



Small Cities Organized Risk Effort (SCORE) Board of Directors Meeting Minutes January 24, 2025

Member Cities Present:

Anita Wilks, City of Biggs
Shanna Stahl, City of Colfax
Blake Michaelsen, City of Dunsmuir
Dustin Rief, City of Dunsmuir
Pamela Eastlick, City of Etna
Adam Cox, City of Isleton
Jessica Bigby, City of Isleton
David Kent, City of Isleton
Luis Cibrian, City of Live Oak
Wes Heathcock, Town of Loomis

David Dunn, City of Montague
Todd Juhasz, City of Mt. Shasta
Ryan Bonk, City of Portola
Malachi Mansfield, City of Portola
Kyle Knopp, City of Rio Dell
Wendy Howard, City of Shasta Lake
Heidi Whitlock, City of Susanville
Jenny Coelho, City of Tulelake
Sandra Duchi, City of Weed
John Elsnab, City of Yreka

Member Cities Absent:

City of Loyalton

Consultants & Guests

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

Rebekah Winger, LAW CX
Connie Hampson, Intercare
Kevin Wong, Gilbert

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 9:02 a.m.

B. ROLL CALL

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

C. APPROVAL OF AGENDA AS POSTED

The City of Isleton requested to move Item G.4. to be presented before the Consent Calendar and additionally it was requested to move Item H.1.a. after the Quarterly Financial Report.

A motion was made to approve the Agenda as amended.

MOTION: Dustin Rief

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

G.4. CITY OF ISLETON – TERMINATION OF MEMBERSHIP

Marcus Beverly provide a review of the current situation in Isleton and noted that they are considering filing Chapter 9 and summarized the amounts that are currently outstanding. Last day of April would be the proposed date of termination for the City of Isleton. Adam Cox and David Kent and Jessica Bigby, representatives of the City of Isleton were present to provide an update regarding the City's financial position and steps taken since the new Interim City Managers were hired, including the termination of city staff and fire services. The city believes that they have the resources to get current with outstanding balance by July and brought a payment in the amount of \$15k today. If the city can resume the approved payment plan for Jan, Feb, and March, they would ask SCORE to reconsider and rescind the potential termination.

A motion was made to provide a 90-day Notice of intent to terminate the City of Isleton. The termination notice is stayed if the \$45k amount (paid in \$15,000 installments for Jan, Feb, March) has been paid by the March Board meeting. At the March Board meeting the Board will be presented with the City of Isleton's draft budget for FY 25/26 and the Board will determine if SCORE will require the full payment to be submitted by June 30, 2025.

MOTION: Todd Juhasz

Biggs: Aye
Colfax: Aye
Dunsmuir Aye
Isleton: Aye
Live Oak: Aye

SECOND: Pam Eastlick

Loomis: Aye
Montague: Aye
Portola: Aye
Shasta Lake: Aye
Susanville: Aye

MOTION CARRIED

Tulelake: Aye
Weed: Aye
Yreka: Aye
Rio Dell: Nay

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – October 24-25, 2024
2. Executive Committee Meeting *Draft* Minutes – January 15, 2025
3. US Bank Custodial Account Statement – October – December 2024
4. SCORE Checking Register – October – December 31, 2024
5. Investment Statements from Chandler Asset Management #590 – October – December 2024
6. Investment Statements from Chandler Asset Management Enhanced Cash Account – October – December 2024
7. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – December 31, 2024
8. SCORE Treasurer Report Quarter Ending December 31, 2024
9. ACI Specialty Annual Utilization Report – January – December 2024
10. Vector Solutions Utilization Report Summary – September – December 2024
11. Alliant Additional Commission Opt Out letter (APIP & ACIP) FY 2024-2025
12. Loss Control Fund Program Usage by member as of January 17, 2024

A motion was made to approve the consent calendar.

MOTION: Pamela Eastlick

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**



F. ADMINISTRATIVE REPORTS

F.1.A. President's Report

Mr. Wes Heathcock had nothing to report.

F.2.A. CJPRMA Report

Blake Michaelsen provided that CJPRMA has voted to terminate Stockton based on Loss History. We have also received the rates for FY 25/26. Members were reminded of Benchmark Analytics (which is a police tool and CJPRMA will pay for the service to track officer performance and statistical reporting). Additionally, it was noted that Blake Michaelsen is serving on the CJPRMA Executive Committee.

F.2.B. ERMA Report

Marcus Beverly noted that the ERMA Board meeting is occurring at the same time and Dan Newton is currently attending on behalf of SCORE. An update will come at the next meeting.

F.2.C. LAWCX Report

Pam Eastlick indicated that she attended the last meeting. Rebekah Winger Executive Director was also present and noted that at the November meeting they reviewed rates and indicated the pool is in a good financial position.

