



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
June 26, 2015**

Member Cities Present:

John Busch, City of Biggs
Randy Johnson, City of Dunsmuir
Marilyn Seward, City of Etna
Linda Romaine, Town of Fort Jones
Jim Goodwin, City of Live Oak
Roger Carroll, 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
Brooke Woodcox, City of Rio Dell
John Duckett, City of Shasta Lake
Jared Hancock, City of Susanville
Gwenna MacDonald, City of Susanville
Jenny Coelho, City of Tulelake
Kelley McKinnis, City of Weed
Diana Howard, City of Weed
Rhetta Hogan, City of Yreka

Member Cities Absent:

Laurie Van Groningen, City of Colfax

Robert Jankovitz, City of Isleton

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Kevin Wong, Gilbert Associates, Inc.

Tracey Smith-Reed, Gilbert Associates, Inc.
John Balestrini, DKF Solutions
Dorienne Zumwalt, York Risk Services

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 10:05 AM.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were Isleton and Colfax.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: John Duckett

SECOND: Linda Romaine

MOTION CARRIED



AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Hancock, MacDonald, Coelho, McKinnis, Howard, Johnson.

NAYS: None

D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – March 27, 2015
2. US Bank Custodial Account Statement – March – May 2015
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investment – March 31, 2015
4. Treasurer’s Report as of March 31, 2015
5. SCORE Checking Account Transaction List – March – May 2015
6. Investment Statements from Chandler Asset Management – March – May 2015
 - a. Portfolio Summaries
 - b. Compliance Report
7. Target Solutions Utilization Report – March – May 2015
8. ACI Utilization Report – January – March 2015

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

MOTION: Kelley McKinnis **SECOND:** Don Kincade **MOTION CARRIED**

AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Hancock, MacDonald, Coelho, Duckett, Romaine, Howard, Johnson.

NAYS: None

F. ADMINISTRATIVE REPORTS

F1. President’s Report

Roger Carroll addressed the Board of Directors and welcomed new Board Members and Board Alternates and went on to mention that Diana Howard will be taking over for Pam Russell.

F2. CJPRMA Update

Roger Carrol then provided the Board of Directors with an update and indicated that he is now a member of the Executive Committee for CJPRMA. He went on to discuss the PINS program which in an online program that tracks your cities certificates of insurance (i.e. if they are expiring, if the limits are correct for the different types of exposures). The Board of Directors was asked if they would be interested in this program at the cost of \$2,000/year but the Board of Directors was not interested at this time.



F3. LAWCX Update

Marcus Beverly presented the Board of Directors with an update as Ron Stock was not in attendance today. The main thing that has changed with LAWCX is the potential erosion of a reserve of \$5,000,000 to fund claims between \$2-5 million due to three claims that are threatening to absorb that reserve LAWCX has not funded that layer for several years, but this year's funding includes funding that \$2-5 million dollar layer. LAWCX funding going forward will continue to include that layer (\$2-5 million).

He also mentioned that at SCORE we self-insure up to \$250,000 and LAWCX is our excess carrier which pays from \$250,001 up to \$5 million and from there LAWCX is a part of CSAC EIA which has statutory limits above that. It was also noted that LAWCX will continue the training grants and SCORE has \$2,000 available and we would like to see members take advantage of those funds.

F4. ERMA Update

John Duckett provided the Board of Directors with an update of the two meetings since the last SCORE meeting. He mentioned that the ERMA budget has been approved – and the retrospective adjustments were released at the 90% Confidence Level (CL) and SCORE has received some of those funds. He went on to indicate that the premiums have decreased by 2.3% even though we have a few claims. At the June 15, 2015 meeting Tulelake and Weed have been approved and accepted into ERMA membership. ERMA also established a goal to actively market ERMA to other agencies and groups. The ERMA budget is \$5.5 million for 2015/16 FY. Marcus Beverly added some good news that SCORE has had no ERMA losses in the last 5-6 years. Roger Carroll noted that personnel policies and following those policies are very important.

F5. Alliant Update

Marcus Beverly addressed the Board of Directors and mentioned that the most recent news is that we have hired a new employee, Raychelle Maranan, to take over as the new NCCSIF Account contact person and we are happy to have Raychelle join the team. It was mentioned that Michelle Minnick has been helping to cover both clients and indicated that Raychelle will be her back up so in the event a member cannot get into contact with Michelle or Marcus they were encouraged to follow up with Raychelle. Marcus also noted that our office is moving to a new location on July 24, 2015 and the new address will be sent out to all members when the time comes.

