5/27/16	Sold 110,000	- 95,134.30	111,030.70	15,896.40
12/15/15	John Deere Owner 0.920% 4/16/18	Paid Down 6,779.93	- 6,778.84	6,779.93	1.09
12/15/15	John Deere Owner 0.870% 8/15/17	Paid Down 1,831.19	- 1,830.94	1,831.19	0.25
12/15/15	Toyota Auto 0.670% 12/15/17	Paid Down 6,675.92	- 6,674.69	6,675.92	1.23
12/18/15	Honda Auto 0.693% 3/19/18	Paid Down 1,915.92	- 1,915.69	1,915.92	0.23
Total Assets Disposed			- \$112,334.46	\$128,233.66	\$15,899.20
			- Cost Basis		
			- Proceeds		
			- Estimated Gain/Loss		

For information only. Not intended for tax purposes.

World Class Service Delivered by World Class Professionals-Guaranteed!



Glossary

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Small Cities Organized Risk Effort
General Checking Account Register
 October 1, 2015 - December 31, 2015

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
0100 - CASH IN BANK								687,527.58
0100-010 Scott Valley Bank								687,527.58
Transfer	10/02/2015			Funds Transfer	0106-020 Trust - WC - SVB		10,198.53	677,329.05
Deposit	10/14/2015			Deposit	-SPLIT-	212,095.00		889,424.05
Check	10/16/2015	2653	York Insurance Services	Claims Admin - October Inv # 500013405 & 50013406	-SPLIT-		16,500.80	872,923.25
Check	10/16/2015	2654	DKF Soutlions Group, LLC	Inv # 12181 (Sept) & 12203 (Oct)	0675 - Safety Service		10,666.66	862,256.59
Check	10/16/2015	2655	John Busch	CAJPA	0610 - Conference		907.05	861,349.54
Check	10/16/2015	2656	Champion Awards	Name Plates	0640 - Meeting Expense		50.16	861,299.38
Check	10/16/2015	2657	Crowe Horwath LLP		0506 - Audit		18,270.00	843,029.38
Check	10/16/2015	2658	York Insurance Services	Claims Mgmt Fees Sept - Inv 500013280 & 500013279	-SPLIT-		16,500.00	826,529.38
Check	10/16/2015	2659	Gilbert Associates, Inc.	August & September	0505 - Accounting		8,500.00	818,029.38
Check	10/19/2015	2660	York Insurance Services Group, Inc-CA	Inv # 50013076 & 50013077 - August	-SPLIT-		16,500.80	801,528.58
Transfer	10/19/2015			Funds Transfer	0106-010 Trust - Liab _SVB		29,255.67	772,272.91
Transfer	10/19/2015			Funds Transfer	0106-020 Trust - WC - SVB		30,948.42	741,324.49
Deposit	10/20/2015			Deposit	-SPLIT-	171,923.72		913,248.21
Check	10/27/2015	2661	Crescent City	Adjustment for Polluntion Premiums Charged 2009 - 2015	Due From Members - Adj Premiums		105.00	913,143.21
Check	10/27/2015	2662	Ione	Adjustment for Polluntion Premiums Charged 2009 - 2015	Due From Members - Adj Premiums		46.00	913,097.21
Check	10/27/2015	2663	Gaia Hotel	Board Meeting & Planning 10/29 & 10/30	0605 - B of D Activities		7,095.60	906,001.61
Check	10/28/2015	2664	Portola		Grant Fund Program		3,889.95	902,111.66
Deposit	10/31/2015			Interest	SVB	49.19		902,160.85
Deposit	11/02/2015			Deposit	-SPLIT-	71,031.15		973,192.00
Transfer	11/03/2015			Funds Transfer	0106-010 Trust - Liab _SVB		8,981.71	964,210.29
Transfer	11/03/2015			Funds Transfer	0106-020 Trust - WC - SVB		18,706.31	945,503.98
Check	11/05/2015	2665	Champion Awards	Inv # 39710	0640 - Meeting Expense		58.78	945,445.20
Check	11/05/2015	2666	Etna	Mileage to Board Meeting - Marilyn Seward	0605 - B of D Activities		152.95	945,292.25
Check	11/05/2015	2667	Colfax	Mileage to Board Meeting - Laurie Van Groningen	0605 - B of D Activities		164.45	945,127.80
Check	11/05/2015	2668	Gilbert Associates, Inc.	29330 ENG Inv # 31120	0505 - Accounting		4,250.00	940,877.80
Check	11/05/2015	2669	Michael Simmons	Gaia Hotel Rooms - Board Meeting Reimbursement	0605 - B of D Activities		3,871.21	937,006.59
Deposit	11/12/2015			Deposit	-SPLIT-	3,119.00		940,125.59
Deposit	11/16/2015			Deposit	-SPLIT-	6,102.00		946,227.59
Deposit	11/17/2015			Deposit	-SPLIT-	4,137.85		950,365.44
Transfer	11/17/2015			Funds Transfer	0106-010 Trust - Liab _SVB		14,415.21	935,950.23
Transfer	11/17/2015			Funds Transfer	0106-020 Trust - WC - SVB		20,152.54	915,797.69
Deposit	11/20/2015			Deposit	-SPLIT-	932.00		916,729.69
Deposit	11/30/2015			Interest	SVB	54.55		916,784.24
Transfer	12/01/2015			Funds Transfer	0106-010 Trust - Liab _SVB		6,334.61	910,449.63
Transfer	12/01/2015			Funds Transfer	0106-020 Trust - WC - SVB		25,034.70	885,414.93

**Small Cities Organized Risk Effort
General Checking Account Register
October 1, 2015 - December 31, 2015**

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance	
Transfer	12/08/2015			Funds Transfer	0106-020 Trust - WC - SVB		13,008.00	872,406.93	
Transfer	12/08/2015			Funds Transfer	0106-020 Trust - WC - SVB		68,942.00	803,464.93	
Transfer	12/18/2015			Funds Transfer	0106-010 Trust - Liab _SVB		10,342.64	793,122.29	
Transfer	12/18/2015			Funds Transfer	0106-020 Trust - WC - SVB		30,596.27	762,526.02	
Transfer	12/18/2015			Funds Transfer	0106-020 Trust - WC - SVB		100,000.00	662,526.02	
Transfer	12/18/2015			Funds Transfer	0106-020 Trust - WC - SVB		25,000.00	637,526.02	
Transfer	12/18/2015			Funds Transfer	0106-020 Trust - WC - SVB		51,632.59	585,893.43	
Deposit	12/21/2015			Deposit	-SPLIT-	14,385.49		600,278.92	
Deposit	12/21/2015			Deposit	Workers' Compensation Claims	2,546.33		602,825.25	
Deposit	12/21/2015			Deposit	12000 · Undeposited Funds	216.00		603,041.25	
Deposit	12/21/2015			Deposit	-SPLIT-	4,831.99		607,873.24	
Check	12/22/2015	2670	York Insurance Services Group, Inc-CA	Inv # 500013591 & 500013592	-SPLIT-		16,500.80	591,372.44	
Check	12/22/2015	2671	DKF Soutlions Group, LLC	Inv # 12277	0675 - Safety Service		5,333.33	586,039.11	
Check	12/22/2015	2672	Department of Industrial Relations	Inv # OSIP 61991	0699 - User Funding Assessment		18,543.23	567,495.88	
Check	12/22/2015	2673	Crowe Horwath LLP	Inv # 745-1990803 - 6/30/15 Audit	0506 - Audit		2,030.00	565,465.88	
Check	12/22/2015	2674	Montague	Meeting Reimbursement - Board Meeting 10/29/15 - 10/30/15	0605 - B of D Activities		168.17	565,297.71	
Check	12/22/2015	2675	Montague	Meeting Reimbursement - Board Meeting 10/29/15 - 10/30/15	0605 - B of D Activities		134.51	565,163.20	
Check	12/22/2015	2676	TargetSolutions.Com, Inc.	Inv # 11018 - Service Period 11/1/15 - 11/1/16	0676 - Safety Training		25,157.00	540,006.20	
Check	12/22/2015	2677	Biggs	Board Meeting - Mileage	0605 - B of D Activities		100.86	539,905.34	
Check	12/22/2015	2678	Champion Awards	Inv # 39794	0640 - Meeting Expense		24.52	539,880.82	
Check	12/22/2015	2679	York Insurance Services Group, Inc-CA	Inv # 500013517 & 500013540	-SPLIT-		16,500.80	523,380.02	
Check	12/22/2015	2680	Gilbert Associates, Inc.	Inv # 311434 - November 2015	0505 - Accounting		4,250.00	519,130.02	
Check	12/22/2015	2681	Shasta Lake	Grant Funds Reimbursement	Grant Fund Program		23,038.00	496,092.02	
Deposit	12/31/2015			Interest	SVB	46.46		496,138.48	
Total 0100-010 Scott Valley Bank							<u>491,470.73</u>	<u>682,859.83</u>	<u>496,138.48</u>
Total 0100 - CASH IN BANK							<u>491,470.73</u>	<u>682,859.83</u>	<u>496,138.48</u>
TOTAL							<u>491,470.73</u>	<u>682,859.83</u>	<u>496,138.48</u>

Monthly Account Statement

Small Cities Organized Risk Effort

October 1, 2015 through October 31, 2015

Chandler Team

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

Custodian

US Bank
Jeffrey Stark
(503) 464-3106

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.40
Average Coupon	1.49 %
Average Purchase YTM	1.39 %
Average Market YTM	1.08 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.58 yrs
Average Life	2.48 yrs

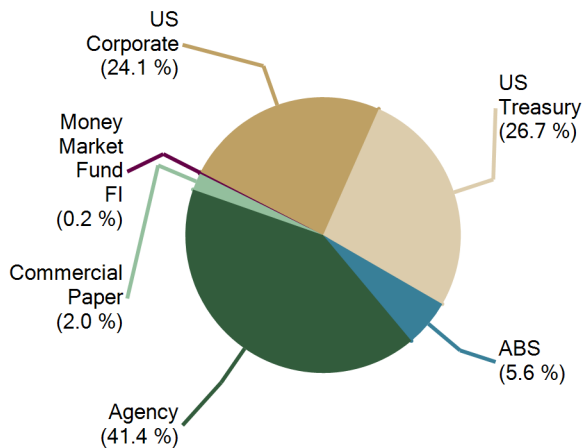
ACCOUNT SUMMARY

	Beg. Values as of 9/30/15	End Values as of 10/31/15
Market Value	10,922,967	10,901,969
Accrued Interest	35,753	47,423
Total Market Value	10,958,720	10,949,392
Income Earned	12,278	12,564
Cont/WD		-1,197
Par	10,834,929	10,833,689
Book Value	10,844,264	10,844,969
Cost Value	10,871,560	10,873,157

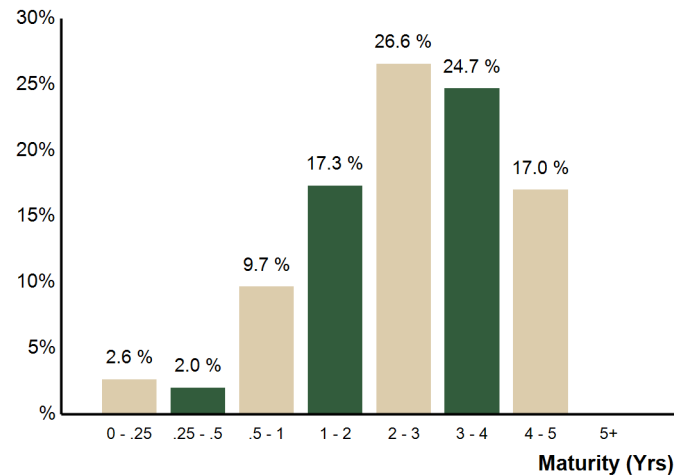
TOP ISSUERS

Issuer	% Portfolio
Government of United States	26.7 %
Federal National Mortgage Assoc	15.0 %
Federal Home Loan Bank	13.4 %
Federal Home Loan Mortgage Corp	11.7 %
Procter & Gamble Company	2.4 %
Toyota ABS	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
Honda ABS	2.0 %
Total	75.4 %

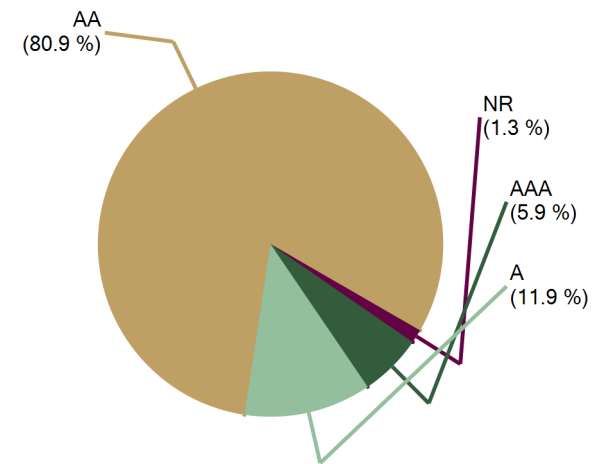
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 10/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.07 %	0.39 %	1.42 %	1.53 %	0.95 %	1.24 %	N/A	3.45 %	38.47 %
BAML 1-5 Yr US Treasury/Agency Index	-0.22 %	0.29 %	1.42 %	1.41 %	0.89 %	1.13 %	N/A	3.21 %	35.40 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.17 %	0.33 %	1.47 %	1.48 %	1.00 %	1.29 %	N/A	3.27 %	36.06 %



Small Cities Organized Risk Effort

Joint Powers Authority

October 31, 2015

COMPLIANCE WITH INVESTMENT POLICY

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

Category	Standard	Comment
U.S. Treasury Issues	No limitations	Complies
Government Agencies	No limitations	Complies
Municipal Securities	"A-" or better rated; 20% maximum; 5% per issuer;	Complies
Negotiable CDs	A-1, P-1 or F-1, or AA rated; 30% max.; 5 years maximum maturity; 5% per issuer	Complies
Banker's Acceptances	A1, P1 or F-1 rated; 30% maximum; 5% per issuer; <180 days	Complies
Commercial Paper	A-1, P1 or F-1 rated; 25% maximum; 5% per issuer; <270 days	Complies
Medium Term Notes	"A-" rated or better; 30% maximum; 5% per issuer;	Complies
Asset-Backed Securities	AAA/Aaa rated; 20% maximum with Mort. Pass- Throughs; 5% per issuer	Complies
Mortgage Pass-Through Securities	AAA/Aaa rated; 20% maximum with Asset Backs; 5% per issuer	Complies
Money Market Funds	AAA/Aaa rated; 20% maximum; 10% per issuer	Complies
Repurchase Agreements	Not used by investment adviser	Complies
LAIF	Not used by investment adviser	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 10/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$10,844,263.52
Acquisition	
+ Security Purchases	\$447,643.50
+ Money Market Fund Purchases	\$238,642.36
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$686,285.86
Dispositions	
- Security Sales	\$176,022.85
- Money Market Fund Sales	\$272,568.72
- MMF Withdrawals	\$1,197.17
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$219,780.00
- Calls	\$0.00
- Principal Paydowns	\$16,116.18
Total Dispositions	\$685,684.92
Amortization/Accretion	
+/- Net Accretion	(\$904.54)
	(\$904.54)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,008.73
	\$1,008.73
Ending Book Value	\$10,844,968.65