F.4. LAWCX UPDATE

Rebekah Winger, Executive Director for LAWCX, provided the Board with a review of the LAWCX JPA and services that are available to members, including the Sedgwick Document library, Self-Assessment Best Practices, Return to Work policy, Essential Job Function Library, Employer Pull Notice Program (free), ConcernPlus – a custom EAP program for first responders.

F.3. Alliant Update

- a. VectorSolutions – Admin Updates
- b. ERMA Training Reminder
- c. Intercare WC 101 Training and DKF Return to Work Webinar Series

F.5. INTERCARE UPDATE

Connie Hampson provided a review of WC Claims for the last quarter including frequency and severity.

G. FINANCIAL

G.1. QUARTERLY FINANCIAL REPORT – PERIOD ENDED SEPTEMBER 30, 2024

Kevin Wong provided the Board with a review of the financials for the period ending September 30, 2024. He noted the total assets have increased as well as the Total Net Position.



A motion was made to accept and file.

MOTION: Dustin Rief

SECOND: Wendy Howard

**MOTION CARRIED
UNANIMOUSLY**

The Board asked to review item H.1.A.

H.1.A. CONTRACT RENEWALS – GILBERT ACCOUNTING SERVICES 2025-2028

Marcus Beverly presented the proposed Gilbert Account Services – after a discussion it was generally agreed to renew the contract with the Gilbert Accountant.

A motion was made to approve the proposed agreement.

MOTION: Blake Michaelson

SECOND: Pam Eastlick

**MOTION CARRIED
UNANIMOUSLY**

G.2. SCORE DIVIDEND & ASSESSMENT PLAN (DAP)

Marcus Beverly and Kevin Wong provided the board with a short review of the dividend calculation and the proposed distribution. Kevin Wong noted there is a proposed distribution of \$600k from the Shared Layer from the WC Program of \$600,000 to waterfall into the Banking Layer. Additionally, it was mentioned there is no recommended distribution from the Liability Program. Lastly it was mentioned that Program Administration is suggesting to fund the Loss Control Grant Funds from the Workers' Compensation Dividend and Assessment allocation (rather than the Liability Program as done in prior years).

A motion was made to increase the Loss Control Grant Funds amount to \$200k as well as approve the distribution of \$600,000 from the Workers' Compensation program.

MOTION: Wendy Howard

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**

G.3. PREMIUM PAYMENT PLAN UPDATE

Marcus Beverly provided the Board with an update related to the cities currently on a payment plan and indicated that most members are current with their payments with a few exceptions noted.

G.5. PROPERTY APPRAISAL ALLOCATION

Marcus Beverly provided a review of the property appraisal allocation – he noted that we have been successful in the Property Banking Layer and it was suggested that members consider using funds from the Property Banking Layer



A motion was made to allocate the costs into the property banking layer.

MOTION: Todd Juhasz

SECOND: Dustin Rief

**MOTION CARRIED
UNANIMOUSLY**

G.6. CITY OF ETNA REQUEST FOR FY 23/24 LOSS CONTROL GRANT FUNDS

Marcus Beverly provide a review of the request from the City of Etna for FY 23/24 Loss Control Grant Funds as they had intended to use the funds. The Board was asked to review and consider approval.

A motion was made to approve the request.

MOTION: Wendy Howard

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS

H.1.B. CONTRACT RENEWALS – BICKMORE ACTUARY SERVICES 2025-2028

Marcus Beverly provided that the Actuary Contract was presented for approval, it was noted that the Bickmore team has provided a three-year engagement letter with reasonable annual increases.

A motion was made to approve the contract with Bickmore Actuary.

MOTION: Dustin Rief

SECOND: Shanna Stahl

**MOTION CARRIED
UNANIMOUSLY**

H.1.C. DKF SOULUTION RISK CONTROL SERVICES (OPTIONAL FY 25/26)

Marcus Beverly noted that the DKF contract has 2 optional years included and if the Board was interested in locking in the pricing for the FY 25/26 and FY 26/27 they should consider approval. After a brief discussion, the Board generally agreed to continue services with DKF.

A motion was made to approve optional 1 year the contract for FY 25/26.

MOTION: David Dunn

SECOND: Dustin Rief

**MOTION CARRIED
UNANIMOUSLY**

H.2. SCORE FY 25/26 MEETING DATES AND LOCATION FOR STRATEGIC PLANNING

Michelle Minnick presented the proposed meeting dates for FY 25/26 which included a review of pricing for the Strategic Planning meeting. After a discussion, members agreed to stay at the Gaia Hotel for the strategic planning meeting in October.

A motion was made to approve the dates presented and select the Gaia.



MOTION: Wendy Howard

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**

H.3. SCORE SERVICE PROVIDER SURVEY RESULTS

Michelle Minnick provided a review of the SCORE Survey results and noted that the scores were overall very high. Members were asked if the addition of a City Name on the surveys would help to increase the number of responses and generally agreed there was not a need at this time.

A motion was made to accept and file.