Michelle Minnick mentioned that we have received the confirmation numbers for the October 29-30, 2015 Board of Directors Long Range Planning meeting which is to be held at the Gaia Hotel and members were asked to check in with Alliant Staff to receive their confirmation number and ensure that we have the correct contact information for each Board Representative and Board Alternate.



G. FINANCIAL

G.1. Quarterly Financials for QE March 31, 2015

Kevin Wong provided a summary of the Quarterly Financial Statement for period ending 3/31/2015.

- Total checking and savings amounts are approximately \$800,000 compared to \$1.6 million in the prior year
- Investments and other current assets remained the same
- Total Current Liabilities were \$1.9 million as compared to \$2.8 million in the prior year and the reason for this is due to the payout of the dividends payable
- Claims liabilities remained about the same with the exception of total IBNR which increased by about \$1 million
- Net effect of the current liabilities decreasing and the long term liabilities increasing was that the total liabilities remained the same from period to period
- Total net position decreased from \$5.8 million on March 31, 2014 to \$5.2 million as of March 31, 2015
- Total insurance expenses increased from the prior year by about \$80,000
- Liability program has had a significant increase in claim payments in 2015, \$868,000 as compared to \$276,000 in 2014
- There were no dividends approved in the current fiscal year but in the prior year there were dividends in the amount of \$667,000 approved and expensed
- In the past 9 months there is net income of about \$41,000 compared to the prior year a loss of \$733,000
- The liability fund has a net loss of \$828,000 compared to Workers' Compensation which is in a positive position at approximately \$800,000

Marcus Beverly noted that the Workers' Compensation is in a good position but the IBNR has increased for both the Workers' Compensation and Liability programs. In the Workers' Compensation program Marcus indicated that our long term liabilities have decreased while the long term liabilities in the Liability program have increased. Marcus went on to mention that members are encouraged to examine the monies that have been paid on their city's behalf.

Tracey Smith-Reed from Gilbert Associates indicated on the schedules they are taking into account the changes in claim reserves and the banking balances are updated to incorporate the first \$25,000 of any claim for both paid and reserved. She also mentioned the changes in claim reserves are updated through the 3/31/2015 loss runs for the Workers' Compensation program.

Jared Hancock requested an update at the next meeting in regards the member cities (Crescent City, Williams, Ione, Dorris) who have left the SCORE pool but still have monies remaining in our account. Marcus Beverly noted that Crescent City was in a deficit on the Workers' Compensation and a positive balance on the liability and went on to indicate that we have been holding funds back from Williams and Crescent City per the bylaws and he is not too concerned that we will have to assess them in the future.



Tracey Smith-Reed noted on the Statement of Net Assets the dividend payable to members is all attributed to Williams and Crescent City and indicated Gilbert could provide a report which would include what claims they have outstanding and what the probable payable amounts could be.

A motion was made to approve the financial report for the Quarter ending March 31, 2015.

MOTION: John Duckett **SECOND:** Kelley McKinnis **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Hancock, MacDonald, Coelho, Romaine, Howard, Johnson.
NAYS: None

G.2. Delegation of Investment Authority to SCORE Treasurer

Marcus Beverly noted that the Board can delegate authority to direct investments to the Treasurer by way of Resolution to direct the deposit of funds. Roger Carroll reminded the Board that this is an annually recurring item for delegation of investment and withdrawal authority to the SCORE Treasurer.

A motion was made to approve SCORE Resolution 15-01 delegating investment authority to the SCORE Treasurer.

MOTION: Don Kincade **SECOND:** John Duckett **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Howarth Terrell, Meacher, Woodcox, Hancock, MacDonald, Coelho, Romaine, Howard, McKinnis, Johnson.
NAYS: None

G.3.a. PREMIUM PAYMENT PLAN REQUESTS FOR 2015/16 - CITY OF TULELAKE

Marcus Beverly presented the Board with the Premium Payment Plan Request from the City of Tulelake for the General Liability Program as well as the Workers' Compensation program and noted that approval of a payment is contingent upon acceptance into the Workers' Compensation program. Marcus Beverly went on to indicate that a request for a payment plan is the exception and not the rule. Jenny Coelho noted due to the relative small size of Tulelake their budget is solely on cash flow and grants and indicated that she asked their Finance Director to create a solution for next year. Marcus Beverly mentioned that Tulelake will be saving some money as they are no longer in the State Fund Compensation program and it was recommended that Tulelake set aside some of these savings to budget for next year.