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$57,332.58
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$176,022.85
Accrued Interest Received	\$331.62
Interest Received	\$2,525.46
Dividend Received	\$0.72
Principal on Maturities	\$219,780.00
Interest on Maturities	\$220.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$16,116.18
Total Acquisitions	\$414,996.83
Disposition	
Withdrawals	\$1,197.17
Security Purchase	\$447,643.50
Accrued Interest Paid	\$1,279.69
Total Dispositions	\$450,120.36
Ending Book Value	\$22,209.05

Monthly Account Statement

Small Cities Organized Risk Effort

November 1, 2015 through November 30, 2015

Chandler Team

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

Custodian

US Bank
Jeffrey Stark
()503-464-3106

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.43
Average Coupon	1.47 %
Average Purchase YTM	1.37 %
Average Market YTM	1.23 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.60 yrs
Average Life	2.50 yrs

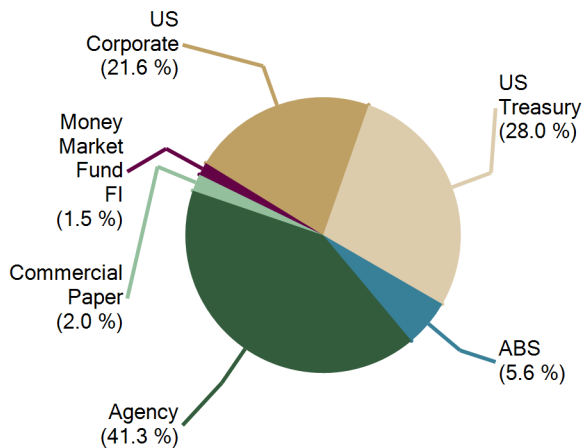
ACCOUNT SUMMARY

	Beg. Values as of 10/31/15	End Values as of 11/30/15
Market Value	10,901,969	10,889,786
Accrued Interest	47,423	35,437
Total Market Value	10,949,392	10,925,223
Income Earned	12,564	12,373
Cont/WD		-1,199
Par	10,833,689	10,861,374
Book Value	10,844,969	10,867,944
Cost Value	10,873,157	10,903,378

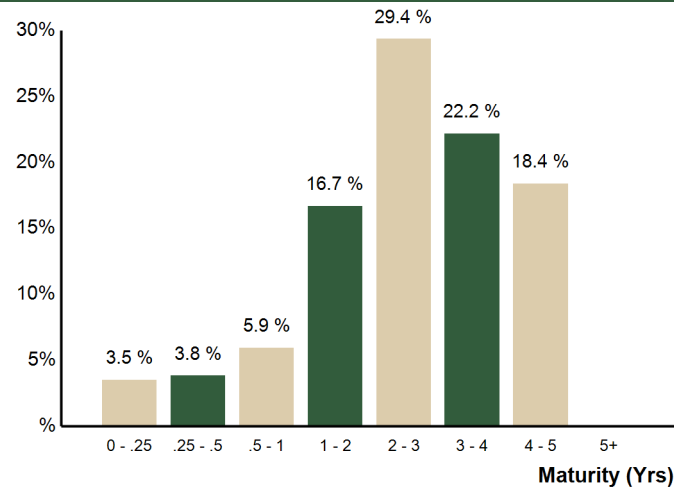
TOP ISSUERS

Issuer	% Portfolio
Government of United States	28.0 %
Federal National Mortgage Assoc	14.9 %
Federal Home Loan Bank	13.4 %
Federal Home Loan Mortgage Corp	11.6 %
Toyota ABS	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
Honda ABS	2.0 %
First American Govt Oblig Fund	1.5 %
Total	75.6 %

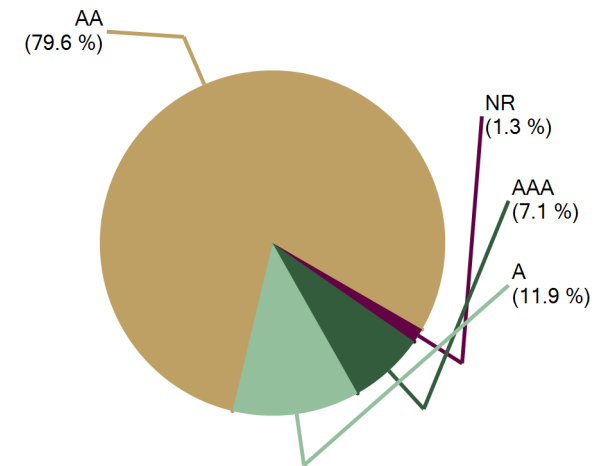
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 11/30/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.21 %	0.21 %	1.21 %	0.99 %	0.81 %	1.29 %	N/A	3.40 %	38.18 %
BAML 1-5 Yr US Treasury/Agency Index	-0.29 %	0.01 %	1.12 %	0.80 %	0.72 %	1.15 %	N/A	3.15 %	35.01 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.25 %	0.11 %	1.22 %	0.90 %	0.85 %	1.32 %	N/A	3.21 %	35.73 %



**Small Cities Organized Risk Effort
Joint Powers Authority
November 30, 2015**

COMPLIANCE WITH INVESTMENT POLICY

Assets managed by Chandler Asset Management are in full compliance with State law and with the Authority'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% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 11/30/2015

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$10,844,968.65
Acquisition		
+ Security Purchases	\$296,110.38	
+ Money Market Fund Purchases	\$301,993.39	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$598,103.77
Dispositions		
- Security Sales	\$149,712.39	
- Money Market Fund Sales	\$156,752.21	
- MMF Withdrawals	\$1,199.17	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$265,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$1,356.97	
Total Dispositions		\$574,020.74
Amortization/Accretion		
+/- Net Accretion	(\$923.32)	
		(\$923.32)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	(\$184.40)	
		(\$184.40)
Ending Book Value		\$10,867,943.96

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$22,209.05
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$149,712.39	
Accrued Interest Received	\$360.47	
Interest Received	\$25,119.88	
Dividend Received	\$0.17	
Principal on Maturities	\$265,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$1,356.97	
Total Acquisitions		\$441,549.88
Disposition		
Withdrawals	\$1,199.17	
Security Purchase	\$296,110.38	
Accrued Interest Paid	\$198.32	
Total Dispositions		\$297,507.87
Ending Book Value		\$166,251.06

Monthly Account Statement

Small Cities Organized Risk Effort

December 1, 2015 through December 31, 2015

Chandler Team

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

Custodian

US Bank
Jeffrey Stark
()503-464-3106

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.44
Average Coupon	1.48 %
Average Purchase YTM	1.39 %
Average Market YTM	1.36 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.62 yrs
Average Life	2.53 yrs

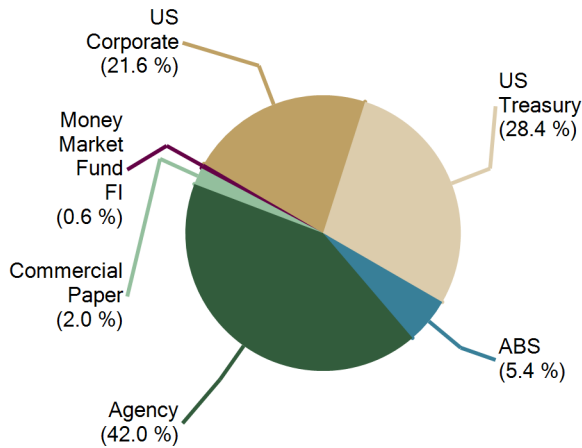
ACCOUNT SUMMARY

	Beg. Values as of 11/30/15	End Values as of 12/31/15
Market Value	10,889,786	10,877,371
Accrued Interest	35,437	33,231
Total Market Value	10,925,223	10,910,603
Income Earned	12,373	12,539
Cont/WD		-1,198
Par	10,861,374	10,881,344
Book Value	10,867,944	10,882,143
Cost Value	10,903,378	10,914,892

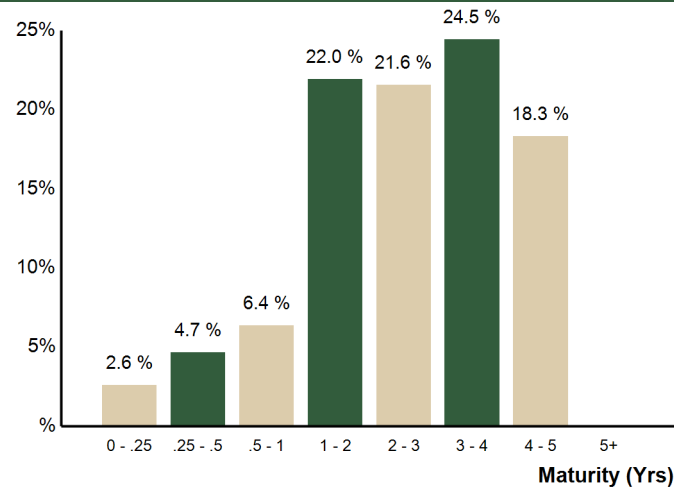
TOP ISSUERS

Issuer	% Portfolio
Government of United States	28.4 %
Federal National Mortgage Assoc	16.7 %
Federal Home Loan Bank	13.3 %
Federal Home Loan Mortgage Corp	10.6 %
Toyota ABS	2.2 %
Bank of Tokyo-Mit UFJ	2.0 %
Honda ABS	1.9 %
Federal Farm Credit Bank	1.5 %
Total	76.6 %

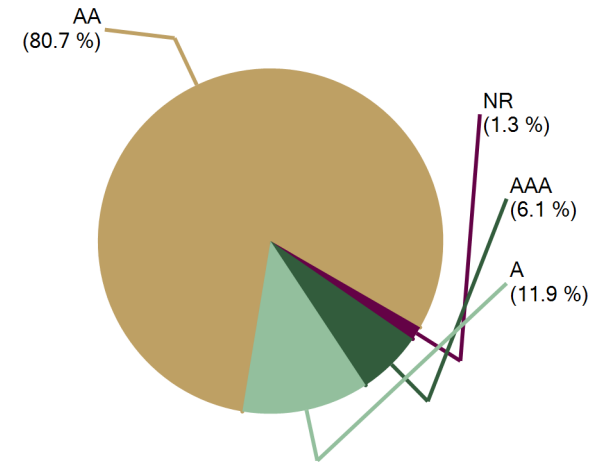
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 12/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.12 %	-0.41 %	1.08 %	1.08 %	0.78 %	1.37 %	N/A	3.36 %	38.01 %
BAML 1-5 Yr US Treasury/Agency Index	-0.15 %	-0.65 %	0.97 %	0.97 %	0.68 %	1.24 %	N/A	3.11 %	34.81 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.17 %	-0.59 %	1.05 %	1.05 %	0.80 %	1.41 %	N/A	3.16 %	35.50 %



**Small Cities Organized Risk Effort
Joint Powers Authority
December 31, 2015**

COMPLIANCE WITH INVESTMENT POLICY

Assets managed by Chandler Asset Management are in full compliance with State law and with the Authority'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% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 12/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$10,867,943.96
Acquisition	
+ Security Purchases	\$245,473.84
+ Money Market Fund Purchases	\$32,911.29
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$278,385.13
Dispositions	
- Security Sales	\$111,030.70
- Money Market Fund Sales	\$134,540.29
- MMF Withdrawals	\$1,198.17
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$17,202.96
Total Dispositions	\$263,972.12
Amortization/Accretion	
+/- Net Accretion	(\$866.02)
	(\$866.02)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$651.59
	\$651.59
Ending Book Value	\$10,882,142.54

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$166,251.06
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$111,030.70
Accrued Interest Received	\$76.39
Interest Received	\$15,707.56
Dividend Received	\$0.77
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$17,202.96
Total Acquisitions	\$144,018.38
Disposition	
Withdrawals	\$1,198.17
Security Purchase	\$245,473.84
Accrued Interest Paid	\$173.54
Total Dispositions	\$246,845.55
Ending Book Value	\$63,423.89

Administrative Summary - October

Assignments

Completions (October 1-31)

Users with completions:	0	0%
Total completions:	0	

Overdue Assignments (as of October 31)

Users with assignment(s) that are overdue:	0	0%
Total overdue assignments:	0	

No Assignments (as of October 31)

Users with no assignments:	8	100%
----------------------------	---	------

Users

Log-ins (October 1-31)

Users who have logged in:	1	13%
---------------------------	---	-----

Credentials

Users with credentials expiring next month (November):	0	0%
--	---	----



TargetSolutions has sent you this email because you have been designated as an administrator of SCORE - Small Cities Organized Risk Effort's TargetSolutions account.

If you would prefer not to receive this email in the future, please contact TargetSolutions' Client Services Department at 800.840.8048 or support@TargetSolutions.com.

For additional help or questions please contact us at:
 10805 Rancho Bernardo Road, Suite 200
 San Diego, CA 92127-5703

Administrative Summary - November

Assignments

Completions (November 1-30)

Users with completions:	0	0%
Total completions:	0	

Overdue Assignments (as of November 30)

Users with assignment(s) that are overdue:	0	0%
Total overdue assignments:	0	

No Assignments (as of November 30)

Users with no assignments:	8	100%
----------------------------	---	------

Users

Log-ins (November 1-30)

Users who have logged in:	1	13%
---------------------------	---	-----

Credentials

Users with credentials expiring next month (December):	0	0%
--	---	----

TargetSolutions has sent you this email because you have been designated as an administrator of SCORE - Small Cities Organized Risk Effort's TargetSolutions account.

If you would prefer not to receive this email in the future, please contact TargetSolutions' Client Services Department at 800.840.8048 or support@TargetSolutions.com.

For additional help or questions please contact us at:
10805 Rancho Bernardo Road, Suite 200
San Diego, CA 92127-5703

Administrative Summary - December

Assignments

Completions (December 1-31)

Users with completions:	0	0%
Total completions:	0	

Overdue Assignments (as of December 31)

Users with assignment(s) that are overdue:	0	0%
Total overdue assignments:	0	

No Assignments (as of December 31)

Users with no assignments:	8	100%
----------------------------	---	------

Users

Log-ins (December 1-31)

Users who have logged in:	1	13%
---------------------------	---	-----

Credentials

Users with credentials expiring next month (January):	0	0%
---	---	----



TargetSolutions has sent you this email because you have been designated as an administrator of SCORE - Small Cities Organized Risk Effort's TargetSolutions account.

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 San Diego, CA 92127-5703



Agenda Item G.

DIVIDEND & ASSESSMENT ANALYSIS

ACTION ITEM

ISSUE: The Board will review Gilbert Associates' *draft* calculations and consider the release of dividends and/or the collection of assessments based on the process described in SCORE's Dividend and Assessment Plan (DAP). The data is derived from the June 30, 2015 Audited Financial Statements.