MOTION: Dustin Rief

SECOND: Wendy Howard

**MOTION CARRIED
UNANIMOUSLY**

LUNCHTIME PRESENTATION - APIP V. AMVP

Marcus Beverly provided a review of the coverage provided in both the Alliant Motor Vehicles Program (AMVP) and the Alliant Property Insurance Program (APIP). HE noted that in the APIP Program members have an option to schedule vehicles with Replacement Cost or Actual Cash Value.

H.4. SCORE GENERAL LIABILITY CLAIMS AUDIT PROPOSAL (FY 23/24)

Michelle Minnick presented the SCORE General Liability Claims proposal for RMS, it was noted they have completed the audit for several years and the pricing falls within the budgeted amount.

A motion was made to approve the agreement.

MOTION: Todd Juhasz

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

H.5. SELECTION OF ERMA BOARD ALTERNATE

It was noted that Wendy Howard serves on both the ERMA Board as well as the LAW CX Board and each is presented separately as she will be winding down responsibilities as she gets closer to retirement. After a discussion, John Elsnab volunteered to serve on the ERMA Board.

A motion was made to approve the nomination of John Elsnab as the ERMA Board Alternate.

MOTION: Wendy Howard

SECOND: Dustin Rief

**MOTION CARRIED
UNANIMOUSLY**

H.6. SELECTION OF LAW CX BOARD ALTERNATE

After a brief discussion, Blake Michaelsen volunteered to serve on the LAW CX Board.



A motion was made to nominate Blake Michaelsen as the LAWCX Board Alternate.

MOTION: Wendy Howard

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**

H.7. STATE OF THE MARKET

Marcus Beverly provided the Board with a review of the state of the insurance market including insights related to the insurance marketplace, trends, issues and outlook for the coming renewal.

H.8. FY 25/26 RENEWAL MARKETING PLAN

Marcus Beverly provided a review of the anticipated marketing plan for the renewal of SCORE Programs. He additionally noted that the Property placement is expecting a 5-10% increase as well as in the Workers Compensation placement as the LAWCX rate is increasing (6-10%). As we get closer to renewal the Excess Carriers will provide updates as it relates to anticipated increases.

H.9. PREMIUM PAYMENT PLAN – POLICY & PROCEDURE

In an effort to ensure financial solvency for the SCORE group the Board was asked to consider changes to the Premium Payment Plan Policy & Procedure. After a discussion it was suggested the wording of the policy be updated to include reference that the “the member shall submit the most recent year-ended audit report for review and consideration as part of the request for a payment plan as well as the most recent most recent budget” as part of a request for a payment plan.

A motion was made to revise the Policy & Procedure wording to include “the member shall submit the most recent year-ended audit report for review and consideration as part of the request for a payment plan as well as the most recent most recent budget”.

MOTION: Blake Michaelsen

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**

F.10. FY 25/26 SERVICE CALENDAR

Michelle Minnick provided a review of the SCORE FY 25/26 Service calendar and noted this is shared in advance of the fiscal year so members would be aware of when meetings occur, conferences that are available to attend as well as requests for renewal information related to each of the policies. Additionally, members were notified that emails will be sent out by both Katie Owen and Michelle Minnick as it relates to renewal requests for information. Members were encouraged to include both on emails as we are training Katie to help with the renewal process.

A motion was made to accept and file as presented.



MOTION: Wendy Howard

SECOND: Sandra Duchi

**MOTION CARRIED
UNANIMOUSLY**

H.11. FORM 700 REPORTING – ANNUAL FILING DEADLINE APRIL 1, 2025

Michelle Minnick provided the Board with notice of the FPPC form 700 Filing deadline of April 1, 2025. Additionally, all Form 700's must be filed via the FPPC Online Filing Platform, as paper forms will no longer be accepted. Members were reminded if there have been any changes at the city level to notify the Program Administration as soon as possible to avoid any penalty for their members.

I. GENERAL RISK MANAGEMENT ISSUES

Wes Heathcock was pleased to report that the windfall clause has been revoked affecting Social Security benefits and individuals can now receive full Social Security benefits regardless of their last employer's contribution. There was a request for information on pool operations and inspectors.

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

1. Liability

- a. Kaub, Hawj Sooblej v. Etna**

K. REPORT FROM CLOSED SESSION

The Board returned from closed session at 1:21 P.M. Mr. Heathcock reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator.

L. INFORMATION ITEMS

L.1. Glossary of Terms

This was provided as an information item only.

L.2. FY 24/25 Resource Contact Guide

This was provided as an information item only.

M. CLOSING COMMENTS

There were no closing comments.

N. AJOURNMENT

The meeting was adjourned at 1:22 PM



NEXT MEETING DATE: March 28, 2025 Gaia Hotel, Anderson CA

Respectfully Submitted,

Jenny Coelho

Jenny Coelho, Secretary

3/28/2025

Date