Linda Romaine noted in the past when there has been a request for a payment plan that SCORE would normally charge LAIF interest rates (current LAIF rate is .3) on the amount that is not paid. Tracey Smith-Reed indicated that the amount has been so small that about 3 years ago they stopped this practice. Linda Romaine went on to note that this was supposed to be a temporary practice and has become a longstanding issue and indicated there should be some fee for having a payment plan as there is additional bookkeeping required. Muriel Howarth-Terrell noted we could also do a flat



administration fee which would mean there is no need to calculate. Randy Johnson mentioned that there should be a discussion in the future related to interest on the unpaid amount but at this time he would make a motion to accept the recommendation with direction from the Board of Directors that any future acceptance will include a discussion about interest on the unpaid amount.

A motion was made to approve the premium payment plan for the City of Tulelake as recommended with direction from the Board of Directors that any future acceptance will include a discussion about interest on the unpaid amount.

MOTION: Randy Johnson **SECOND:** Muriel Howarth Terrell **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Meacher, Woodcox, Hancock, MacDonald, Coelho, Romaine, Howard, McKinnis, Kincade, Duckett.
NAYS: None

G.3.b. PREMIUM PAYMENT PLAN REQUESTS FOR 2015/16 – CITY OF ISLETON

Marcus Beverly noted that the administrators received an email requesting a payment plan for the City of Isleton for the 2015/16 year and also indicated that in the next two years they believe they will be in a positive financial position and will not need to request a payment plan after that time. Roger Carroll mentioned that with Tulelake we have never had an issue of late payments and Tracey Smith-Reed indicated that Isleton has been improving regarding the timeliness of their payments.

A motion was made to approve the premium payment plan for the City of Isleton as recommended.

MOTION: Kelley McKinnis **SECOND:** Linda Romaine **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Hancock, MacDonald, Coelho, Duckett, Howard, Johnson.
NAYS: None

H. JPA BUSINESS

H.1. Tulelake Workers' Compensation Admittance

Marcus Beverly noted that Tulelake has requested admittance into the Workers' Compensation program and they have provided a City Resolution as required by the Bylaws. Tulelake has also obtained a self-insured certificate and proof that they have been accepted by the excess Workers' Compensation Carrier (LAWCX). He mention that Tulelake had one bad year in 2003 (3 slip/fall claims that included lost time from work) but the average is under 2 claims a year for the last few years. Marcus went on to highlight that the overall payroll for Tulelake has decreased and stabilized at about \$300,000/year but noted that their police exposure doubled as they have a Police Chief and one police officer. They are looking into hiring another police officer, however, there is no longer any exposure for volunteer fire employees at the city as they now are services by a fire district. He went on to mention that Tulelake would be joining the Mini-Cities pool due to their size.



A motion was made to accept the City of Tulelake into the Workers' Compensation program.

MOTION: Linda Romaine **SECOND:** John Duckett **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Hancock, MacDonald, Coelho, McKinnis, Howard, Johnson.
NAYS: None

H.2 Resolution 15-02 Establishing Fiscal Year 2015/16 Board of Directors Meeting Dates

Marcus Beverly stated that the attached resolution outlines meeting dates for the following fiscal year. It was noted that the Board of Directors has already approved the October 29-30, 2015 meeting date to be held in Anderson, CA at the Gaia Hotel. Marcus Beverly went on to indicate that the August meeting might be a teleconference meeting depending on the length of the agenda. Roger Carroll noted that if the August meeting will be a teleconference it was requested that all attendees be present and engaged.

A motion was made to approve the meeting dates for 2015/16, as presented in Resolution 15-02.

MOTION: Don Kincade **SECOND:** Kathy LeBlanc **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, Romaine, Duckett, Howarth Terrell, Meacher, Woodcox, Hancock, MacDonald, Coelho, McKinnis, Howard, Johnson.
NAYS: None

H.3. CJPRMA Memorandum of Coverage Changes

Marcus Beverly addressed the Board of Directors and outlined the one change that was made to the CJPRMA Memorandum of Coverage (MOC) for 2015/16 policy year. He noted the importance of this change as SCORE follows the CJPRMA coverage and indicated that no "consequential or bad faith" language was added to the conditions section of the CJPRMA MOC as a result of a coverage dispute.