RECOMMENDATION: The attached use the following *recommended distributions*:

- **Work Comp:** No distribution from the Shared Layer, \$200,000 from the Banking Layer.
- **Liability:** \$300,000 distribution from the Shared Layer, \$350,000 from the Banking Layer.
- **Assessments:** Three members are subject to assessments of 50% of their total deficit.

FISCAL IMPACT: The recommended distributions will reduce SCORE's overall Net Position by \$550,000, but each program will retain enough reserves to remain above the funding benchmarks. The Liability Banking Layer will retain \$140,945 and the Work Comp Banking Layer will retain \$624,917 above SCORE's minimum funding benchmarks.

BACKGROUND: SCORE Members annually review the DAP calculations and make a decision regarding payment to or collection from members. The calculation proceeds as follows:

Member Allocations: Each member's *percentage of any distribution from the Shared Risk Layer* equals their pro-rata share of the amount remaining after claims and dividends are subtracted from premiums and assessments. The DAP analysis uses a rolling 10-yr average model that totals member premiums, incurred claims capped at \$100,000, and dividends or assessments paid. Members in a negative position (more claims and dividends than premiums and assessments) receive no allocation.

Shared Layer Distribution: Funds are available from the Shared Risk Layer only to the extent the Shared Risk Layer Net Position is above five times the current SIR (\$1,125,000 for Work Comp, \$2,375,000 for Liability), an additional reserve to cover liabilities at a 70% confidence level, and a reserve for Safety Grants. Available funds are *distributed to member Banking Layers* based on their allocation percentage.

Banking Layer Distribution: The DAP requires a *minimum Banking Layer balance* of at least 10 times the Banking Layer SIR of \$25,000, plus a reserve to cover liabilities at a 70% confidence level. Each Member must maintain a minimum balance equal to their annual average incurred claims over the last 5 years or \$12,500, whichever is greater (and \$25,000 for the Mini-Cities). Member Banking Layer funds in excess of the minimum requirement are available to be released to Members with Board discretion.

- ATTACHMENTS:**
1. Work Comp Dividend Spreadsheet
 2. Liability Dividend Spreadsheet
 3. 2015-16 Combined Dividend Calculations

SHARED LAYER **BANKING LAYER**

	STARTING POINT			DATA INPUTS													
	6/30/2015 BANKING BALANCE	6/30/2015 SHARED RISK BALANCE	6/30/2015 PLAN TOTAL	(1) Premiums	(2) Last 10 years Assess/(Div)	(3) Claims	(4) [[1)+(2)-(3)]/10 Combined 10 Yr Avg	(5) (4)/Total Alloc %	(6) (5)*Total Distrib.	"Waterfall" To Banking	(7) JUNE 30 BANKING BALANCE	(8) Col. (6) SHARED RISK DISTRIB	(9) (7)+(8) BANKING BALANCE TOTAL	(10) (9)/+Total Banking Alloc %	(11) (10)*Total Max Dist Avail	(12) Min Bal Reqmt*	(13) (9)-(12)=<(11) Permitted Distrib
CITY																	
CRESCENT CITY	(9,231)			567,776	-	356,171	21,161	8.02%	-	CRESCENT CITY	(9,231)	-	(9,231)	0.00%	-	15,521	-
DUNSMUIR	35,893			140,815	-	59,813	8,100	3.07%	-	DUNSMUIR	35,893	-	35,893	3.06%	6,113	12,500	6,113
IONE	17,335			130,830	-	100,000	3,083	1.17%	-	IONE	17,335	-	17,335	1.48%	2,952	12,500	2,952
LIVE OAK	107,143			275,043	-	123,775	15,127	5.73%	-	LIVE OAK	107,143	-	107,143	9.12%	18,248	12,500	18,248
MOUNT SHASTA	(46,177)			532,308	-	736,992	(20,468)	0.00%	-	MOUNT SHASTA	(46,177)	-	(46,177)	0.00%	-	57,532	-
SHASTA LAKE	249,382			631,046	-	52,961	57,809	21.90%	-	SHASTA LAKE	249,382	-	249,382	21.24%	42,472	12,500	42,472
SUSANVILLE	244,814			1,173,689	-	569,453	60,424	22.89%	-	SUSANVILLE	244,814	-	244,814	20.85%	41,694	51,857	41,694
WEED	81,760			430,982	-	440,517	(954)	0.00%	-	WEED	81,760	-	81,760	6.96%	13,925	21,844	13,925
WILLIAMS	53,759			274,274	-	200,442	7,383	2.80%	-	WILLIAMS	53,759	-	53,759	4.58%	9,156	12,500	9,156
YREKA	249,108			963,964	-	507,622	45,634	17.29%	-	YREKA	249,108	-	249,108	21.21%	42,426	39,700	42,426
MINICITIES	135,131			945,767	-	493,435	45,233	17.14%	-	MINICITIES	135,131	-	135,131	11.51%	23,014	49,552	23,014
	<u>1,118,917</u>	<u>1,282,031</u>	<u>2,400,948</u>	<u>6,066,494</u>	<u>-</u>	<u>3,641,181</u>	<u>242,531</u>	<u>Total</u>	<u>-</u>		<u>1,118,917</u>	<u>-</u>	<u>1,118,917</u>		<u>200,000</u>		<u>200,000</u>

263,953

CHECK -

Total w/out negative balances 1,174,325

Amount available for shared layer distribution:

Shared Risk Layer Net Position:	1,282,031
Min Equity Reserve (\$225,000 x 5):	(1,125,000)
70% Conf Level Adjustment for Claims Liabilities:	(357,000)
Safety Grant Fund:	(50,000)
Net Position in Excess of Designations	<u>(249,969)</u>

Distribution: -

MINICITIES	Alloc %	Distrib
BIGGS	10.12%	2,328
COLFAX	13.59%	3,127
DORRIS	3.43%	790
ETNA	7.29%	1,677
FORT JONES	3.88%	893
LOOMIS	18.98%	4,368
LOYALTON	1.62%	372
MONTAGUE	5.67%	1,306
PORTOLA	16.15%	3,718
RIO DELL	19.27%	4,435
		<u>23,014</u>

Amount available for banking distribution:

Banking Net Position + Shared Distribution Available:	1,118,917
Min Banking Reserve (example 10 x \$25k):	(250,000)
70% Confidence Level Adjustment for Claims Liabilities:	(44,000)
Banking Net Position in Excess of Designations	<u>824,917</u>

Distribution: 200,000

*Avg of last 5 years claims or \$12.5k, (Minicities \$25k) whichever is higher.

SHARED LAYER **BANKING LAYER**

CITY	STARTING POINT			DATA INPUTS									"Waterfall" To Banking	CITY	BANKING						
	6/30/2015 BANKING BALANCE	6/30/2015 SHARED RISK BALANCE	AUDITED 6/30/2015 PLAN TOTAL	(1) Last 10 years Premiums	(2) Assess/(Div)	(3) Claims	(4) 10 year Avg Prem	(5) 10 year Avg A/(D)	(6) 10 year Avg Claims	(7) Net	(8) Alloc %	(9) Distrib			(4)+(5)-(6) Net	(7)/Total Alloc %	(8)*Total Distrib	6/30/2015 BANKING BALANCE	SHARED RISK DISTRIB	BANKING BALANCE TOTAL	Banking Alloc %
BIGGS	13,237			106,387	(6,033)	-	10,639	(603)	-	10,035	2.60%	7,791	----->	BIGGS	13,237	7,791	21,028	2.11%	7,369	12,500	7,369
COLFAX	3,000			142,046	(8,135)	100,000	14,205	(814)	10,000	3,391	0.88%	2,633	----->	COLFAX	3,000	2,633	5,633	0.56%	1,974	12,500	-
CRESCENT CITY	25,174			454,829	(19,566)	231,579	45,483	(1,957)	23,158	20,368	5.27%	15,814	----->	CRESCENT CITY	25,174	15,814	40,988	4.10%	14,363	12,500	14,363
DORRIS	14,903			36,373	(2,342)	-	3,637	(234)	-	3,403	0.88%	2,642	----->	DORRIS	14,903	2,642	17,545	1.76%	6,148	12,500	5,045
DUNSMUIR	(65,353)			154,910	4,711	311,422	15,491	471	31,142	(15,180)	0.00%	-	----->	DUNSMUIR	(65,353)	-	(65,353)	0.00%	-	33,736	-
ETNA	7,562			80,384	(4,965)	-	8,038	(497)	-	7,542	1.95%	5,855	----->	ETNA	7,562	5,855	13,417	1.34%	4,702	12,500	917
FORT JONES	19,195			40,578	(2,166)	-	4,058	(217)	-	3,841	0.99%	2,982	----->	FORT JONES	19,195	2,982	22,177	2.22%	7,771	12,500	7,771
IONE	36,923			141,139	(11,176)	-	14,114	(1,118)	-	12,996	3.36%	10,090	----->	IONE	36,923	10,090	47,013	4.71%	16,474	12,500	16,474
ISLETON	(50,290)			129,960	459	272,236	12,996	46	27,224	(14,182)	0.00%	-	----->	ISLETON	(50,290)	-	(50,290)	0.00%	-	15,767	-
LIVE OAK	59,987			288,329	(12,193)	70,883	28,833	(1,219)	7,088	20,525	5.31%	15,935	----->	LIVE OAK	59,987	15,935	75,922	7.60%	26,604	12,500	26,604
LOOMIS	(91,717)			188,340	(11,593)	110,000	18,834	(1,159)	11,000	6,675	1.73%	5,182	----->	LOOMIS	(91,717)	5,182	(86,535)	0.00%	-	29,087	-
LOYALTON	16,597			53,233	(3,144)	-	5,323	(314)	-	5,009	1.30%	3,889	----->	LOYALTON	16,597	3,889	20,486	2.05%	7,179	12,500	7,179
MONTAGUE	14,507			69,080	(3,970)	-	6,908	(397)	-	6,511	1.68%	5,055	----->	MONTAGUE	14,507	5,055	19,562	1.96%	6,855	12,500	6,855
MOUNT SHASTA	(22,795)			535,967	(9,770)	241,522	53,597	(977)	24,152	28,468	7.37%	22,102	----->	MOUNT SHASTA	(22,795)	22,102	(693)	0.00%	-	43,746	-
PORTOLA	60,570			158,570	(8,532)	-	15,857	(853)	-	15,004	3.88%	11,649	----->	PORTOLA	60,570	11,649	72,219	7.23%	25,306	12,500	25,306
RIO DELL	38,112			175,493	(9,258)	-	17,549	(926)	-	16,624	4.30%	12,906	----->	RIO DELL	38,112	12,906	51,018	5.11%	17,877	12,500	17,877
SHASTA LAKE	127,994			852,523	(50,163)	5,763	85,252	(5,016)	576	79,660	20.62%	61,846	----->	SHASTA LAKE	127,994	61,846	189,840	19.01%	66,523	19,600	66,523
SUSANVILLE	107,940			812,133	(40,116)	177,387	81,213	(4,012)	17,739	59,463	15.39%	46,166	----->	SUSANVILLE	107,940	46,166	154,106	15.43%	54,001	21,024	54,001
Tule Lake	18,628			44,629	(1,532)	-	4,463	(153)	-	4,310	1.12%	3,346	----->	Tule Lake	18,628	3,346	21,974	2.20%	7,700	12,500	7,700
WEED	7,503			479,702	(7,511)	490,790	47,970	(751)	49,079	(1,860)	0.00%	-	----->	WEED	7,503	-	7,503	0.75%	2,629	39,173	-
WILLIAMS	20,461			215,329	(12,313)	57,204	21,533	(1,231)	5,720	14,581	3.77%	11,321	----->	WILLIAMS	20,461	11,321	31,782	3.18%	11,137	12,500	11,137
YREKA	133,807			771,381	(25,522)	65,812	77,138	(2,552)	6,581	68,005	17.60%	52,797	----->	YREKA	133,807	52,797	186,604	18.68%	65,389	36,109	65,389
	<u>495,945</u>	<u>3,149,739</u>	<u>3,645,684</u>							<u>355,189</u>		<u>300,000</u>			<u>495,945</u>	<u>300,000</u>	<u>795,945</u>		<u>350,000</u>		<u>340,510</u>

726,100

Amount available for shared layer distribution:

Share Risk Layer Net Position:	\$ 3,149,739
Min Equity Reserve (\$475,000 x 5):	(2,375,000)
70% Confidence Level Adjustment for Claims Liabilities:	(177,000)
Safety Grant Fund:	(50,000)
Undesignated Net Assets	<u>547,739</u>

Example Distribution: \$ 300,000

386,410

-

check

-

1

998,816.42

Amount available for banking distribution:

Banking Net Assets + Shared Distribution Available:	795,945
Min Banking Reserve (example 10 x \$25k):	(250,000)
70% Confidence Level Adjustment for Claims Liabilities:	(55,000)
Net Assets Subject to Distribution:	<u>490,945</u>

Example Distribution: 350,000

*Avg or last 5 years claims or \$12.5k, whichever is higher.

SCORE 2015-16 Dividend Distribution (Assessment) Calculation

CITY	LIABILITY PROGRAM				W/C PROGRAM				Net Combined DISTRIBUTION/ (ASSESSMENT)
	(A)	(B)	(C)	(A)+(B)+(C)	(a)	(b)	(c)	(a)+(b)+(c)	
	Permitted Distribution	Shared 10yr Neg. Net	Banking Neg. Bal	Net Distr/(Neg)	Permitted Distribution	Shared 10yr Neg. Net	Banking Neg. Bal	Net Distr/(Neg)	
BIGGS*	7,369	-	-	7,369	2,328	-	-	2,328	9,697
COLFAX*	-	-	-	-	3,127	-	-	3,127	3,127
CRESCENT CITY	14,363	-	-	14,363	-	-	(9,231)	(9,231)	5,132
DORRIS*	5,045	-	-	5,045	790	-	-	790	5,835
DUNSMUIR	-	(15,180)	(65,353)	(80,533)	6,113	-	-	6,113	(37,210)
ETNA*	917	-	-	917	1,677	-	-	1,677	2,594
FORT JONES*	7,771	-	-	7,771	893	-	-	893	8,664
IONE	16,474	-	-	16,474	2,952	-	-	2,952	19,426
ISLETON	-	(14,182)	(50,290)	(64,472)					(32,236)
LIVE OAK	26,604	-	-	26,604	18,248	-	-	18,248	44,852
LOOMIS*	-	-	-	-	4,368	-	-	4,368	4,368
LOYALTON*	7,179	-	-	7,179	372	-	-	372	7,551
MONTAGUE*	6,855	-	-	6,855	1,306	-	-	1,306	8,161
MOUNT SHASTA	-	-	(693)	(693)	-	(20,468)	(46,177)	(66,645)	(33,669)
PORTOLA*	25,306	-	-	25,306	3,718	-	-	3,718	29,024
RIO DELL*	17,877	-	-	17,877	4,435	-	-	4,435	22,312
SHASTA LAKE	66,523	-	-	66,523	42,472	-	-	42,472	108,995
SUSANVILLE	54,001	-	-	54,001	41,694	-	-	41,694	95,695
TULE LAKE	7,700	-	-	7,700					7,700
WEED	-	(1,860)	-	(1,860)	13,925	(954)	-	12,971	11,111
WILLIAMS	11,137	-	-	11,137	9,156	-	-	9,156	20,293
YREKA	65,389	-	-	65,389	42,426	-	-	42,426	107,815
	<u>340,510</u>	<u>(31,222)</u>	<u>(116,336)</u>	<u>192,952</u>	<u>200,000</u>	<u>(21,422)</u>	<u>(55,408)</u>	<u>123,170</u>	<u>419,237</u>

*Minicities W/C Allocation

Notes:

Banking activity - per banking balances at 6/30/15

Shared layer - Audited program balance at 6/30/15 less total of all Banking Layer balances

This calculation nets each program's Permitted Distribution amount vs. negative net 10 year shared layer and banking balances

Finally, Liability and W/C amounts are netted together to arrive at total combined Distribution/(Assessment)

Minimum assessment due: 50%



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 29, 2016**

Agenda Item H.1.a.

