



<b>President</b> Mr. Steve Baker City of Yreka	<b>Vice President</b> Mr. Wes Heathcock City of Colfax
<b>Secretary</b> Ms. Brooke Kerrigan City of Rio Dell	<b>Treasurer</b> Mr. Roger Carroll Town of Loomis

## SMALL CITIES ORGANIZED RISK EFFORT BOARD OF DIRECTORS MEETING

<b>A Action</b>
<b>I Information</b>
<b>1 Attached</b>
<b>2 Hand Out</b>
<b>3 Separate Cover</b>
<b>4 Verbal</b>

**Date:** Friday, January 25, 2019  
**Time:** 10:00 AM  
**Location:** Gaia Hotel  
 4125 Riverside Place  
 Anderson, CA

*PAGE* **A. CALL TO ORDER**

**B. ROLL CALL**

**C. APPROVAL OF AGENDA AS POSTED** A 1

**D. PUBLIC COMMENTS** I 4  
*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.*

**E. CONSENT CALENDAR** A 1  
*All matters listed in 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.*

- |  |   |
|--|---|
| <p><i>Pg. 5</i></p> <p><i>Pg. 11</i></p> <p><i>Pg. 50</i></p> <p><i>Pg. 51</i></p> <p><i>Pg. 104</i></p> <p><i>Pg. 111</i></p> <p><i>Pg. 112</i></p> | <ol style="list-style-type: none"> <li>1. Board of Directors Meeting <i>Draft</i> Minutes – November 2, 2018</li> <li>2. US Bank Custodial Account Statement – October – December 2018</li> <li>3. SCORE Checking Register – October – December 2018</li> <li>4. Investment Statements from Chandler Asset Management – October – December 2018</li> <li>5. ACI Specialty Quarterly Utilization Report – October – December 2018</li> <li>6. Target Solutions Utilization Report Summary – October – December 2018</li> <li>7. Alliant Additional Commission Opt Out letter (APIP &amp; ACIP) FY 2018-2019</li> </ol> |
|--|---|

**F. ADMINISTRATIVE REPORTS**

**1. President’s Report** I 4  
*Steve Baker will address the Board on items pertaining to SCORE.*

- 2. Excess Pool Reports** I 4  
*The Board will receive updates from the Excess Representatives of each Pool.*
- a. CJPRMA (Rep. Roger Carroll)** Minutes of the last meeting can be found at [www.cjprma.org](http://www.cjprma.org).
  - b. ERMA (Rep. John Duckett)** Minutes of the last meeting can be found at [www.ermajpa.org](http://www.ermajpa.org).
  - c. LAWCX (Rep. Steve Baker)** Minutes of the last meeting can be found at [lawcx.org](http://lawcx.org).

- 3. Alliant Update** I 4  
*Marcus Beverly will update the Board on Alliant matters pertinent to SCORE.*
  - a. Property Renewal Packet training session discussion
  - b. Michael Simmons letter
  - c. Member Directory

- G. SCORE PROGRAM COVERAGE REVIEW** I 4  
*The Board will receive a review of the SCORE coverage documents and will be provided with a summary of coverage for lines of coverage.*

Est. Time  
10:30 a

**ACIP Crime**

**H. FINANCIAL**

- Pg. 122* **1. Quarterly Financial Report – Period Ended September 30, 2018** A 1  
*Gilbert Associates will present the September 30, 2018 Quarterly Financial Report and the Board may take action to Accept and File or give direction.*

- Pg. 140* **2. LAWCX Deficit Cure Plan Options** A 1  
*The Board will determine if the balance should be paid up front (includes a discount) or if the total should be paid annually for the next 10 years (with no discount).*

- Pg. 145* **3. SCORE Dividend & Assessment Plan (DAP)** A 1  
*The Board will be asked to review and may recommend disbursement from the shared layer into the Banking Layer for some members.*

- Time Certain 11:45a* **Lunch Presentation – State of the Insurance Market 2019** I 4  
*Marcus Beverly will present the Board with information on the current state of the insurance market including emerging risks.*

