



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
June 21, 2024**

Member Cities Present:

Dustin Reif, City of Dunsmuir
Paul Steele, City of Isleton
Jessica Mata, City of Live Oak
Wes Heathcock, Town of Loomis
David Dunn, City of Montague
Muriel Terrell, City of Mt. Shasta
Todd Juhasz, City of Mt. Shasta

Jim Murphy, 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
Cyndy Prohaska, City of Yreka

Member Cities Absent:

City of Biggs
City of Colfax

City of Etna
City of Loyalton

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Chris Carmona, George Hills

Connie Hampson, Intercare
Shaunda Culp, Intercare

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 9:05 a.m.

B. ROLL CALL

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

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as presented.

MOTION: Dustin Reif

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**

D. PUBLIC COMMENT

There were no public comments.



E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – March 29, 2024
2. US Bank Custodial Account Statement –March – May 2024
3. Investment Statements from Chandler Asset Management Enhanced Cash Account – January – February 2024
4. Investment Statements from Chandler Asset Management – March – May 2024
5. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments–March 31, 2024
6. Treasurer’s Report as of March 31, 2024
7. SCORE Checking Register – March – May 2024
8. ACI (All One Health) Utilization Report – January – March 2024
9. Company Nurse Injury Summary Report – April 2024
10. PRISM Pollution June Version 3 Premium Estimates
11. FY 24/25 Loss Control Grant Funds Final Allocation
12. SCORE Meeting Attendance Policy

*A revision was noted – as it relates to the March minutes that member was listed as attending but was not present at the meeting.

A motion was made to accept the consent calendar with the minutes as amended.

MOTION: Dustin Reif

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F.1.A. PRESIDENT’S REPORT

Mr. Wes Heathcock indicated that Loomis had a cyber assessment completed for the town and members were encouraged to do the same if they have not done so previously. Additionally, he provided some kudos to George Hills and how a claim was handled recently for the Town of Loomis.

F.2.A. CJPRMA REPORT

Marcus Beverly provided that noted that the estimate that we provided earlier has come in low and the numbers that you have currently may change as we have not received the final numbers. Starting July 1 the employment practices limit is going away and members will receive access to the full limits for that which is good news. In other news we may be receiving another assessment (around the same amount) but the financial position is improving. Marucs noted that CJPRMA is projecting a 30% in reinsurance costs and while SCORE is doing better with our claims the market for liability claims (police, dangerous condition, SAM Claims) is getting worse with higher settlements.

F.2.B. ERMA REPORT

Muriel Howarth Terrell provided a report of the ERMA nothing new to report – a few new claims that had come in (Statewide), settled a few for less than what was expected.



F.2.C. LAWCX REPORT

Michelle Minnick provided a review of the LAWCX meeting and noted that the budget was approved at the meeting and they have nominated a new Executive Director, they approved the TPA Contract and they will potentially seek an RFP to explore a different TPA.

F.3. ALLIANT UPDATE

- a) ERMA Compliance Survey**
- b) Loss Control Grants**
- c) Intent to Update Bylaws**
- d) Muriel's Retirement**
- e) Intercare Update**

Michelle Minnick reminded members to complete the Annual Self-Report for the ERMA training which is due June 30, 2024. Additionally, members were reminded about the Loss Control Grant Funds and we may consider changing the policy to encourage use of the funds. Members were additionally notified that the Alliant Office will be moving floors in the same building and so we will need to update the Bylaws to include the new suite number. Members were notified of Muriel's upcoming retirement. Connie Hamson provided the Board with a review of the Workers' Compensation Claims.

G. FINANCIAL

G.1. QUARTERLY FINANCIALS FOR QE MARCH 31, 2024

Marcus Beverly provided the Board with a review of the Quarterly Financials For QE March 31, 2024. He noted that a change in liabilities in that we are doing better. Marcus also reviewed the Property Banking layer and indicated that there - \$6.5 M on liability \$5.9 M on WC side. He noted that we have changed the format of the report to meet CAJPA Accreditation standards.

A motion was made to accept and file the report as presented.

MOTION: Paul Steele

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**

G.2.A. PREMIUM PAYMENT PLAN REQUESTS FOR FY 24/25 – CITY OF ISLETON

Marcus Beverly and Michelle Minnick provided a review of the request made by the City of Isleton for two options proposed (one with a deposit of \$30k and one with \$40k). After a discussion, the Program Administration was directed to bring this back to the August Board meeting to determine what can be done to bring them up to current on their overall due balance.