JANUARY 11, 2016 AD HOC COMMITTEE MEETING NOTES

INFORMATION ITEM

ISSUE: The Ad Hoc Committee met via teleconference on January 11, 2016 and the meeting notes have been provided for the Board to review.

RECOMMENDATION: Please see the following items for the Ad Hoc Committee's recommendations for each item.

FISCAL IMPACT: None.

BACKGROUND: At the 2015 October Long Range Planning Meeting the Board requested the formation of an Ad Hoc Committee to: establish the criteria for a member to participate in the Mini-Cities Pool, proper allocation of administrative of expenses and to explore the Mini-Cities voting rights. Per the Board direction the Ad Hoc Committee was comprised of members from the following cities: City of Colfax, Town of Fort Jones, City of Portola, City of Shasta Lake, and the City of Susanville.

ATTACHMENTS: Ad Hoc Committee January 11, 2016 Meeting Notes

Ad Hoc Committee January 11, 2016 Meeting Notes

Mini-Cities – Definition of a Member

It was noted that there has never been a policy or procedure which clearly defines a Mini-Cities pool member but traditionally payroll is what is used when considering Mini-Cities pool members. There is a natural cutoff around \$500,000 in calendar year payroll (using reported DE9) and because Dunsmuir has been acting as a regular member with payroll around \$535,000.

There was a question as to why a Mini-Cities Pool was implemented and suggested that maybe we should get rid of the Mini-Cities Pool and treat all members the same. Michael Simmons provided a brief history of the Mini-Cities pool and indicated when SCORE first started the Mini-Cities Pool there were a few members who joined SCORE that had a premium of less than \$22,000. Each member of SCORE is responsible for losses in the banking layer. He noted that the difference with the Mini-Cities pool is that they not only share Administrative Expenses they also share banking layer losses (from \$0-\$25,000) and so this is an important factor to take note of as some members of the Mini-Cities pool might not be able to pay for more than one or two \$25,000 banking layer losses in one fiscal year by themselves and still remain solvent. He went onto state that we pooled the smaller members into the Mini-Cities pool where they could share risk, share the banking layer losses and obtain a better rate than State Fund.

There was a discussion if the \$500,000 threshold was the appropriate given some members maintain payroll in excess of \$3 million. It was mentioned that the number of Mini-Cities pool members has increased so it was suggested they pay their fair share of the administrative cost. It was mentioned that it may be more appropriate to address the Mini-Cities members' share of the Administrative Expenses rather than defining a Mini-Cities member based upon payroll. After discussion it was suggested that the Mini-Cities assume a greater share of the Administrative Expenses as there are 10 members sharing the Administrative Expense of only one member which is inequitable to other members.

Mini-Cities – Administrative Expenses Allocation

A three part proposal was suggested: 1) that there be no change to the composition of the Mini-Cities Pool at this time, 2) Other non-Mini-Cities Pool members should not be allowed to drop down into the Mini-Cities Pool until an underwriting standard has been implemented, and to address the concern of the Mini-Cities paying a more equitable share of the Administrative Expenses 3) Increase the Administrative burden for all Mini-Cities Pool members by a maximum of 50% for FY 2016/17 as an interim step toward solving a more complex problem.

The Ad Hoc Committee generally agreed that the recommended three part proposal was a starting point and further research and analysis is needed to address a more complex problem.

Mini-Cities Voting Rights

The committee reviewed the recommendation of a weighted voting system and indicated the process seemed complicated. The committee concluded there should be no change to the Mini-Cities voting rights—all members of SCORE should continue to have one vote on all issues.



**Small Cities Organized Risk Effort
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Agenda Item H.1.b.

MINI-CITIES – DEFINITION OF A MEMBER

ACTION ITEM

ISSUE: Currently there is no policy or procedure that addresses the criteria for Mini-Cities participation. The Board formed an Ad Hoc Committee to discuss the criteria to use for defining a Mini-Cities Member of the Worker’s Compensation (WC) Program and develop a recommendation for the Board.

Payroll was chosen as the criteria for determining Mini-Cities eligibility since it is indicative of member size and is the starting point for determining WC funding. The Ad Hoc Committee reviewed the following two options, each based on member payroll:

- **Option 1** – Members with annual DE9 payroll in excess of \$500,000 for **two consecutive years** ending 12/31 will move out of the Mini-Cities pool effective July 1 and become a regular member.
- **Option 2** – Members with annual DE9 payroll over \$500,000 **on average for 3 years** ending 12/31 will move out of the Mini-Cities pool effective July 1 and become a regular member.

Both options currently produce the same result, with Mini-Cities members Loomis, Portola and Rio Dell moving to the regular group of members. Dunsmuir is already in the regular group.

Member	TOTAL Calendar 2012 Payroll	Option 1		Option 2
		TOTAL Calendar 2013 Payroll	TOTAL Calendar 2014 Payroll	AVERAGE Payroll CY2012-2014
Biggs	\$404,123	\$383,142	\$383,261	\$390,176
Colfax	\$451,759	\$498,059	\$444,870	\$464,896
Dunsmuir	\$512,711	\$534,503	\$557,832	\$535,015
Loomis	\$673,118	\$707,003	\$706,570	\$695,564
Portola	\$659,378	\$650,959	\$618,406	\$642,914
Rio Dell	\$967,050	\$940,699	\$962,896	\$956,882

RECOMMENDATION: After serious review, the Ad Hoc Committee chose to not make a recommendation regarding the criteria for Mini-Cities participation. They instead focused on making the allocation of the administrative expenses more equitable. *Please see the next Agenda Item H.1.b for more details regarding the recommendation.*



**Small Cities Organized Risk Effort
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FISCAL IMPACT: The main fiscal impact to members moving out of the Mini-Cities Group would be an increase in their share of administrative expenses. In addition, the moved members would see a change in the way their Experience Mod Factor is calculated (individually v. group) that could increase or decrease their total funding. See the next agenda item regarding allocation of administrative expenses for more details.

BACKGROUND: During the October Long Range Planning meeting the Board requested the formation of an Ad Hoc Committee to establish the criteria for a member to participate in the Mini-Cities Pool. Over time the composition of the Mini-Cities pool has changed to the point it has become the largest member of the SCORE WC Program. In addition, a few members of the Mini-Cities pool maintain payroll that is greater than Dunsmuir, a regular WC Program member. Payroll is used in the calculation of the budget and Board members generally agreed that payroll should be a defining factor for a Mini-Cities member.

ATTACHMENT: None

ADMINISTRATIVE EXPENSE ALLOCATION

ACTION ITEM

ISSUE: The amount of general administrative expenses currently allocated to the Workers' Compensation Mini-Cities Group is based on treating that group as one member of the program. The allocation has not been reviewed since the Mini-Cities Group was formed in 2000, and due to growth in the group and changes in membership it is clearly low compared with the share other Members of the WC Program are paying. As a result, moving Members from the Mini-Cities Group generally results in an increase in the amount of administrative expenses allocated to those members.

The Board asked the Ad Hoc Committee to consider options for allocating administrative expenses to include a *cap on any increase at no more than 25% annually for Mini-Cities members moving into the regular group, and no increase in administrative expenses for the three largest members of the regular group.*

The Program Administrators analyzed four options for the administrative cost split. Each of the options required capping of increases to both the moving members and the three largest members. As a result, the options created the same increase for most members, with only four members of the regular group having different admin expenses under each option. See the attached Summary of Changes for more details.

For evaluation by the Ad Hoc committee, the Program Administrators develop options, and recommended keeping the current 50%-50% admin allocation and applying the cap based on one of the following options:

- **Option 1** – 25% capped increase annually until no cap is needed
- **Option 2** – 25% capped increase for the first year only

As part of this analysis, some members see an increase in their Experience Modification Factor (Ex-Mod) due to moving out of the Mini-Cities pool, resulting in an increase in their total funding of more than 25%. Members may want to recommend a cap on total funding, too, to ease the transition for those members.

After much discussion, the Committee expressed concerns about moving members out of the Mini-Cities group without further study of the impact, including changes to member Ex-Mods and sufficient funding in the Banking Layer to pay for several large claims in a program year. As an interim measure, they chose to focus instead on making the allocation of administrative expenses more equitable. Key reasons include:

- More time to review options to give Mini-Cities members an incentive to move out, to prevent the group from getting too large and to maintain admin equity, including ex-mod changes or grouping members by exposure (police, fire).
- Original rationale for grouping Mini-Cities was based on premium, not payroll.
- Concern about the funding strength of the banking layer with fewer members.

**Small Cities Organized Risk Effort
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RECOMMENDATION: The Ad Hoc committee recommends the following for both the Mini-Cities composition and admin expense items:

1. Make no change to the Mini-Cities at this time and instead focus on making the distribution of administrative expenses more equitable
2. Agree to a 50% increase in admin expenses for the Mini-Cities
3. Study changes as an interim step to making further changes, including ex-mod impact

If the Board agrees with the Ad Hoc committee's recommendation to increase the Mini-Cities' administrative expenses by 50% as a *First Step* in this process, effective July 1, 2016, the Program Administrators recommend achieving this by treating the Mini-Cities as three Members for purposes of allocating the administrative expenses since it results in a 49% increase and is easier to administer.

FISCAL IMPACT: TBD. See Exhibits and Summary of the changes below:

- The *original* option presented, results in an overall *4.2% increase* in funding for all the current Mini-Cities members, no increase for the three largest members, and decreases for the remaining members.
- The option treating the Mini-Cities as *two members* results in a *4.6% increase* to Mini-Cities members and a decrease of \$2,472.81 for each of the regular members.
- The option treating them as three members increases each Mini-Cities member's admin expenses by 49%, resulting in a total *increase of 8.2%*, with a reduction of \$4,451.06 for each regular member.

BACKGROUND: Based on the recommendation of the Ad Hoc Committee, the Program Administrators prepared additional analysis of the change in admin expenses if the Mini-Cities members did not change but their administrative expenses increased by 50%.

The Program Administrators simplified the analysis by treating the Mini-Cities as either two members or three members for purposes of allocating the administrative expenses. The results are provided in the attached exhibits. Also attached is a *summary of the changes by member for each of the three options presented* – the *original* exhibit with three Mini-Cities *moving and capping* of any increases, treating the current group of Mini-Cities as *two members*, and treating them as *three members*.

Given the potential change in Mini-Cities members the Board set criteria for those members who would be moving from the Mini-Cities pool into regular members. The Board requested no increase in Administrative fees for the three largest members and no more than a 25% increase in the first year for members moving out of the Mini-Cities.

ATTACHMENTS:

1. Summary of Changes for all four allocation options reviewed by Ad Hoc Committee
2. Allocation of Admin Expenses – Mini-Cities = 2 Members
3. Allocation of Admin Expenses – Mini-Cities = 3 Members
4. Summary of the changes for all three options presented

Summary of Original Options Presented to Ad Hoc Committee.
Capping change to no more than 25% increase to moving members and no increase to three largest members.

Summary of Impact of Different Admin Allocations													
MEMBER ENTITY	50% Equal-50% Payroll Admin Allocation				25% Equal-75% Payroll Admin Allocation			33% Equal-67% Payroll Admin Allocation			40% Equal-60% Payroll Admin Allocation		
	Total Deposit FY 15-16	FY 15-16 Deposit With Mini-Cities Changed	\$ Change Overall	% Change Overall	FY 15-16 Deposit With Mini-Cities Changed	\$ Change Overall	% Change Overall	FY 15-16 Deposit With Mini-Cities Changed	\$ Change Overall	% Change Overall	FY 15-16 Deposit With Mini-Cities Changed	\$ Change Overall	% Change Overall
Dunsmuir	\$62,262	\$58,278	(\$3,984)	-6.4%	\$52,535	(\$9,727)	-15.6%	\$54,373	(\$7,889)	-12.7%	\$55,981	(\$6,281)	-10.1%
Live Oak	\$100,672	\$98,525	(\$2,147)	-2.1%	\$96,035	(\$4,637)	-4.6%	\$96,832	(\$3,840)	-3.8%	\$97,529	(\$3,143)	-3.1%
Loomis	\$59,339	\$61,825	\$2,486	4.2%	\$61,825	\$2,486	4.2%	\$61,825	\$2,486	4.2%	\$61,825	\$2,486	4.2%
Mt. Shasta	\$220,406	\$219,504	(\$902)	-0.4%	\$219,219	(\$1,187)	-0.5%	\$219,310	(\$1,096)	-0.5%	\$219,390	(\$1,016)	-0.5%
Portola	\$51,935	\$54,111	\$2,176	4.2%	\$54,111	\$2,176	4.2%	\$54,111	\$2,176	4.2%	\$54,111	\$2,176	4.2%
Rio Dell	\$80,866	\$84,254	\$3,388	4.2%	\$84,254	\$3,388	4.2%	\$84,254	\$3,388	4.2%	\$84,254	\$3,388	4.2%
Shasta Lake	\$188,423	\$188,423	\$0	0.0%	\$188,423	\$0	0.0%	\$188,423	\$0	0.0%	\$188,423	\$0	0.0%
Susanville	\$304,257	\$304,257	\$0	0.0%	\$304,257	\$0	0.0%	\$304,257	\$0	0.0%	\$304,257	\$0	0.0%
Weed	\$160,973	\$159,937	(\$1,036)	-0.6%	\$159,415	(\$1,558)	-1.0%	\$159,582	(\$1,391)	-0.9%	\$159,729	(\$1,244)	-0.8%
Yreka	\$255,617	\$255,617	\$0	0.0%	\$255,617	\$0	0.0%	\$255,617	\$0	0.0%	\$255,617	\$0	0.0%
Subtotal Members	\$1,484,750	\$1,484,731	(\$19)	0.0%	\$1,475,691	(\$9,059)	-0.6%	\$1,478,584	(\$6,166)	-0.4%	\$1,481,115	(\$3,635)	-0.2%
Biggs	\$32,187	\$33,535	\$1,348	4.2%	\$33,535	\$1,348	4.2%	\$33,535	\$1,348	4.2%	\$33,535	\$1,348	4.2%
Colfax	\$37,361	\$38,926	\$1,565	4.2%	\$38,926	\$1,565	4.2%	\$38,926	\$1,565	4.2%	\$38,926	\$1,565	4.2%
Etna	\$29,070	\$30,288	\$1,218	4.2%	\$30,288	\$1,218	4.2%	\$30,288	\$1,218	4.2%	\$30,288	\$1,218	4.2%
Fort Jones	\$25,336	\$26,397	\$1,061	4.2%	\$26,397	\$1,061	4.2%	\$26,397	\$1,061	4.2%	\$26,397	\$1,061	4.2%
Loyalton	\$11,389	\$11,866	\$477	4.2%	\$11,866	\$477	4.2%	\$11,866	\$477	4.2%	\$11,866	\$477	4.2%
Montague	\$26,209	\$27,307	\$1,098	4.2%	\$27,307	\$1,098	4.2%	\$27,307	\$1,098	4.2%	\$27,307	\$1,098	4.2%
Tulelake	\$26,093	\$27,186	\$1,093	4.2%	\$27,186	\$1,093	4.2%	\$27,186	\$1,093	4.2%	\$27,186	\$1,093	4.2%
Subtotal Mini Cities	\$187,645	\$195,506	\$7,861	4.2%	\$195,506	\$7,861	4.2%	\$195,506	\$7,861	4.2%	\$195,506	\$7,861	4.2%
Grand Total	\$1,672,395	\$1,680,237	\$7,842	0.5%	\$1,671,196	(\$1,199)	-0.1%	\$1,674,089	\$1,694	0.1%	\$1,676,621	\$4,226	0.3%