**I. JPA BUSINESS**

- Pg. 151* **1. FY 19/20 Renewal Marketing Plan** A 1  
*Marcus Beverly will provide the Board with the marketing plan for FY 19/20 and an estimate of coverage rate trends.*

- Pg. 152* **2. SCORE Service Provider Survey Results** I 1  
*The Board will receive the results of the Service Provider Survey and may take action or give direction.*

- Pg. 162* **3. Property Program Appraisal Allocation** A 1  
*The Board will be presented with the options regarding the allocation of the total appraisal.*

- Pg. 163* **4. Loss Control Grant Fund Program** I 1  
*The Board will be presented with the current funding available in the Loss Control Grant Program for the FY 18/19.*

Pg. 165	<b>5. Form 700 Reporting – Annual Filing Deadline April 1, 2019</b>	I	4
	<i>The Board will be reminded of the Annual Filing deadline and how to submit required forms via the online platform.</i>		
Pg. 166	<b>6. FY 19/20 Meeting Dates and Locations</b>	A	1
	<i>The Board is asked to review &amp; approve dates and locations for the FY 19/20 meetings</i>		
Pg. 168	<b>7. FY 19/20 Service Calendar</b>	A	1
	<i>Michelle Minnick will present the Board with the FY 19/20 Service Calendar and the Board will have the opportunity to approve or make changes.</i>		
Pg. 177	<b>J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY</b>		
	<b>1. Liability</b>	A	2
	a. Joan & Cathy Lynch v. City of Yreka**		
	<b>2. Workers’ Compensation</b>		
	a. SCWA-556041 v. City of Weed**		
	b. SCWA-555810 v. City of Portola**		
	c. SCWA-555981 v. City of Portola**		
	d. SCWA-556055 v. City of Shasta Lake**		
	e. SCWA-556018 v. City of Dunsmuir**		
	f. SCWA-556012 v. City of Dunsmuir**		
	g. SCWA-555997 v. City of Yreka**		
Pg. 178	<b>K. REPORT FROM CLOSED SESSION</b>		
	<b>L. ROUNDTABLE DISCUSSION</b>	I	1
	<i>The Board is asked to review the feedback provided at the Planning Session and provide direction for action items to address the issues raised at the meeting.</i>		
	<b>M. INFORMATION ITEMS</b>	I	
	1. PARMA Conference – February 11 – 13, 2019 in Monterey, CA		4
Pg. 180	2. Glossary of Terms		1
Pg. 190	3. FY 18/19 Resource Contact Guide		1
Pg. 198	4. SCORE Travel Reimbursement Form		1
	<b>N. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES</b>	I	4
	<b>O. CLOSING COMMENTS</b>		
	<b>P. ADJOURNMENT</b>		

**UPCOMING MEETING: Board of Directors Meeting – March 29, 2019, 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](http://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.



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**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 consent calendar 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 – November 2, 2018
2. US Bank Custodial Account Statement – October – December 2018
3. SCORE Checking Register – October – December 2018
4. Investment Statements from Chandler Asset Management – October – December 2018
5. ACI Specialty Quarterly Utilization Report – October – December 2018
6. Target Solutions Utilization Report Summary – October – December 2018
7. Alliant Additional Commission Opt Out letter (APIP & ACIP) FY 2018-2019



**Small Cities Organized Risk Effort (SCORE)  
Board of Directors Meeting  
November 2, 2018**

**Member Cities Present:**

Nathan Wilkinson, City of Biggs  
Wes Heathcock, City of Colfax  
Blake Michaelson, City of Dunsmuir  
Sarah Griggs, City of Etna  
Linda Romaine, Town of Fort Jones  
Sandra Wadley, Town of Fort Jones  
Roger Carroll, Town of Loomis  
Cricket Strock, Town of Loomis

David Dunn, City of Montague  
Muriel Howarth Terrell, City of Mt. Shasta  
Melissa Klundby, City of Portola  
Brooke Kerrigan, City of Rio Dell  
Debi Savage, City of Susanville  
John Duckett, City of Shasta Lake  
Jenny Coelho, City of Tulelake  
Steve Baker, City of Yreka