A motion was made to task Alliant to work with Isleton to determine what is needed to get them to current.

MOTION: Wendy Howard

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**



G.2.B. PREMIUM PAYMENT PLAN REQUESTS FOR FY 24/25 – CITY OF LOYALTON

The Board reviewed the premium payment plan for both Loyalton and Tulelake at the same time.

A motion was made to approve the payment plan as presented for both City of Loyalton and Tulelake.

MOTION: David Dunn

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

G.2.C. PREMIUM PAYMENT PLAN REQUESTS FOR FY 24/25 – CITY OF TULELAKE

This item was included in the prior motion for Item G.2.B.

H. JPA BUSINESS

H.1. WORKERS’ COMPENSATION CLAIMS AUDIT

Marcus Beverly provided the Board with a review of the WC Claims Audit that was completed by North Bay Associates as Intercare had recently taken over. There were 19 files reviewed and we are pleased to see a very high score for the WC Claims team.

A motion was made to accept and file.

MOTION: Wendy Howard

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

H.2.A. SCORE RESOLUTION - RESOLUTION 24-02 – DELEGATION OF TREASURER RESPONSIBILITIES

Michelle Minnick provided the Board with a review of both Resolutions and indicated that we present these annually. There was a request to review Item H.2.B. and after a review it was agree to have one motion for both items.

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

MOTION: Wendy Howard

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**

Abstain: Wes Heathcock

H.2.B. SCORE RESOLUTION - RESOLUTION 24-03 –TREASURER DELEGATION OF AUTHORITY FOR LAIF

This item was included in the prior motion for Item H.2.A.



H.3. ACI EAP – PROPOSED RENEWAL AGREEMENT 2024-2026

Michelle Minnick provided the Board with notice that the agreement with ACI will expire in September but is presented now to include in the SCORE Budget. She reviewed the coverage and encouraged members to share with their staff to increase usage.

A motion was made to accept the agreement and renew for the 2024-2026

**MOTION: Wendy Howard SECOND: Todd Juhasz MOTION CARRIED
UNANIMOUSLY**

H.4. IDENTITY FRAUD COVERAGE FY 24/25

Michelle Minnick provided a review of the ID Fraud Coverage and noted that this coverage extends to all City employees and staff.

A motion was made to renew the coverage.

**MOTION: David Dunn SECOND: Wendy Howard MOTION CARRIED
UNANIMOUSLY**

H.5. CRIME COVERAGE FOR SCORE TREASURER FY 24/25

Marcus Beverly provided the Board with a review of the Coverage and noted that this provides coverage to the SCORE Treasurer as well as the Board.

A motion was made to accept.

**MOTION: Wendy Howard SECOND: Todd Juhasz MOTION CARRIED
UNANIMOUSLY**

H.6. PRISM POLLUTION PROGRAM PROPOSAL AND FY 23/24 CLAIMS REPORTING

Marcus Beverly provided a review of the PRISM Pollution proposal and noted they will move up the retroactive date for certain coverage. He also noted the policy is a claims made and reported policy so members need to report any incidents by the end of the policy period. Additionally, members were reminded the new carrier has required members sign off on the property lists that have been submitted as coverage under the PRISM Pollution policy is site-specific.

A motion was made to accept.

**MOTION: Kyle Knopp SECOND: Todd Juhasz MOTION CARRIED
UNANIMOUSLY**



H.7. ALLIANT DEADLY WEAPONS PROGRAM FY 24/25

Marcus Beverly provided a review of the coverage and noted that the property schedule to calculate the and noted that there are resources available to members (CrisisRisk) – before after and during an event that happens on a covered location.

A motion was made to renew coverage.

MOTION: Todd Juhasz

SECOND: Kyle Knopp

**MOTION CARRIED
UNANIMOUSLY**

H.8. FY 24/25 PROPERTY PROGRAM RENEWAL PROPOSAL

Marcus Beverly indicated that the rate has only gone up about 1% as compared to what we have seen in prior recent years, and it appears the property market is softening. He reviewed the proposed coverage including the changes and deductibles for auto. He noted that you can get Replacement Cost valuation in the APIP program even for older vehicles. Members were provided with the Claims Reporting forms and after a discussion it was generally agreed to renew coverage. He highlighted the changes for vacant buildings and noted a margin clause has been added.

A motion was made to renew coverage for 2024-2025

MOTION: Todd Juhasz

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**

H.9. EXCESS CYBER LIABILITY OPTIONS

Marcus Beverly provided a brief review of the excess cyber coverage and noted that in order to receive a quote, members traditionally have had to submit an application confirming cyber security in place to receive a quote for coverage. Members were encouraged to reach out if they are interested in the excess coverage so we can discuss at the August meeting. No motion was made on this item.