Variable change for these current Regular Pool Members

Remaining and former Members of Mini-Cities Pool all have the same increase

Three Largest Members Have No Increase

SMALL CITIES ORGANIZED RISK EFFORT
WORKERS' COMPENSATION PROGRAM
MINI-CITIES ADMIN ANALYSIS

A	B	C	D	E	F	G	H	M	N	O	P
			Admin With Mini-Cities Charged as Two Members								
MEMBER	Calendar Year 2014	Current Admin Total	50% ADMIN	50% ADMIN	Total	% Change	\$ Change	Total Deposit	Total Deposit FY	\$ Change	% Change
ENTITY	DE-9 Payroll (P)	FY 15-16	FIXED EXPENSE	% PAYROLL	Admin	Admin	Admin	FY 15-16	Mini-Cities = 2 Members	Overall	Overall
Rate/Amount	Exposure Base	\$356,085	\$ 178,043	\$ 178,043	\$ 356,085	0%	\$0				
Dunsmuir	\$557,832	\$27,360	\$19,783	\$5,105	\$ 24,887	-9%	(\$2,473)	\$62,262	\$59,789	(\$2,473)	-3.97%
Isleton (does not participate)											
Live Oak	\$1,243,636	\$33,636	\$19,783	\$11,381	\$ 31,163	-7%	(\$2,473)	\$100,672	\$98,199	(\$2,473)	-2.46%
Mt. Shasta	\$1,708,545	\$37,891	\$19,783	\$15,635	\$ 35,418	-7%	(\$2,473)	\$220,406	\$217,933	(\$2,473)	-1.12%
Shasta Lake	\$3,226,333	\$51,780	\$19,783	\$29,525	\$ 49,308	-5%	(\$2,473)	\$188,423	\$185,950	(\$2,473)	-1.31%
Susanville	\$3,524,068	\$54,505	\$19,783	\$32,250	\$ 52,032	-5%	(\$2,473)	\$304,257	\$301,784	(\$2,473)	-0.81%
Weed	\$1,658,551	\$37,433	\$19,783	\$15,178	\$ 34,960	-7%	(\$2,473)	\$160,973	\$158,500	(\$2,473)	-1.54%
Yreka	\$3,014,230	\$49,839	\$19,783	\$27,584	\$ 47,367	-5%	(\$2,473)	\$255,617	\$253,144	(\$2,473)	-0.97%
Subtotal Members	\$14,933,195	\$292,445	\$138,478	\$136,658	\$ 275,136	-6%	(\$17,310)	\$1,292,610	\$1,275,300	(\$17,310)	-1.34%
Biggs	\$383,261	\$5,393	\$3,353	\$3,507	\$ 6,861	27%	\$1,467	\$32,187	\$33,654	\$1,467	4.56%
Colfax	\$444,870	\$6,260	\$3,892	\$4,071	\$ 7,963	27%	\$1,703	\$37,361	\$39,064	\$1,703	4.56%
Etna	\$346,139	\$4,871	\$3,028	\$3,168	\$ 6,196	27%	\$1,325	\$29,070	\$30,395	\$1,325	4.56%
Fort Jones	\$301,682	\$4,245	\$2,639	\$2,761	\$ 5,400	27%	\$1,155	\$25,336	\$26,491	\$1,155	4.56%
Loomis*	\$706,570	\$9,943	\$6,182	\$6,466	\$ 12,648	27%	\$2,705	\$59,339	\$62,044	\$2,705	4.56%
Loyalton	\$135,613	\$1,908	\$1,186	\$1,241	\$ 2,428	27%	\$519	\$11,389	\$11,908	\$519	4.56%
Montague	\$312,076	\$4,392	\$2,730	\$2,856	\$ 5,586	27%	\$1,195	\$26,209	\$27,404	\$1,195	4.56%
Portola*	\$618,406	\$8,703	\$5,410	\$5,659	\$ 11,070	27%	\$2,367	\$51,935	\$54,302	\$2,367	4.56%
Rio Dell*	\$962,896	\$13,550	\$8,424	\$8,812	\$ 17,236	27%	\$3,686	\$80,866	\$84,552	\$3,686	4.56%
Tulelake	\$310,702	\$4,372	\$2,718	\$2,843	\$ 5,562	27%	\$1,189	\$26,093	\$27,282	\$1,189	4.56%
Subtotal Mini Cities	\$4,522,215	\$63,640	\$39,565.00	\$41,384	\$ 80,949	27%	\$17,310	\$379,785	\$397,095	\$17,310	4.56%
Grand Total	\$19,455,410	\$356,085	\$178,043	\$178,043	\$ 356,085	0%	\$0	\$1,672,395	\$1,672,395	\$0	0.00%
Total non-capped	\$17,167,538		\$39,565								

* Moving Members?

SMALL CITIES ORGANIZED RISK EFFORT
WORKERS' COMPENSATION PROGRAM
MINI-CITIES ADMIN ANALYSIS

A	B	C	D	E	F	G	H	M	N	O	P
			Admin With Mini-Cities Charged as Three Members								
MEMBER	Calendar Year 2014	Current Admin Total	50% ADMIN	50% ADMIN	Total	% Change	\$ Change	Total Deposit	FY 15-16 With	\$ Change	% Change
ENTITY	DE-9 Payroll (P)	FY 15-16	FIXED EXPENSE	% PAYROLL	Admin	Admin	Admin	FY 15-16	Mini-Cities = 3 Members	Overall	Overall
Rate/Amount	Exposure Base	\$356,085	\$ 178,043	\$ 178,043	\$ 356,085	0%	\$0				
Dunsmuir	\$557,832	\$27,360	\$17,804	\$5,105	\$ 22,909	-16%	(\$4,451)	\$62,262	\$57,811	(\$4,451)	-7.15%
Isleton (does not participate)											
Live Oak	\$1,243,636	\$33,636	\$17,804	\$11,381	\$ 29,185	-13%	(\$4,451)	\$100,672	\$96,221	(\$4,451)	-4.42%
Mt. Shasta	\$1,708,545	\$37,891	\$17,804	\$15,635	\$ 33,440	-12%	(\$4,451)	\$220,406	\$215,955	(\$4,451)	-2.02%
Shasta Lake	\$3,226,333	\$51,780	\$17,804	\$29,525	\$ 47,329	-9%	(\$4,451)	\$188,423	\$183,972	(\$4,451)	-2.36%
Susanville	\$3,524,068	\$54,505	\$17,804	\$32,250	\$ 50,054	-8%	(\$4,451)	\$304,257	\$299,806	(\$4,451)	-1.46%
Weed	\$1,658,551	\$37,433	\$17,804	\$15,178	\$ 32,982	-12%	(\$4,451)	\$160,973	\$156,522	(\$4,451)	-2.77%
Yreka	\$3,014,230	\$49,839	\$17,804	\$27,584	\$ 45,388	-9%	(\$4,451)	\$255,617	\$251,166	(\$4,451)	-1.74%
Subtotal Members	\$14,933,195	\$292,445	\$124,630	\$136,658	\$ 261,288	-11%	(\$31,157)	\$1,292,610	\$1,261,453	(\$31,157)	-2.41%
Biggs	\$383,261	\$5,393	\$4,527	\$3,507	\$ 8,034	49%	\$2,641	\$32,187	\$34,828	\$2,641	8.20%
Colfax	\$444,870	\$6,260	\$5,254	\$4,071	\$ 9,326	49%	\$3,065	\$37,361	\$40,426	\$3,065	8.20%
Etna	\$346,139	\$4,871	\$4,088	\$3,168	\$ 7,256	49%	\$2,385	\$29,070	\$31,455	\$2,385	8.20%
Fort Jones	\$301,682	\$4,245	\$3,563	\$2,761	\$ 6,324	49%	\$2,079	\$25,336	\$27,415	\$2,079	8.20%
Loomis*	\$706,570	\$9,943	\$8,345	\$6,466	\$ 14,811	49%	\$4,868	\$59,339	\$64,207	\$4,868	8.20%
Loyalton	\$135,613	\$1,908	\$1,602	\$1,241	\$ 2,843	49%	\$934	\$11,389	\$12,323	\$934	8.20%
Montague	\$312,076	\$4,392	\$3,686	\$2,856	\$ 6,542	49%	\$2,150	\$26,209	\$28,359	\$2,150	8.20%
Portola*	\$618,406	\$8,703	\$7,304	\$5,659	\$ 12,963	49%	\$4,261	\$51,935	\$56,196	\$4,261	8.20%
Rio Dell*	\$962,896	\$13,550	\$11,373	\$8,812	\$ 20,185	49%	\$6,634	\$80,866	\$87,500	\$6,634	8.20%
Tulelake	\$310,702	\$4,372	\$3,670	\$2,843	\$ 6,513	49%	\$2,141	\$26,093	\$28,234	\$2,141	8.20%
Subtotal Mini Cities	\$4,522,215	\$63,640	\$53,412.75	\$41,384	\$ 94,797	49%	\$31,157	\$379,785	\$410,942	\$31,157	8.20%
Grand Total	\$19,455,410	\$356,085	\$178,043	\$178,043	\$ 356,085	0%	\$0	\$1,672,395	\$1,672,395	\$0	0.00%
Total non-capped	\$17,167,538		\$53,413								

* Moving Members?

SCORE Workers' Compensation Program
Options for Allocating Administrative Expenses
Moving Mini-Cities > \$500,000 Payroll or Treating Current Mini-Cities as 2 or 3 Members

	A	B	C	D	E	F	G	H	I	J
MEMBER	Total Deposit FY 15-16 With 3 Mini-Cities Moved	Change With 25% and 0% Caps on Admin Increase	% Change	MEMBER	Total Deposit FY 15-16 With Current Mini-Cities = 2 Members	\$ Change	% Change	Total Deposit FY 15-16 With Current Mini-Cities = 3 Members	\$ Change	% Change
Dunsmuir	\$58,278.02	(\$3,983.98)	-6.4%	Dunsmuir	\$59,789.19	(\$2,472.81)	-4.0%	\$ 57,810.94	(4,451.06)	-7.1%
Isleton (does not participate)				Isleton (does not participate)						
Live Oak	\$98,525.06	(\$2,146.94)	-2.1%	Live Oak	\$98,199.19	(\$2,472.81)	-2.5%	\$ 96,220.94	(4,451.06)	-4.4%
Loomis*	\$61,824.83	\$2,485.83	4.2%	Mt. Shasta	\$217,933.19	(\$2,472.81)	-1.1%	\$ 215,954.94	(4,451.06)	-2.0%
Mt. Shasta	\$219,504.39	(\$901.61)	-0.4%	Shasta Lake	\$185,950.19	(\$2,472.81)	-1.3%	\$ 183,971.94	(4,451.06)	-2.4%
Portola*	\$54,110.65	\$2,175.65	4.2%	Susanville	\$301,784.19	(\$2,472.81)	-0.8%	\$ 299,805.94	(4,451.06)	-1.5%
Rio Dell*	\$84,253.62	\$3,387.62	4.2%	Weed	\$158,500.19	(\$2,472.81)	-1.5%	\$ 156,521.94	(4,451.06)	-2.8%
Shasta Lake	\$188,423.00	\$0.00	0.0%	Yreka	\$253,144.19	(\$2,472.81)	-1.0%	\$ 251,165.94	(4,451.06)	-1.7%
Susanville	\$304,257.00	\$0.00	0.0%	Subtotal Regular Members	\$1,275,300.31	(\$17,309.69)	-1.3%	\$ 1,261,452.56	(31,157.44)	-2.4%
Weed	\$159,937.47	(\$1,035.53)	-0.6%	Biggs	\$33,654.01	\$1,467.01	4.6%	\$ 34,827.62	2,640.62	8.2%
Yreka	\$255,617.00	\$0.00	0.0%	Colfax	\$39,063.83	\$1,702.83	4.6%	\$ 40,426.09	3,065.09	8.2%
Subtotal Regular Members	\$1,484,731.03	(\$18.97)	0.0%	Etna	\$30,394.92	\$1,324.92	4.6%	\$ 31,454.85	2,384.85	8.2%
Biggs	\$33,535.37	\$1,348.37	4.2%	Fort Jones	\$26,490.75	\$1,154.75	4.6%	\$ 27,414.55	2,078.55	8.2%
Colfax	\$38,926.12	\$1,565.12	4.2%	Loomis*	\$62,043.54	\$2,704.54	4.6%	\$ 64,207.17	4,868.17	8.2%
Etna	\$30,287.77	\$1,217.77	4.2%	Loyalton	\$11,908.09	\$519.09	4.6%	\$ 12,323.35	934.35	8.2%
Fort Jones	\$26,397.37	\$1,061.37	4.2%	Montague	\$27,403.53	\$1,194.53	4.6%	\$ 28,359.16	2,150.16	8.2%
Loyalton	\$11,866.11	\$477.11	4.2%	Portola*	\$54,302.07	\$2,367.07	4.6%	\$ 56,195.73	4,260.73	8.2%
Montague	\$27,306.93	\$1,097.93	4.2%	Rio Dell*	\$84,551.68	\$3,685.68	4.6%	\$ 87,500.22	6,634.22	8.2%
Tulelake	\$27,186.10	\$1,093.10	4.2%	Tulelake	\$27,282.27	\$1,189.27	4.6%	\$ 28,233.69	2,140.69	8.2%
Subtotal Mini Cities	\$195,505.78	\$7,860.78	4.2%	Subtotal Mini Cities	\$397,094.69	\$17,309.69	4.6%	\$ 410,942.44	31,157.44	8.2%
Grand Total	\$1,680,236.81	\$7,841.81	0.5%	Grand Total	\$1,672,395.00	\$0.00	0.0%	\$ 1,672,395.00	0.00	0.0%

* Moved Members



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 29, 2016**

Agenda Item H.1.d.