**Member Cities Absent:**

City of Loyalton  
City of Live Oak

City of Isleton  
City of Weed

**Consultants & Guests**

Marcus Beverly, Alliant Insurance Services  
Michelle Minnick, Alliant Insurance Services  
Jennifer Zraick, Gilbert & Associates  
Carlos Oblites, Chandler Asset Management

Dori Zumwalt, York Risk Services  
Tom Baber, York Risk Services  
Ariel Leonhard, York Risk Services  
Arthur Ngo, Crowe Horwath

**SCORE MEMBER SERVICES**

Michelle Minnick provided the Board with a review of the current SCORE Resource Contact Guide of service providers and included a highlight of the services they offer to SCORE members.

**SCORE ADVANCED SESSION**

Marcus Beverly presented the Board with information related to the SCORE budget and calculation of premiums – he provided members with a spreadsheet to show why funding changed from the prior year.

**SCORE PROGRAM COVERAGE REVIEW**

- a. ERMA – EMPLOYMENT PRACTICES LIABILITY (EPL)



**A. CALL TO ORDER**

Mr. Steven Baker called the meeting to order at 10:09am

**B. ROLL CALL**

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

**C. APPROVAL OF AGENDA AS POSTED**

*A motion was made to approve the Agenda as posted.*

**MOTION: Nathan Wilkinson**

**SECOND: Debi Savage**

**MOTION CARRIED  
UNANIMOUSLY**

**D. PUBLIC COMMENT**

There were no public comments.

**E. CONSENT CALENDAR**

1. Board of Directors Teleconference Meeting Minutes – August 24, 2018
2. SCORE Checking Register – August—September 2018
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2018
4. Treasurer’s Report as of September 30, 2018
5. Investment Statements from Chandler Asset Management – August—September 2018
6. US Bank Account Statement – August—September 2018
7. ACI Quarterly Utilization Report – July—September 2018
8. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions
9. HCA Asset Management, LLC Property Appraisal Agreement (approved by BOD on August 24, 2018 Teleconference)
10. Target Solutions Utilization Report Summary – August—September 2018

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

**MOTION: John Duckett**

**SECOND: Roger Carroll**

**MOTION CARRIED  
UNANIMOUSLY**

**F. ADMINISTRATIVE REPORT**

**F1. PRESIDENT’S REPORT**

Mr. Steven Baker asked the Board which members have access to the Liebert Cassidy Whitmore hotline. It was mentioned there are 2 contacts (either LCW or Jackson Lewis) depending on geography.



## **F2. PROGRAM ADMINISTRATOR REPORT**

- a. Annual Vendor Service Provider Survey**
- b. Recent Cyber Breach Examples**
- c. Property Appraisal Update**

Michelle Minnick mentioned the Annual Vendor Service Provider Survey would be sent out next week and encouraged members to include their city staff to help complete – it was noted the survey has been broken out to allow cities to have the most appropriate person complete the survey (e.g. Finance Director may be best suited to answer the survey for the accounting service provider - Gilbert Associates). Cyber breach examples were provided to help cities consider cyber defenses. Members were also provided with an update regarding the upcoming property appraisal which will begin in November and conclude in December with the final appraisal to be presented in January. Lastly Marcus Beverly provided the Board with a copy of the FY 18/19 Annual Report and noted if any members require additional copies they should reach out to Program Administration.

## **G. FINANCIAL**

### **G.1. AUDITED FINANCIAL REPORT FOR YEAR ENDING JUNE 30, 2018**

Kevin Wong from Gilbert with Arthur Ngo from Crowe Horwath presented the Audited Financial Report. Annually Crowe performs a Risk Assessment prior to beginning the audit to ensure proper approval and standards were followed for all expenditure and it was noted Crowe did not identify any misstatements or deficiencies as part of the audit and issued an un-modified opinion.

*A motion was made to accept and file the Audited Financial Report as presented.*

**MOTION: Roger Carroll**

**SECOND: Nathan Wilkinson**

**MOTION CARRIED  
UNANIMOUSLY**

### **G2. CHANDLER ASSET MANAGEMENT FINANCIAL PORTFOLIO REVIEW**

Carlos Oblites provided the board with review of the current state of the economy and noted that we are in a state of growth in the economy. He mentioned that all securities are compliant.