H.4.a. Memoranda of Coverage (MOC) - Liability MOC Approval

Marcus Beverly noted that every year we examine the MOC's and this year it is recommended that the CJPRMA "consequential or bad faith" language be incorporated into the SCORE MOC's (under the Limits of Liability section) as well. He indicated that the PAs also recommend changing the word "insurance" to "coverage" as SCORE does not provide insurance. Marcus Beverly also recommended the separate endorsements for Skateboard parks be consolidated into one endorsement which lists all covered locations. He went on to mention SCORE's MOC includes an endorsement for the arbitration provision. Roger Carroll noted that the Skateboard Park in Loomis was not included on the endorsement and should be listed as well.

A motion was made to approve the SCORE Liability Memorandum of Coverage as attached in the agenda packet.



MOTION: Don Kincade **SECOND:** Kelley McKinnis **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher,
Woodcox, Hancock, MacDonald, Coelho, Duckett, Romaine, Howard, Johnson.
NAYS: None

H.4.b. Memoranda of Coverage (MOC) – Workers’ Compensation MOC Approval

Marcus Beverly presented the proposed changes to the Workers’ Compensation MOC and recommended the inclusion of “consequential or bad faith” language be incorporated into the SCORE MOC’s (under the Limits of Liability section). In addition Marcus Beverly indicated two other changes that are being recommended by the Program Administrators. The first change would provide clarification that SCORE does not pay 4850 Salary Continuation benefits in excess of what would be owed for Temporary Disability benefits. It was noted that LAWCX does cover all 4850 benefits but CSAC-EIA does not. The second change recommends replacing the word “insurance” with “coverage” as SCORE does not provide insurance.

A motion was made to approve the SCORE Workers’ Compensation Memorandum of Coverage as attached in the agenda packet.

MOTION: Jared Hancock **SECOND:** Don Kincade **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher,
Woodcox, McKinnis, MacDonald, Coelho, Duckett, Romaine, Howard, Johnson.
NAYS: None

H.5. 2015/16 Property Program Renewal

H.5.a 2015/16 Property Renewal Proposal

Marcus Beverly presented the Board of Directors with SCORE Property Renewal Proposal and indicated there has been a rate increase due to three years in a row with losses in excess of the premiums paid. He indicated that we have requested a \$5,000 deductible and a \$10,000 deductible. It was mentioned that the Total Insured Value (TIV) has gone up by approximately 7% and the premium rate has increased approximately 15.5% per \$100 dollars of TIV. Marcus Beverly mentioned that some members have increased their TIV by a significant amount and when the TIV increases you will pay more in premium as a result of the increase in value. It was note that the words “member” and “entity” have been removed to avoid confusion. Marcus Beverly also reviewed a summary of the Property program (at \$5,000 deductible) which includes the following coverages:

- Terrorism
- Pollution
- Building Code Upgrades
- Cyber
- Course of Construction (up to \$25 million)
- Boiler & Machinery



A motion was made to approve the SCORE 2015/16 Property Renewal at the \$5,000 deductible as indicated in the agenda packet.

MOTION: Linda Romaine **SECOND:** Kathy LeBlanc **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, Kincade, Howarth Terrell, Meacher, Woodcox, McKinnis, MacDonald, Coelho, Duckett, Howard, Johnson.
NAYS: None

H.5.b. APIP Claims Reporting Acknowledgements

Marcus Beverly presented the Claim Reporting Requirements to the Board of Directors and indicated that when a claim happens members were reminded to notify PAs immediately as this is a claims made policy which include time limits to report a claim.

A motion was made to authorize the President to sign the Claims Reporting Requirements on behalf of SCORE.

MOTION: Kelley McKinnis **SECOND:** Don Kincade **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Hancock, MacDonald, Coelho, Duckett, Romaine, Howard, Johnson.
NAYS: None

H.5.c. Cyber Liability Option-APIP

Marcus Beverly presented an option to expand the coverage offered under the APIP program regarding the privacy notification coverage. Currently the limit available is \$500,000 but increases to \$1 million if Beasley is notified immediately about a breach and this Cyber Liability Option allows the choice of notifying a specific number of people as opposed to the monetary limit.

H.5.d. Cyber Liability Option-CJPRMA

Marcus Beverly noted that there is some concern about accepting the CJPRMA Cyber Liability Option as we are not clear as to how it could affect our own coverage. He stated the recommendation is to not accept the coverage at this time until we have had time to further investigate how this affects our own coverage. It was mentioned that if any members are interested they would be required to complete the application and could be used as a resource to help identify member city's exposures.

A motion was made to inform CJPRMA that SCORE is not interested in participating in the Cyber Liability Option.