MINI-CITIES VOTING RIGHTS

ACTION ITEM

ISSUE: The Board formed an Ad Hoc Committee to consider whether the individual Mini-Cities members should have one vote as a group or maintain their individual voting rights with respect to funding the Workers' Compensation (WC) Program. The Program Administrators presented the Ad Hoc Committee with two options and the implications of the changes for consideration should the Committee recommend one vote for the Mini-Cities members.

- **Option #1** - The Mini-Cities pool is granted one vote on items related to WC funding. The members would be provided time to caucus and cast their vote as a group.
- **Option #2** - All members have a weighted vote on issues related to WC funding. Larger members would be assigned a weight of 3 votes, medium-sized members would receive a weight of 2 votes, and smaller members 1 vote. Each WC funding vote would be tabulated by weight.

RECOMMENDATION: After review of the options and implications the Committee is recommending that no change to the current voting rights of the Mini-Cities members, preferring the current process.

FISCAL IMPACT: None.

BACKGROUND: The SCORE Bylaws treat the Mini-Cities pool as *one member for purposes of calculating the WC funding* but each member of the Mini-Cities pool maintains their individual voting rights regarding all Workers' Compensation related items. At the last Board meeting it was suggested that since the Mini-Cities pool is treated as one member from a funding standpoint there should be a closer examination of their voting rights. Historically each member of SCORE has had one vote on all matters and all items voted on in the past few years have been unanimously approved. Also note while Isleton does not participate in the Workers' Compensation Program they are still afforded a vote on all items.

Currently all 18 members of SCORE are counted when determining a Board quorum. Affording the Mini-Cities one vote would require two quorums for each Board meeting—one for the Mini-Cities and one for regular members. Such a change would also entail allowing the Mini-Cities Pool to caucus before any vote on *funding* items related to the Workers' Compensation program.

Any change to the voting rights would require an amendment to the Bylaws. A change limited to funding items would not prevent Mini-Cities from individually voting on other items related to the WC Program, such as developing Risk Management Policies and Procedures.

ATTACHMENTS: None.



DKF SOLUTIONS TRAINING SERVICES TIMELINE UPDATE

THIS ITEM WILL BE A HANDOUT AT THE MEETING

INFORMATION ITEM

ISSUE: The Board will have the opportunity to review the proposed 2016/17 Timeline of Services for provided by Mr. David Patzer of DKF Solutions. Members who have yet to schedule an on-site visit and training are encouraged to do so as soon as possible.

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

BACKGROUND: SCORE members entered in to a service agreement with DKF Solutions in August of 2014 for risk management services, including on-site visits with each member, a risk management hotline, and specialized training in sewer system maintenance and operation. DKF has completed planned audits of two member sewer maintenance plans and conducted one training session. They are in the process of scheduling the on-site visits.

FISCAL IMPACT: Total budget for the service agreement is \$82,320.

ATTACHMENT(S): None.



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 29, 2016**

Agenda Item H.2.

COMPANY NURSE SERVICES

INFORMATION ITEM

ISSUE: SCORE members have access to 24/7 Workers' Compensation claims reporting and Nurse Triage Services through Company Nurse. Use of Company Nurse has decreased over the last year and the Program Administrators want to remind members of the benefits of the service.

Benefit to Employees

- Immediate 24/7 access to a caring medical professional (RN) for evaluation
- Nurses specialize in occupational injuries
- Medical Provider paperwork is faxed immediately when referral is needed- reduces employee wait

Benefit to Employers

- Injury Hotline serves as the hub to report all workplace incidents & injuries 24/7/365
- Instantaneous injury reports sent to all parties involved in WC process, including WC staff, TPA and network clinic.
- Early intervention often prevents minor injuries from becoming complex claims
- Reduction of reported claims by 15-20%
- Claims cost savings of up to 25-30%
- Prevention of higher cost claims due to early prevention
- Comprehensive incident gathering means WC staffs are not chasing claim information
- Healthcare advocacy for injured worker

RECOMMENDATION: Use of Company Nurse as needed. Please refer to attached marketing material from Company Nurse for more information.

FISCAL IMPACT: Claims reported through Company Nurse are charged \$150 as an allocated expense to the claim file (same as attorney fees or bill review). First Aid or incident only claims incur no charge.

BACKGROUND: SCORE began offering this program in 2012 as a service to help members reduce the time and expense of reporting and managing their WC claims.

ATTACHMENT(S):

1. Company Nurse EZ Reference Guide
2. Sample Poster – City of Susanville
3. Company Nurse - FAQ

COMPANY NURSE® INJURY REPORTING

**NOTE: *If life- or limb-threatening injury only, call 911!!
Report the injury/incident after the employee is stabilized.***

Step 1

MAKE THE CALL BEFORE SEEKING TREATMENT

- Notify supervisor of the injury/incident
 - In a quiet place, employee and/or supervisor call Company Nurse at **1-855-602-5266**
- You will be asked to provide the following information during the call:
 1. Search Code:
 2. Employer name and/or worksite:
City Name
 3. Employee personal information
 4. Injury details: Who? What? When? Where?
- Possible Outcomes as a result of the Call:
 - Self-care or basic first aid, OR
 - Referral to medical facility by a Nurse – Occ Health or Urgent Care or ER
- **IMPORTANT!**
 - *Translators are available for more than 170 different languages*
 - *Be prepared to write down a Call Confirmation Number*

Step 2

REPORT DISTRIBUTION AFTER THE CALL

- Report of Injury is emailed or faxed to key stakeholders at the employer
- If injured employee is referred for medical treatment, an Alert will be sent immediately to the medical provider to expect the employee at their facility

Step 3

FOLLOW-UP CALL

- Additional Nurse Advice: Employees who were triaged by a nurse but not initially referred, are welcome to call our nurses again if injuries become worse or new symptoms develop for which they may require additional nurse advice or injury triage services and a possible referral for medical treatment.

IN CASE OF WORKPLACE INJURY:

ACCION a seguir en caso de un accidente en el trabajo



1-888-545-9154

▶ **AVAILABLE 24 HOURS A DAY**

- 1** ▶ **Injured worker notifies supervisor.**
Empleado lesionado notifica a su supervisor.
- 2** ▶ **Supervisor / Injured worker immediately calls injury hotline.**
Supervisor / Empleado lesionado llama inmediatamente a la línea de enfermeros/as.
- 3** ▶ **Company Nurse gathers information over the phone and helps injured worker access appropriate medical treatment.**
Profesional Médico obtiene información por teléfono y asiste al empleado lesionado en localizar el tratamiento médico adecuado.



Notice to Employer/Supervisor:

Please post copies of this poster in multiple locations within your worksite. If the injury is non-life threatening, please call Company Nurse prior to seeking treatment. Minor injuries should be reported prior to leaving the job site when possible.

Visit us online: www.CompanyNurse.com



Frequently Asked Questions

Q. Should every workplace injury be reported to Company Nurse®?

- A.** Yes, every injury should be called in to Company Nurse®. CALL COMPANY NURSE® BEFORE THE EMPLOYEE LEAVES THE JOB SITE. This will provide injury information immediately to Safety and Risk Management personnel on every injury. This is a 24/7 service, including all holidays.

Q. How should an obvious emergency situation be handled?

- A.** In all life- or limb-threatening situations, **call 911 or transport directly to the ER immediately.** Call Company Nurse® with any information that you have regarding the incident once the situation has stabilized.

Q. Does Company Nurse® diagnose an injury over the telephone?

- A.** We do not diagnose injuries. We perform a triage process that guides the employee to the appropriate level of care for treatment based on the information obtained during the call.

Q. The employee was referred for treatment. The employee and the supervisor do not think this injury needs to be treated. Should treatment be sought anyway?

- A.** Yes. It is always best to follow the advice of the RN and get treatment sooner rather than later. Minor injuries are often referred to seek treatment within 48-72 hours. If the employee refuses to seek treatment, that will be documented in the incident report.

Q. The employee does not want to call Company Nurse®. Should the supervisor call?

- A.** Yes. Call with the injury information; include if and where the employee was treated. The reports will be forwarded to the Risk Management and/or Human Resources department to alert them of the incident.

Q. What about injuries that occurred before the Company Nurse® service started, or injuries to employees who no longer work there?

- A.** Check with your company management or HR.

Q. The Employee has already been treated by their physician. Should the injury be reported?

- A.** Check with your company management or HR.

Q. Should an employee who is currently under medical care, call Company Nurse® for additional medical advice?

- A.** Once an employee is under a physician's care, we cannot contradict the treating physician's advice. The Nurse will remind the employee to follow the physician's instructions.

Q. Will Company Nurse® provide general health care advice?

- A.** No. Company Nurse® should be called for work-related injuries only.

Q. Will the employee be given some type of reference or call confirmation number?

A. Yes, we provide a call confirmation number that associates the employee's injury to a specific report. This is not the same as the claim number assigned by your workers' comp carrier.

Q. To whom does Company Nurse report injuries?

A. Company Nurse® reports all injuries to your HR/Risk Management and/or workers' comp insurance carrier via an automated process as directed by the employer.

Q. What happens if the employee is on hold for an extended period of time waiting for a nurse?

A. The protocol is to answer every call – there is no voicemail. Calls are initially answered by an Injury Care Coordinator (ICC). During unexpected high volume time periods, the ICC will take a contact phone number, and a Nurse will return a call as soon as possible, typically within a few minutes.

Q. Is Company Nurse® my Workers' Comp Insurance?

A. No. Company Nurse® provides the initial injury triage, offers care advice and initiates the injury reporting process. Your employer is responsible for Workers' Compensation claims processing and administration.

Q. After I have been treated by a medical provider, do I need to call Company Nurse® back and update them with the treatment outcome and/or progress?

A. No. Company Nurse® does not need to know. Any updates of your condition after treatment should be provided to your employer or workers' comp carrier.

For more information:

Please visit our website at www.companynurse.com
Or call us at 888-817-9282



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 29, 2016**

Agenda Item H.3.

CONFIRMATION OF MEETING LOCATIONS AND DATES

ACTION ITEM

ISSUE: The SCORE Board approved the meeting dates for the 2016/17 year at their meeting in June of 2015. The two remaining dates this year are on Friday, April 1, 2016 and Friday, June 24, 2016, both starting at 10:00 a.m. The meeting date resolution states the location as Anderson, CA.

RECOMMENDATION: Consider dates and locations for the 2016/17 meetings, including the annual retreat and Board meeting.

FISCAL IMPACT: T.B.D.

BACKGROUND: For the last fiscal year SCORE meetings have been held at the Gaia Hotel in Anderson, CA as it is centrally located for all members.

ATTACHMENT(S): None

RESOLUTION No. 16-02

**RESOLUTION OF THE BOARD OF DIRECTORS
SMALL CITIES ORGANIZED RISK EFFORT (SCORE)
ESTABLISHING MEETING DATES FOR THE PROGRAM YEAR 2016/17**

BE IT RESOLVED THAT:

The following meeting dates are hereby established for the 2016/17 Program Year:

Friday, August 26, 2016 commence at 10:00 a.m.	Anderson, CA
Thursday, October 6, 2016 commence at 10:00 a.m.	Anderson, CA
Friday, October 7, 2016 commence at 9:30 a.m.	Anderson, CA
Friday, January 27, 2017 commence at 10:00 a.m.	Anderson, CA
Friday, March 31, 2017 commence at 10:00 a.m.	Anderson, CA
Friday, June 16, 2017 commence at 10:00 a.m.	Anderson, CA

This Resolution was adopted by the Board of Directors at a regular meeting of the Board held on January 29, 2016 in Anderson, California, by the following vote:

AYES:

NAYS:

ABSTAIN:

ABSENT:

ATTEST:

Roger Carroll, SCORE President



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 29, 2016**

Agenda Item H.4.

**2016/17 INSURANCE MARKET UPDATE
AND RENEWAL MARKETING PLAN**

INFORMATION ITEM

ISSUE: The Board of Directors annually reviews the insurance market update and renewal marketing plan to get a general sense of what to expect for the upcoming fiscal year programs.

RECOMMENDATION: The current plan for renewal of SCORE Programs is as follows:

- **Workers' Compensation:** Renew coverage with LAWCX. Traditional Excess WC insurance carriers in California are still not competitive with the program they offer.
- **Liability:** Continue participation in CJPRMA; this pool has been a strong partner and valuable alternative to traditional excess insurance since the mid-1980s.
- **Property:** The APIP program re-evaluates carriers annually, with carriers being added or deleted depending on market conditions. Three years ago Alliant marketed the Property program and determined that the current program provided members with the broadest coverage and the lowest cost; this continues in today's environment.
- **Crime:** We plan to remain with the Alliant Crime program (ACIP) but provide an option above the current \$1,000,000 in limits.

FISCAL IMPACT: Unknown, with the following expected trends.

- **Workers' Compensation** - 10 to 12% increase
- **Liability** – 5 to 10% increase
- **Property** – 2% to 5% increase
- **Crime** – flat, with possible increase of 10 to 15% for higher limits

BACKGROUND: The SCORE Market Update and Renewal Marketing Plan is reviewed annually by the Board of Directors to keep members apprised of the current market conditions with each group purchase program as well as commercial insurance options.

ATTACHMENT(S): SCORE Market Update and Renewal Marketing Plan



SCORE SERVICE PROVIDER SURVEY RESULTS

ACTION ITEM

ISSUE: The survey responses are presented to the Board for review and were generally positive for all Service Providers. In an effort to normalize the data the responses taken directly from the Survey Monkey Website are presented to the Board with an additional column in green to show the results if the “Don’t Answer or Can’t Answer” responses were not included in the overall average.

RECOMMENDATION: Review the survey responses and the Board may accept and file the results. The Program Administrators additionally recommend conducting an annual survey of all service providers using the same questions to maintain consistency and compare responses from prior years.

FISCAL IMPACT: N/A

BACKGROUND: SCORE periodically requests Members’ satisfaction with its service providers by asking members to rate the overall value of SCORE programs and services. At the October 2015 Long Range Planning meeting members agreed that a survey of SCORE’s Service Providers was needed as the last survey of Alliant and Gilbert Associates was completed in 2012. It was also noted that a survey of DKF Risk Services group has not been previously performed and so they were included in the survey.

The contracts with DKF Risk Services Group and Gilbert Associates both expire on 6/30/2016 and members will need to determine if they would like to renew the agreements for another year – the survey responses will help provide information for the Board to use to determine if they would like to continue using those service providers.

A satisfaction survey of current Service Providers—Alliant Insurance Services, Gilbert Associates, Inc. and DKF Risk Services—through Survey Monkey was sent to all SCORE members in an effort to receive feedback regarding these service providers.

ATTACHMENT(S): 2015 SCORE Member Service Provider Survey Responses

2015 SCORE Service Provider Survey Results

Question
Number

Alliant Survey Questions

1 Alliant Insurance Services, Inc. is responsive to your needs and concerns, and responds promptly to inquiries and requests (i.e. certificates of insurance, coverage issues, contract review and assistance, recommendations, risk assessments, etc.)