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

**MOTION: Debi Savage**

**SECOND: Nathan Wilkinson**

**MOTION CARRIED  
UNANIMOUSLY**

### **G3. SCORE INVESTMENT POLICY**

Marcus Beverly noted that there were only a couple changes to Investment Policy which included updates to the minimum credit rating for Mortgage & Asset Backed Securities and clarifying language was added to ensure clarity of the preferred credit rating as the code was recently updated to include all versions of a category (A+, A, A-). There was also new language added to the Short Term Securities



*A motion was made to accept the changes as noted in the agenda and file.*

**MOTION: Roger Carroll**

**SECOND: Wes Heathcock**

**MOTION CARRIED  
UNANIMOUSLY**

#### **G4. RESOLUTION 18-03 – ESTABLISHING TREASURER RESPONSIBILITIES**

Marcus Beverly noted that there was a recent change to the Treasurer and President and the bank has requested a formal resolution to officially establish authority to sign on behalf of SCORE.

*A motion was made to approve the Resolution 18-03 as presented.*

**MOTION: Linda Romaine**

**SECOND: Muriel Howarth  
Terrell**

**MOTION CARRIED  
UNANIMOUSLY**

#### **G5. CHANDLER ASSET MANAGEMENT – AUTHORIZED REPRESENTATIVES**

After a discussion amongst the Board it was generally agreed that all of the officers of the SCORE Board should receive reports on Chandler investments. Staff was provided with directions to complete both of the forms and then send to the Executive Committee members to ensure accuracy prior to sending the form to Chandler for finalization.

*A motion was made to have all 4 Officers granted access to the Chandler Platform and will receive monthly reports with the President and Treasurer to be the authorized representatives for the SCORE JPA.*

**MOTION: Nathan Wilkinson**

**SECOND: Muriel Howarth  
Terrell**

**MOTION CARRIED  
UNANIMOUSLY**

#### **G6. CITY OF LOYALTON – REQUEST FOR PREMIUM PAYMENT PLAN FY 18/19**

Marcus Beverly noted that the City of Loyalton has been on a self-imposed payment plan for both the Liability and Property Programs, calculated at the city level which did not include the 3% Administrative Fee that was approved at the October 30, 2015 meeting. He noted that the City is requesting a payment plan for the Liability and Property Programs for the current fiscal year 2018-2019. Marcus mentioned that the Property Program has never been considered for a payment plan as the premium must be paid up front and the Board was asked to consider options regarding their request. Staff noted they will reach out to the City in May 2019 to determine if the City would request a payment plan for the FY 19/20 which would be presented to the Board at the June 2019 meeting.

*A motion was made to apply the payments made for the current year to the Property Program, with direction given to staff to add the 3% Administrative Fee to the remaining balance and develop a payment plan for the City with the last payment to be made in May 2019.*





**MOTION: Roger Carroll**

**SECOND: Nathan Wilkinson**

**MOTION CARRIED  
UNANIMOUSLY**

## **H. JPA BUSINESS**

### **H1. CAJPA 2018 CONFERENCE FEEDBACK**

Roger Carroll shared his experience of CAJPA and noted that this year there were different tracks for attendees to choose from (Trustees Governance) and mentioned that when members attend these conferences they can gain applicable knowledge to bring back to their cities.

### **H2. SCORE FY 18/19 CLAIMS REPORTING MANUAL**

Michelle Minnick provided the Board with copies of the updated FY 18/19 Claims Reporting Manual and encouraged members to have this placed in an easily accessible location (such as the City Clerks desk) so all employees have access to claim reporting information in the event of a claim occurring.

### **H3. SCORE LIABILITY CLAIMS AUDIT**

Marcus Beverly noted this was an excellent audit that had no recommendations and no overall issues, exceeds industry standards.