H.10. MEMORANDA OF COVERAGE (MOC)

H.10.A. MEMORANDA OF COVERAGE (MOC) – LIABILITY MOC APPROVAL

Marcus Beverly provide a review of the SCORE underlying MOC and noted the removal of the EPL limit and indicated the CJPRMA JPA will be losing a member. Additionally, members were reminded of the Special Event training at the end of July. Lastly members were reminded as long as there is a permit with Hold Harmless language the deductible goes from \$750k to \$25k.

A motion was made to accept the Liability MOC as presented.

MOTION: Paul Steele

SECOND: Wendy Howard

**MOTION CARRIED
UNANIMOUSLY**



H.10.B. MEMORANDA OF COVERAGE (MOC) – WORKERS’ COMPENSATION MOC APPROVAL

Marcus Beverly provided a review of the WC MOC and noted there were minimal changes – it was noted that SCORE does not provide Salary Continuation for 4850 benefits. He provided a review of the occurrence definition as it came out of the COVID-19 restrictions (continuous loss can set the definition of occurrence as it relates to communicable disease).

A motion was made to accept the WC MOC for 24-25.

MOTION: Dustin Reif

SECOND: Wendy Howard

**MOTION CARRIED
UNANIMOUSLY**

H.10.C. MEMORANDA OF COVERAGE (MOC) – PROPERTY PROGRAM MOC APPROVAL

Marcus Beverly provided a review of the underlying MOC for the property program – it was noted there is a \$1k deductible.

A motion was made to accept the MOC for 2024-2025.

MOTION: Todd Juhasz

SECOND: Dustin Reif

**MOTION CARRIED
UNANIMOUSLY**

H.11. MASTER PLAN DOCUMENT – WORKERS’ COMPENSATION UPDATES

The Board previously agreed to raise the threshold for participation in the Mini-Cities and the Program Administration presented the updated language to the Board to memorialize the changes noted.

A motion was made to accept.

MOTION: Paul Steele

SECOND: Todd Juhasz

**MOTION CARRIED
UNANIMOUSLY**

H.12. SCORE PROPERTY APPRAISAL VENDOR SELECTION

Marcus Beverly provided the Board with a review of the responses to the RFP that was issued and after a discussion it was generally agreed that HCA had the experience and price that was acceptable.

A motion was made to accept HCA as the property appraisal firm.

MOTION: Wendy Howard

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**



H.13. PROPOSED FY 24/25 SCORE PROGRAM BUDGET

Marcus Beverly provided a review of the proposed budget and provided that most increases are the result of contractual increases. Members generally agreed with the budget as presented.

A motion was made to accept the FY 24/25 SCORE Administrative Budget.

**MOTION: Wendy Howard SECOND: Todd Juhasz MOTION CARRIED
UNANIMOUSLY**

Marcus Beverly provided a review of the funding which includes the PRISM Pollution allocation and members were in agreement.

A motion was made to accept the FY 24/25 SCORE Liability Funding.

**MOTION: Dustin Reif SECOND: Wendy Howard MOTION CARRIED
UNANIMOUSLY**

Absent: Cyndy Prohaska

Marcus Beverly noted there is a decrease in the WC funding at the 80% CL – he noted that payroll has been increasing but highlighted the decrease in the rates.

A motion was made to accept the FY 24/25 SCORE WC Funding, ERMA, and ACI EAP funding.

**MOTION: Todd Juhasz SECOND: David Dunn MOTION CARRIED
UNANIMOUSLY**

Absent: Cyndy Prohaska

I. GENERAL RISK MANAGEMENT ISSUES

We noted there was legislation passed related to entertainment zones and will affect all cities soon – participating business will need to use certain type of cups

J. INFORMATION ITEMS

J.1. K-9 Insurance

This was provided as an information item only.

J.2. Glossary of Terms

This was provided as an information item only.

J.3. FY 23/24 Resource Contact Guide



This was provided as an information item only.

J.4. SCORE Travel Reimbursement Form 2024

K. CLOSING COMMENTS

L. AJOURNMENT

The meeting was adjourned at 12:44 PM

NEXT MEETING DATE: August 21, 2024 Teleconference

Respectfully Submitted,

DocuSigned by:

Muriel Terrell

2E34A6FB1A0F4F9
Muriel Terrell, Secretary
8/26/2024

Date