Answer Options	Response Percent	Response Count
Always	83.3%	10
Often or Most of the time	16.7%	2
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		12
<i>skipped question</i>		0

2 Alliant Insurance Services, Inc. maintains good contact and keeps members apprised on all important and pertinent risk management/insurance matters.

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	12
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		12
<i>skipped question</i>		0

3 How do you perceive the knowledge and expertise of Alliant Insurance Services, Inc. staff?

Answer Options	Response Percent	Response Count
Very knowledgeable	75.0%	9
Knowledgeable	25.0%	3
Not Knowledgeable	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		12
<i>skipped question</i>		0

4 Are SCORE Agendas and Minutes sufficient to understand Board of Directors decisions, actions or discussions even if not present at meeting?

Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Always or Most of the time	83.3%	10	90%
Sometimes	8.3%	1	10%
Never	0.0%	0	0%
Don't Know or Can't Answer	8.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		12	11
<i>skipped question</i>		0	

5 Appropriate, timely and sufficient information is provided to support the Board of Directors in making informed decisions.

Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Meets or Exceeds Expectations	83.3%	10	90%
Sometimes and/or Below Expectations	8.3%	1	10%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	8.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		12	11
<i>skipped question</i>		0	

6 Alliant Insurance Services, Inc. accomplishes goals and objectives as well as providing additional value to the JPA.

Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Meets or Exceeds Expectations	91.7%	11	100%
Sometimes and/or Below Expectations	0.0%	0	0%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	8.3%	1	0%
Other (please specify)		0	0%
		<i>answered question</i>	12
		<i>skipped question</i>	0

7 The SCORE website contains timely and useful information?

Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Meets or Exceeds Expectations	41.7%	5	63%
Sometimes and/or Below Expectations	25.0%	3	38%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	33.3%	4	0%
Other (please specify)		1	0%
		<i>answered question</i>	12
		<i>skipped question</i>	0

Number	Response Date	Other (please specify)	Categories
1	Dec 21, 2015 11:59 PM	I do not refer to the website frequently.	

8 How would you rate your overall satisfaction with Alliant Insurance Services, Inc. as the program administrator?

Answer Options	Response Percent	Response Count
Very Satisfied	100.0%	12
Somewhat Satisfied	0.0%	0
Neutral	0.0%	0
Somewhat Dissatisfied	0.0%	0
Very Dissatisfied	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		1
		<i>answered question</i>
		<i>skipped question</i>

Number	Response Date	Other (please specify)	Categories
1	Dec 22, 2015 5:52 PM	My experience with SCORE representatives has been exceptionally satisfactory. The people are pleasant to work with and I feel very confident that they are fully looking out for the best interests of the City.	

9 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
	3
<i>answered question</i>	3
<i>skipped question</i>	9

Number	Response Date	Response Text	Categories
1	Jan 13, 2016 9:34 PM	Thanks for being there for us.	
2	Jan 13, 2016 7:50 PM	We truly appreciate working with Alliant!	
3	Jan 13, 2016 7:47 PM	Keep up the good work, on track with addressing coverage issues, knowledgeable and responsive staff - I would not have said this 5-years ago!	

Gilbert Survey Questions

10 Gilbert Associates, Inc. provides timely and accurate financial information for SCORE Board Members and Staff			
Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Often or Most of the time	91.7%	11	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	8.3%	1	0%
Other (please specify)		0	0%
		<i>answered question</i>	12
		<i>skipped question</i>	0

11 Gilbert Associates, Inc. helps SCORE maintain effective internal controls over financial transactions and reporting			
Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Often or Most of the time	75.0%	9	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	25.0%	3	0%
Other (please specify)		0	0%
		<i>answered question</i>	12
		<i>skipped question</i>	0

12 Gilbert Associates, Inc. exhibits expertise with risk pools and provides valuable input in regards to financial issues that are relevant to SCORE and its members			
Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Often or Most of the time	91.7%	11	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	8.3%	1	0%
Other (please specify)		0	0%
		<i>answered question</i>	12
		<i>skipped question</i>	0

13 Gilbert Associates, Inc. displays professionalism in its interactions with SCORE Board Members and Staff			
Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Often or Most of the time	91.7%	11	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	8.3%	1	0%
Other (please specify)		1	0%
		<i>answered question</i>	12
		<i>skipped question</i>	0

Number	Response Date	Other (please specify)	Categories
1	Dec 21, 2015 10:52 PM	As far as I know	

14 Gilbert Associates, Inc. responds promptly and timely to payment and reimbursement requests from SCORE members and vendors.			
Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Often or Most of the time	66.7%	8	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	33.3%	4	0%
Other (please specify)		0	0%
		<i>answered question</i>	12
		<i>skipped question</i>	0

15 How would you rate your overall satisfaction with Gilbert Associates, Inc. as the program accountant?

Answer Options	Response Percent	Response Count	Percent Without Don't Know/Can't Answer
Very Satisfied	91.7%	11	100%
Somewhat Satisfied	0.0%	0	0%
Neutral	0.0%	0	0%
Somewhat Dissatisfied	0.0%	0	0%
Very Dissatisfied	0.0%	0	0%
Don't Know or Can't Answer	8.3%	1	0%
Other (please specify)		0	0%
		<i>answered question</i>	12
		<i>skipped question</i>	0

16 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
	3
<i>answered question</i>	3
<i>skipped question</i>	9

Number	Response Date	Response Text	Categories
1	Jan 13, 2016 7:48 PM	Keep up the good work, timely accurate FS - again 360 from where the JPA was when the books could not close for reconciliation issues. Like the improvements to the FS that Gilbert has made. Sorry, I don't have any direct knowledge about Gilbert Associates, but I believe the accuracy and timely reporting of financial information is crucial to an organization and as I feel SCORE provides	
2	Dec 22, 2015 6:18 PM	excellent service, I'm confident that Gilbert and Associates must as well.	
3	Dec 21, 2015 10:52 PM	I don't really see the inner workings enough to answer some of these.	

DKF Survey Questions

17 DKF Solutions Group is responsive to requests for assistance.

Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	12
Sometimes	0.0%	0
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
		<i>answered question</i>
		12
		<i>skipped question</i>
		0

18 Are the subjects of training provided by DKF Solutions Group valuable?

Answer Options	Response Percent	Response Count
Often or Most of the time	91.7%	11
Sometimes	8.3%	1
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
		<i>answered question</i>
		12
		<i>skipped question</i>
		0

19 Do the inspections/visits completed by DKF Solutions Group provide value?

Answer Options	Response Percent	Response Count
Often or Most of the time	91.7%	11
Sometimes	8.3%	1
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
		<i>answered question</i>
		12
		<i>skipped question</i>
		0

20 Is the frequency of DKF Solutions Group inspections/visits adequate?		
Answer Options	Response Percent	Response Count
Agree	75.0%	9
Somewhat Agree	8.3%	1
Neutral	16.7%	2
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		1
<i>answered question</i>		12
<i>skipped question</i>		0

Number	Response Date	Other (please specify)	Categories
1	Dec 22, 2015 6:24 PM	I was not previously involved in any of these visits or training, so I'm not sure about the frequency of inspections/visits.	

21 DKF Solutions Group exhibits expertise with risk pools and provides valuable input in regards torisk and safety		
Answer Options	Response Percent	Response Count
Agree	100.0%	12
Somewhat Agree	0.0%	0
Neutral	0.0%	0
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		12
<i>skipped question</i>		0

22 How would you rate your overall satisfaction with DKF Solutions Group as the Loss Prevention specialist?		
Answer Options	Response Percent	Response Count
Very Satisfied	91.7%	11
Somewhat Satisfied	8.3%	1
Neutral	0.0%	0
Somewhat Dissatisfied	0.0%	0
Dissatisfied	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		12
<i>skipped question</i>		0

23 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:		
Answer Options	Response Count	
	2	
<i>answered question</i>		2
<i>skipped question</i>		10

Number	Response Date	Response Text	Categories
1	Jan 13, 2016 7:49 PM	Best thing that has happened to SCORE has been the inclusion of DKF into the program	
2	Dec 21, 2015 10:53 PM	This is much like Gilbert. I don't really have that much contact.	

SCORE JPA Questions

24 How well does SCORE effectively manage its member's issues?		
Answer Options	Response Percent	Response Count
Effectively	75.0%	9
Somewhat Effectively	16.7%	2
Neutral	0.0%	0
Somewhat Ineffectively	0.0%	0
Ineffectively	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)	8.3%	1
<i>answered question</i>		12
<i>skipped question</i>		0

Number	Response Date	Other (please specify)	Categories
1	Dec 22, 2015 7:20 PM	I believe our issues are managed well.	

25 Do Board meetings provide value to you as a SCORE member?		
Answer Options	Response Percent	Response Count
Agree	91.7%	11
Somewhat Agree	0.0%	0
Neutral	8.3%	1
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		1
<i>answered question</i>		12
<i>skipped question</i>		0

26 How is SCORE perceived by your City's Leadership as providing value to your City?			Percent Without Don't Know/Can't Answer
Answer Options	Response Percent	Response Count	
Meets or Exceeds Expectations	83.3%	10	100%
Sometimes and/or Below Expectations	0.0%	0	0%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	16.7%	2	0%
Other (please specify)		1	0%
<i>answered question</i>		12	10
<i>skipped question</i>		0	

Number	Response Date	Other (please specify)	Categories
1	Jan 19, 2016 5:52 PM	Our Manager and Council are mostly oblivious to SCORE. The Manager complains that we have to go to meetings but mostly because that leaves him no one to talk to while we are gone.	

27 ERMA Members: Evaluate the counsel provided by the EPL Hotline.			Percent Without Don't Know/Can't Answer
Answer Options	Response Percent	Response Count	
Meets or Exceeds Expectations	41.7%	5	100%
Sometimes and/or Below Expectations	0.0%	0	0%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	58.3%	7	0%
Other (please specify)		2	0%
<i>answered question</i>		12	5
<i>skipped question</i>		0	

Number	Response Date	Other (please specify)	Categories
1	Jan 13, 2016 7:54 PM	I don't think any of our employees have used the EPL Hotline so I can't give you a definitive answer on this question.	
2	Jan 13, 2016 7:51 PM	Really hard to evaluate performance in this area	

28 Does SCORE sponsored training meet or exceed your expectations?		
Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	12
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		12
<i>skipped question</i>		0

Number	Response Date	Other (please specify)	Categories
1	Dec 22, 2015 7:20 PM	I believe so.	

29 Is SCORE properly meeting your insurance (protection) needs and expectations?		
Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	12
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		1
<i>answered question</i>		12
<i>skipped question</i>		0

Number	Response Date	Other (please specify)	Categories
1	Jan 19, 2016 5:52 PM	It is getting better.	

30 How would you rate the level of risk control services you currently receive by SCORE?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	83.3%	10
Sometimes and/or Below Expectations	8.3%	1
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	8.3%	1
Other (please specify)		1
<i>answered question</i>		12
<i>skipped question</i>		0

31 How is SCORE meeting your risk control service needs?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	75.0%	9
Sometimes and/or Below Expectations	16.7%	2
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	8.3%	1
Other (please specify)		0
<i>answered question</i>		12
<i>skipped question</i>		0

32 Overall, how would your rate SCORE as an organization?

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	12
Sometimes and/or Below Expectations	0.0%	0
Never and/or Does not Meet Expectations	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		12
<i>skipped question</i>		0

33 How would you rate your overall satisfaction with the services provided by the SCORE JPA?

Answer Options	Response Percent	Response Count
Very Satisfied	100.0%	12
Somewhat Satisfied	0.0%	0
Neutral	0.0%	0
Somewhat Dissatisfied	0.0%	0
Very Dissatisfied	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		12
<i>skipped question</i>		0

34 Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

Answer Options	Response Count
	2
<i>answered question</i>	2
<i>skipped question</i>	10

Number	Response Date	Response Text	Categories
1	Jan 13, 2016 9:36 PM	Thanks for a job well done.	
2	Jan 13, 2016 7:51 PM	Keep up the good work....professional, full spectrum and very educational - excellent team of advisors and partner firms.	



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 29, 2016**

Agenda Item H.6.

2016/17 SERVICE CALENDAR

ACTION ITEM

ISSUE: The Service Calendar is being submitted to the SCORE Board for approval because we have updated several critical service items. These items are related to submission deadlines that are subject to penalties for late response. The Service Calendar is updated regularly as needed to create a timeline of events for the calendar year. Information needs to be obtained from the members at various times of the year and the Service Calendar provides the submission deadlines for all members.

RECOMMENDATION: The Program Administrator recommends adoption of the proposed 2016/17 Service Calendar.

FISCAL IMPACT: T.B.D.

BACKGROUND: The 2016/17 Service Calendar has been updated and modified to ensure that all dates are chronologically listed. The SCORE Board should also note that deadlines have been included on requests to members so that they are informed of when we will be requesting information to ensure we adhere to submission deadlines.