MOTION: Don Kincade **SECOND:** John Duckett **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, Hancock, MacDonald, Coelho, Duckett, Romaine, Howard, Johnson.



NAYS: None

H.6. ACI Contract Renewal for 2015-2016

Marcus Beverly indicated that ACI is the Employee Assistance Program (EAP) provider and noted that the current contract expires in September. The Board of Directors was asked if they would like to continue with the services provided for another fiscal year (2015-2016). He indicated that the EAP renewal rate is the same but members will be asked to update the PAs regarding the number of employees at each member city. A question was asked about volunteer fire fighters and it was mentioned that the State of California indicates they are employees and if a member city would like to include them in the EAP then they should include the number of volunteer fire fighters in their employee count. The City of Rio Dell expressed interest in joining the EAP program and was asked to provide the number of full time employees and full time equivalent employees.

A motion was made to approve the ACI Contract Renewal for 2015-2016.

MOTION: Jared Hancock **SECOND:** John Duckett **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher, Woodcox, MacDonald, Coelho, Romaine, Howard, Johnson.
NAYS: None

H.7. Risk Management Services & Recommendations for 2015/16

Marcus Beverly noted that this was brought to the Boards attention at the last meeting and there were members who had questions and so DKF has revised the Risk Management Services based upon the feedback from the last meeting. Under the revised proposal DKF will continue the annual full day site visit at each member location to meet with management to review compliance with the Best Practices and assist in needed improvements. The member city will also pick one Cal OSHA training topic to be presented that day. The proposal also includes helping members with their OSHA Policies and Procedures – specifically three policies per year for each member which will include computer based training to go along with it. It was also mentioned that My Safety Officer is part of that subscription and there was significant interest in this feature as it offers the ability to track employee training on behalf of the city. Marcus Beverly indicated that we wanted to have some budget money available for workshops and regional training sessions that would be open to all members which has been included in the proposal.

A motion was made to approve the DKF proposal as presented in the agenda.

MOTION: Don Kincade **SECOND:** Muriel Howarth Terrell **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Meacher, Woodcox, MacDonald, Coelho, Hancock, Duckett, Romaine, Howard, Johnson.
NAYS: None



H.8. Loss Control Grant Fund Program

Marcus Beverly mentioned that at the last meeting the Board of Directors approved the continuation of the Grant Program and presented the allocation of funds to each member. Members were reminded the allocation amounts are based upon a percentage of each member's total contribution (premium). Marcus Beverly mentioned that there are still members who have not submitted invoices for their requested grant funds and so members were reminded to submit those to the PAs for processing.

H9. Additional Member Training Budget

Marcus Beverly mentioned that we have been seeing an increasing need for a training budget available for all members that are a result of the DKF site visits. The Board of Director can add to the budget at any time and this would be a way to set aside training contingency funds. Roger Carroll indicated that we could reach out to NCCSIF members to determine if they are interested in any of the training topics we are offering to help reduce the cost to members. Roger went on to mention that CJPRMA does have training resources available.

H.10 Adoption of the 2015/16 SCORE Program Budget

Marcus Beverly presented the SCORE Program Budget and noted that the Administration budget has not changed significantly. There was an increase of 2% in the Program Administration budget due to the addition of Tulelake into the Workers' Compensation program and a COLA increase. Marcus Beverly indicated that not all members participate in the Employment Practices Liability Program but it was mentioned that this is a good program for the price and indicted that both Tulelake and Weed have joined. Marcus Beverly noted that Alliant staff will look at the composition of the Mini-cities pool as the Mini-cities pool for Workers' Compensation has become the largest member.

A motion was made to approve and adopt the 2015/16 SCORE Program Budget as presented in the Agenda packet.

MOTION: Linda Romaine **SECOND:** Brooke Woodcox **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, Kincade, Hancock, Howarth Terrell, Meacher, LeBlanc, McKinnis, Coelho, Duckett, Howard, Johnson.
NAYS: None

H.11 Nomination and Election of SCORE Secretary

Michelle Minnick noted that Pamela Russell has retired which has created a vacancy in the Secretary position on the Board. The Board was asked to nominate and approve a new Secretary to complete the current term which concludes July 1, 2016 - Brooke Woodcox volunteered for the position.

A motion was made to approve Brooke Woodcox as the SCORE Secretary.