ATTACHMENT(S): 2016/17 Service Calendar

FY 2016-17 SCORE SERVICE CALENDAR

AS = Alliant Insurance Services Staff
 CA = Claims Auditor
 FA = Financial Auditor
 GB = Accounting Firm, Gilbert & Assoc.
 York = York Insurance Services Group Staff

BD = Board of Directors

Tentative Dates	Activity	Completed by
08/26/2016	PROPOSED August Board of Directors Meeting – TBD, California	AS
Mtg	Begin Selecting topics for Training Day Agenda	AS/BD
Mtg	Conflict of Interest Code Revision/Approval (every even year)	
Mtg	ACI Quarterly Utilization Reports: April 1, 2016 – June 30, 2016	AS
Mtg	Quarterly Financials as of June 30, 2016	GB
Mtg	Select & Reserve October Training Day and Board meeting location	AS
Mtg	Draft October Training Day Agenda	AS
Mtg	Annual Survey Members – Vendor Performance – Announce & Send after	AS
Mtg	Remind members about LAWCX application due 09/15/2016	BD
08/31/2016	Debrief from 08/26/2016 BOD meeting—determine action steps	AS
SEPTEMBER 2016		
09/02/2016	Select Training Material and Trainer to present at Training Day Meeting in October 2016	AS
09/02/2016	CAJPA Accreditation (2014 and every 3 years after)	AS
09/02/2016	Retrieve Loss Run data from York and determine if loss trends exist that can be addressed through training	AS
09/09/2016	Request RSVP by 09/30/2016 to members for October BOD Meeting on 10/06/2016-10/07/2016 in Anderson, California	AS
09/09/2016	Work with Board Members on finalizing October Training Day reservations and scheduling	AS
09/12/2016	Finalize and email August Board Meeting draft minutes	AS
09/12/2016	Begin Agenda for October Training Day	AS
09/12/2016	Request Consent Calendar Items from Service Providers	GB
09/13/2016	Financial Audit - review status and determine if ready for BOD	BD/AS
09/13/2016-09/16/2016	2016 CAJPA Fall Conference and Training Seminar – South Lake Tahoe	BD/AS
09/14/2016	Final reminder email to all members to complete LAWCX application due 09/15/2016	AS
09/15/2016	LAWCX application deadline is today	BD
09/15/2016	OSIP Public Self Insurer's Annual Report for JPA & Members – due 10/01/2016	As
09/15/2016	Biennial Notice for JPA & Members-deadline 10/01/2016	AS/York
09/29/2016	Training and Board of Directors Agenda – Post BOD Meeting Agenda on SCORE Website and email to members	AS
09/29/2016	Annual Recertification Profile Report for RRE ID# 36464 (Medicare) – receive email and respond	AS
09/30/2016	Develop Loss Analysis charts showing frequency and severity of claims by department and cause of loss to present at Training Day	AS

FY 2016-17 SCORE SERVICE CALENDAR

AS = Alliant Insurance Services Staff BD = Board of Directors
 CA = Claims Auditor
 FA = Financial Auditor
 GB = Accounting Firm, Gilbert & Assoc.
 York = York Insurance Services Group Staff

Tentative Dates	Activity	Completed by
09/30/2016	Draft Program Manuals – notify members via email that this will be posted to the website	AS
OCTOBER 2016		
10/01/2016	Annual Report of Financial Transactions Report - Public Self Insurer's Annual Report for JPA & Members-deadline 10/01/2016	AS/York
10/01/2016	Biennial Notice for JPA & Members-deadline 10/01/2016	AS/York
10/06/2016-10/07/2016	PROPOSED Training Day and Board of Directors Meeting in Anderson, California	BD
Mtg	Present Loss Analysis Data to Board for review	BD
Mtg	Investment Policy - submit for approval (annually)	BD
Mtg	List PARMA Conference on Board/Training Day agenda	
10/07/2016	Receive ACI Quarterly Utilization Reports	AS
10/14/2016	File Controllers Report with the State of California (filed with Controller)	GB
10/17/2016	Send request to members for DE9 Reports for Q3 of 2016	AS, BD
10/17/2016	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature and for 10/29/2016 Agenda	AS
10/21/2016	Collect Q3 2016 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2017	AS
10/28/2016	Completed Program Manual sent to Members and posted to the website	AS
10/31/2016	DE9 due to EDD by today	
NOVEMBER 2016		
11/02/2016	Prepare Annual Report for members	AS
11/02/2016	Follow up with Action Plan from Long Range Planning Meeting-debrief	AS
11/04/2016	Prepare FY 2017/18 Marketing Plan & Renewal Timeline - submit for approval	AS
11/11/2016	Property (location schedules), Liability & WC Programs (estimated payroll) - request renewal specifications for the next fiscal year, if needed	AS, BD
11/14/2016	Property Schedules to Members for review – deadline 30 days	AS, BD
11/16/2016	Follow up with LAWCX regarding their W.C. Claims Audit	AS/GB
11/28/2016	Finalize and October Training Day and Board Meeting Draft Minutes for inclusion in the January Agenda	AS
11/29/2016	Send out renewal items for Property and Crime programs	AS
11/30/2016	Property (PEPIP) Policy Notebooks – prepare and send via email to Members and post to the website	AS
DECEMBER 2016		
12/01/2016	Mail out Christmas Cards to Board Members	AS
12/01/2016	Begin preparing agenda for January Board meeting	AS

FY 2016-17 SCORE SERVICE CALENDAR

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BD = Board of Directors

Tentative Dates	Activity	Completed by
12/02/2016	Prepare FY 2017/18 Meeting Calendar – Include on agenda for January 2017 Board meeting	BD
12/05/2016	Prepare 2016 Service Calendar – Prepare for January 2016 Board mtg.	BD
12/09/2016	Submit Audited Financials to County of Sacramento and State of California	AS
12/12/2016	Upon receipt send PEPiP Policy to members and Post on SCORE website	BD
12/13/2016	Begin working with Gilbert on next year’s dividend calculations	AS, GB
12/13/2016	Request Agenda items for vendors to be included in the January 2017 Board of Directors Meeting including Excess Pool Partners	AS, BD
12/13/2016	Request RSVP by 01/16/2017 to members for January BOD Meeting on 01/27/2017 in Anderson, California	AS
JANUARY 2017		
01/01/2017	Statement of Facts – Roster of Public Agencies to be filed with the State and County	AS
01/05/2017	Determine WCIRB Class Code Rates - taken from WCIRB.com for member payroll allocations by class code	AS
01/05/2017	Request Electronic Loss Runs from York for Liability and Workers’ Compensation and ask to separate 4850. Deadline 01/15/2017 for receipt from York	AS, York
01/05/2017	Review to do list from prior Board of Directors Meeting	AS
01/12/2017	Begin working on preliminary FY 2017/18 Budget – put loss data into the Budget Spreadsheet	BD, AS
01/12/2017	Form 700s - mail to BD and Committee members – deadline 03/21/17	AS
01/12/2017	Send request to members for DE9 Reports for Q4 of 2016	AS
01/12/2017	Request estimated payroll for next fiscal year	AS, BD
01/17/2017	Property Program – Upon notification send out Renewal items & Property Schedules/Vehicle Schedules to members and request update—deadline March 6, 2017 Update Oasys with member updates to property schedule as they come in	AS
01/17/2017	Request Audit of WC and Liability Programs (then alternate WC every odd year, Liab every even year)	AS
01/17/2017	Submit Loss Runs, Payroll data and any options requested to Actuary for studies in Liability/ WC	AS
01/17/2017	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature	AS
01/19/2017	Send Loss Runs to Gilbert Associates for review	AS
01/19/2017	Confirm Attendance for BOD Meeting on 01/27/2017 in Anderson, California	AS, BD
01/20/2017	Post January BOD Meeting Agenda on SCORE Website & Email to members	AS
01/20/2017	Collect DE9 Reports for Q4 of 2016	AS

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Tentative Dates	Activity	Completed by
01/20/2017	Submit Incurred Loss Valued as of 12/31/2016 <i>OR</i> "No Known Loss" letter (from Tulelake, Weed) to send to ERMA	AS
01/27/2017	PROPOSED Board of Directors Meeting – in Anderson, California	BD/AS
Mtg	2017/18 Service Calendar - submit for approval	BD
Mtg	Present Marketing Plan & Renewal Timeline: submit for approval	BD
Mtg	Survey Member interest in joining ERMA	BD
Mtg	Present Claims Administration Audit agreement to Board (<i>even years ONLY</i>)	BD
Mtg	Present the Long Range Planning derived Action Plan to Board of Directors (every other year, after LRP Meeting)	AS
01/30/2017	Obtain Draft Quarterly Financials from Gilbert Associates–deadline 03/18/2017	GB
01/30/2017	Collect Q4 DE9 from members and submit 2016 Calendar Year Payroll to: ERMA (all members) in Excel format – deadline 02/01/2017 CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2017	AS
01/31/2017	DE9 due to EDD by today	
FEBRUARY 2017		
02/01/2017	Submit 2016 Calendar Year Payroll (for all members) to ERMA in Excel format – deadline 02/01/2017	AS
02/01/2017	Debrief of 01/27/2017 BOD meeting – determine action steps	AS
02/02/2017	Review Loss Runs for Common Loss Trends	AS
02/03/2017	Collect PEPiP Renewal Apps from Members and Submit to Alliant Underwriting	AS, BD
02/06/2017	Receive Dividend Calculations and Info from CJPRMA	AS, BD
02/06/2017	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/12/2017-02/15/2017	PARMA Annual Risk Management Conference – Anaheim, California	BD/AS
02/13/2017	Crime Program – prepare and send applications to Members	AS, BD
02/13/2017	Prepare January BOD Meeting Draft Minutes for inclusion in March Agenda	AS
02/13/2017	Submit Pollution Program Renewal Applications to Members – Confirm ACE policy	AS, BD
02/17/2017	Request consent calendar items for March Agenda	AS
02/17/2017	Collect drafts of WC & Liability Actuarial Studies for March 2017 BOD meeting and send to Gilbert Associates for EX mods and credibility	AS, Actuary
02/20/2017	Request RSVP by 03/16/2017 to members for March Board Meeting on 03/24/2017 in Anderson, California	AS, BD
02/20/2017	Reminder – Form 700s to Board and Alternate Members – due 04/01/2017	AS, BD
02/28/2017	Follow up with Gilbert Associates for dividend return calculations	GB
02/28/2017	Develop recommendation for dividend release for the Board	AS, GB

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Tentative Dates	Activity	Completed by
02/28/2017	Request RSVP by 03/20/2017 to members for March BOD Meeting on 03/31/2017 in Anderson, California	
MARCH 2017		
03/02/2017	Claims Audit – if any findings, request response from York and include in agenda packet.	AS, York
03/02/2017-03/13/2017	Begin work on Draft Budget and Member allocations for next Fiscal Year (Review and incorporate LAWCX, ERMA, CJPRMA & PEPID draft members into budget)	AS
03/20/2017	Confirm Attendance for BOD Meeting	AS
03/24/2017	Post BOD Meeting Agenda on SCORE Website & send out to all members	
03/30/2017	Find venue for October 2017 Training Day	BD/AS
03/31/2017	PROPOSED Board of Directors Meeting – Anderson, California	BD
Mtg	4 th Quarter Investment Reports (as of 12/31) - submit for review	BD
Mtg	4 th Quarter Financials (as of 12/31) - submit for review	BD
Mtg	Review and approve actuarial studies	BD
Mtg	Preliminary FY 2017/18 Budget - submit for review	BD
Mtg	Liability & WC Banking & Shared Layer – preliminary deposit calculation for review	BD
Mtg	Claims Auditor – Receive audit results for Both Liability and Worker’s Compensation and present to Board for review and approval	BD
Mtg	Service Provider Performance Evaluations – Submit responses for review	BD
03/31/2017	Form 700s - receive from Board Members and Alternates – due 04/01/2017	AS, BD
03/31/2017	Renewal Certificates List to members – Deadline 30 days	AS, BD
APRIL 2017		
04/01/2017	Form 700s - file with FPPC due today	AS
04/03/2017	Service Provider contract signing & submission for approval at June Board Mtg	AS
04/03/2017	Debrief from 03/31/2017 BOD Meeting – determine action steps	AS
04/07/2017	Issue Payment for Treasurer’s Bond	AS
04/10/2017	Finalize March Board of Directors Draft Minutes for inclusion in June Agenda	AS
04/13/2017	Alliant begins contact with various contractors regarding renewal terms	AS
04/13/2017	Send request to members for DE9 Reports for Q1 of 2017	AS
04/18/2017	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature	AS
04/20/2017	1 st Quarter Losses - receive from York (as of 03/31)	GB

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04/21/2017	Banking Layer and Shared Risk Layer Member Allocation Calculations finalized	AS
04/24/2017	Collect Q1 2017 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2017	AS
04/28/2017	Update Draft Budget to include updates from the March BOD meeting	AS
04/28/2017	CJPRMA Certificate Renewal List Due	AS
04/28/2017	SCORE Certificate Renewal List Due	AS
04/28/2017	Crime Renewal App to ACIP	AS
04/30/2016	DE9 due to EDD by today	
MAY 2017		
05/01/2017	Review Contracts and terms for next FY	AS
05/01/2017	Annual certificate of coverage renewal reminder to members	AS, BD
05/01/2017	Obtain PEPIP Renewal Proposals From Oasys	AS
05/01/2017	Obtain Quarterly Financials as of 3/31/2017	AS
05/05/2017	Obtain Final Actuarial Reports for W.C. and Liability for June BOD Meeting	AS
05/15/2017	Request Agenda Items from Vendors	AS
05/15/2017	W.C. & Liability Memorandum of Coverage FY 2017/18 – submit for approval	AS
05/15/2017	Request RSVP by 06/15/2017 to members for June BOD Meeting on 06/16/2017 in Anderson, California, California	AS, BD
05/25/2017	Property Renewal Status Review	AS
05/30/2017	Request Employee Count (from all members) for ACI renewal and budget allocations- reminder about payroll by class code to ensure proper allocations	AS
JUNE 2017		
06/05/2017	Claims analysis (as of 12/31)	RM
06/09/2017	Post BOD Meeting Agenda on SCORE Website & email to all members	AS
06/09/2017	Confirm Attendance for BOD Meeting	AS
06/15/2017	Generate Auto ID Cards to Members	AS
06/15/2017	Generate Certificate Holder Renewal Insurance Certificates for next year	AS
06/16/2017	PROPOSED Board of Directors Meeting – in Anderson, California	BD
Mtg	Approve Risk Management Budget	RM
Mtg	1 st Quarter Investment Reports (as of 03/31) - submit for approval	BD
Mtg	1 st Quarter Financials (as of 03/31) - submit for approval	BD
Mtg	FY 2017/18 Budget - submit final for approval	BD
Mtg	Liability and WC FY 2017/18 Banking & Shared Risk Layer Program Deposits - submit final for approval	BD

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Tentative Dates	Activity	Completed by
Mtg	Liability Memorandum of Coverage FY 2017/18 - submit for approval	BD
Mtg	WC Memorandum of Coverage FY 2017/18 - submit for approval	BD
Mtg	Property Program - provide report and allocations on renewal quotes	BD
Mtg	Crime Program – provide report and allocations on renewal quotes	AS
06/27/2017	Debrief from 06/16/2017 BOD meeting – determine action steps	AS
06/27/2017	Send Bind Orders for PEPiP Program – BOD will vote at 6/16/2017 meeting	AS
06/29/2017	Send certificates to Certificate Holders and Members	AS

DRAFT



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 29, 2016**

Agenda Item I.

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:

*Request for Authority

1. Workers' Compensation

- a. Inman v City of Susanville***

FISCAL IMPACT: Unknown

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

BACKGROUND: Confidential

ATTACHMENTS: None

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
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
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).

GLOSSARY OF TERMS

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
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
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
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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

(DIC)	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
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)

GLOSSARY OF TERMS

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
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

GLOSSARY OF TERMS

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 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 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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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)
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

GLOSSARY OF TERMS

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



CERTIFICATE OF LIABILITY COVERAGE REQUEST FORM

DATE: _____

ALLIANT FAX: (916) 643-2750

ATTN: Michelle Minnick

ALLIANT PHONE: (916) 643-2715

FROM: _____

SENDER FAX: _____

CITY: _____

SENDER PHONE: _____

DEPT: _____

CERTIFICATE HOLDER (Person or Entity Requesting the Certificate from the City):

Name: _____

Address: _____

Attention: _____ Phone #: _____

Effective Date(s): _____

Please check the appropriate box:

Coverage Evidence Only:

Additional (Insured) Covered Party: (If this box is checked, please include a complete copy of the contract or agreement specifically requesting additional insured status.)

When does the Contract or Agreement end? _____

LIABILITY LIMITS REQUESTED:

Bodily Injury \$ _____

Physical Damage \$ _____

Combined Single Limit \$ _____

Location, date(s) and description of activities or lease:

Note: The executed contract or lease agreement **must** be included for an Additional Covered Party or Loss Payee request. If the equipment or vehicles are leased or purchased, please provide the year, make, model, serial number and value. The documentation should clearly indicate:

1. That the requested coverage is required
2. The amount of coverage required

Small Cities Organized Risk Effort

Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____