MOTION: Kelly McKinnis **SECOND:** John Duckett **MOTION CARRIED**
AYES: Busch, Kelby, Seward, Goodwin, Carroll, LeBlanc, Kincade, Howarth Terrell, Meacher,
Woodcox, Hancock, MacDonald, Coelho, Romaine, Howard, Johnson.
NAYS: None

H.12. Discussion about 2015/16 Long Range Planning Topics

Marcus Beverly initiated discussion regarding the two-day October meeting. He noted that the meeting will include training, strategic planning and again we will offer the new member orientation. The Board of Directors was asked to discuss potential topics for the Long Range Planning session. Marcus Beverly reminded the Board of Directors that ERMA provided training at the last Long Range Planning session and there are a few topics that may be of interest at this October meeting:

- Accommodating Disabled Employees (related to disciplinary actions)
- Dealing with Social Media
- Ethics training
- Sexual Harassment
- Disaster preparedness

Marcus Beverly also noted some topics that are more specific to the SCORE pool:

- Pro-forma budget (specifically looking at the impact of losing a member & the effect on the budget and also a look at different budget options with regard to the Mini-Cities pool)
- Scorecard review
- Growth targets and prospects
- SWOT analysis

Jared Hancock noted that each member has different experiences with regards to claims and mentioned the Long Range Planning meeting could include a session on Case Studies to help showcase what to do or not do with a given situation. Roger Carroll also expressed interest in the Social Media as this has come up in the Town of Loomis.

H.13. ERMA Refund Distribution

Michelle Minnick presented the ERMA Refund Distribution and noted that all members are receiving dividends with the exception of Loomis and Isleton. Based upon the losses in recent years SCORE will be receiving dividends in the total amount of \$52,913. A question was asked regarding the dividend distribution from the last policy year. Marcus Beverly indicated that he will follow up to determine the status of the dividend distribution from last year.

H.14. Identity Fraud Coverage

Due to the increase in number of ID Fraud cases Michelle Minnick presented the Board of Directors with coverage information regarding an ID Fraud policy to determine if the BOD would be interested in obtaining a quote from Travelers. Marcus Beverly noted that the ID Fraud coverage is



related to individual loss (stolen SSN) for city employees and their families and mentioned one of the largest benefits of this coverage is the assistance that is provided with re-issuing documents (ID cards, Social Security Cards, Attorney's fees, and lost wages). The Board of Directors was interested in receiving a quote from Travelers and as the cost is based upon the number of employees Alliant staff will use the employee count from the EAP to obtain a quote.

I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

The Board of Directors was asked if there were any topics of discussion related to member issues and the City of Biggs indicated they have an ongoing fireworks situation. It was noted that every year there is a large firework display and the city has done its best to not claim responsibility for the event but as it is held on school property and the city roads are used for travel the school has become concerned and is now asking that the City provide proof of insurance. Marcus Beverly mentioned that if the school would like proof of insurance they should be requesting that from the Fireworks Company. John Busch mentioned that the Fireworks Company does provide insurance and does name the city as additional insured. Marcus Beverly indicated that we do have Fireworks coverage but mentioned it is important to note if you have a firework event you don't obtain at least \$5 million per occurrence coverage limit and name the city as additional insured the consequence would be the SIR for SCORE would be increased by 50% (an additional \$250,000).

J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE 54956.95

At 1:00 PM, pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment of tort liability loss or public liability loss.

1. Workers' Compensation

- a. SCWA-158878 & SCWA-83291 Michael Naimo City of Susanville**
MOTION: Randy Johnson **SECOND:** John Duckett **MOTION CARRIED**
- b. SCWA-555909 Brenda Bains City of Dunsmuir**
MOTION: Kelley McKinnis **SECOND:** Don Kincade **MOTION CARRIED**
- c. SCWA-555750 Deborah Scott City of Montague**
MOTION: Randy Johnson **SECOND:** Muriel Howarth Terrell **MOTION CARRIED**
- d. SCWA-552348 Brian Brown City of Susanville**
MOTION: Kelley McKinnis **SECOND:** Randy Johnson **MOTION CARRIED**

K. REPORT FROM CLOSED SESSION

The Board returned from closed session at 1:15 PM. Mr. Carroll reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator.



L. INFORMATION ITEMS

1. CAJPA Conference – September 16-18, 2015 in South Lake Tahoe, CA
2. SCORE Resource Contact Guide
3. SCORE Certificate Request Form
4. SCORE Glossary of Terms

This was provided as an information item only.

M. CLOSING COMMENTS

There were no closing comments.

N. AJOURNMENT

The meeting was adjourned at 1:16 PM

NEXT MEETING DATE:

Respectfully Submitted,

Brooke Woodcox, Secretary

Date