*A motion was made to accept and file the Audit Report.*

**MOTION: John Duckett**

**SECOND: Nathan Wilkinson**

**MOTION CARRIED  
UNANIMOUSLY**

### **H4. LITIGATION MANAGEMENT LESSONS LEARNED**

Tom Baber from York Risk Services Group provided the board with information about liability lessons learned regarding claims. He noted that over the last four years SCORE has a very low litigation rate (4%) as compared to other pools which is closer to 10%. He noted that is proof that our claims personnel and city employees are being proactive to address issues before a claimant seeks an attorney.

### **YORK WORKERS' COMPENSATION REPORTING ADVANCED SESSION LUNCHTIME PRESENTATION**

Dori Zumwalt from York Risk Services provided the Board with the common trends in claims. She noted that the number of claims is decreasing as they are currently pushing to close older future medical files to settle via compromise and release in an effort to close the books on the older years.

### **H5. STATE OF THE INSURANCE MARKET 2018 PRESENTATION**

This item was not presented per the request of the Board due to time constraints – this item will be presented to the Board at the January 2019 meeting.



**I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95**

**\*\*REQUESTING AUTHORITY**

At 1:14pm, pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment.

**1. Workers' Compensation Program**

- a. SCWA-61038, SCWA-555845, SCWA-556050 and SCWA-555929 vs. City of Mt. Shasta\*\*
- b. SCWA-556006 vs. City of Susanville\*\*
- c. SCWA-555835 vs. City of Weed\*\*

**J. REPORT FROM CLOSED SESSION**

The Board returned from closed session at 1:24 pm. Mr. Baker reported that the above closed session items were discussed and appropriate direction was given to Program Consultants.

**K. ROUNDTABLE DISCUSSION**

There was no discussion of this item.

**L. INFORMATION ITEMS**

1. PARMA Conference, February 10-13, 2019, Anaheim, CA
2. SCORE Resource Contact Guide
3. Glossary of Terms
4. SCORE Travel Reimbursement Form

**M. CLOSING COMMENTS**

There were no closing comments.

**N. AJOURNMENT**

The meeting was adjourned at 1:25 PM

**NEXT MEETING DATE: January 25, 2019 in Anderson, CA**

Respectfully Submitted,

---

Brooke Kerrigan, Secretary

---

Date

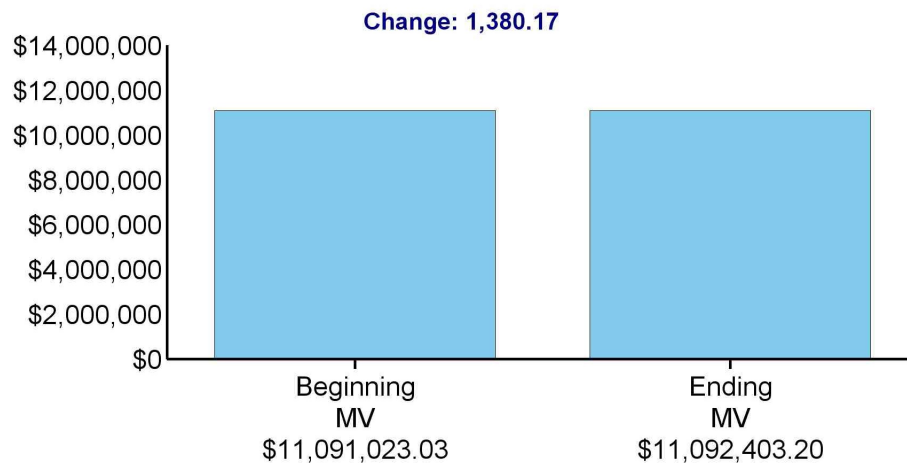


SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 1 of 24  
October 1, 2018 to October 31, 2018

**MARKET VALUE SUMMARY**

	<b>Current Period 10/01/18 to 10/31/18</b>
<b>Beginning Market Value</b>	<b>\$11,091,023.03</b>
Taxable Interest	14,752.36
Fees and Expenses	-1,219.29
Long Term Gains/Losses	134.62
Short Term Gains/Losses	1.03
Change in Investment Value	-12,288.55
<b>Ending Market Value</b>	<b>\$11,092,403.20</b>





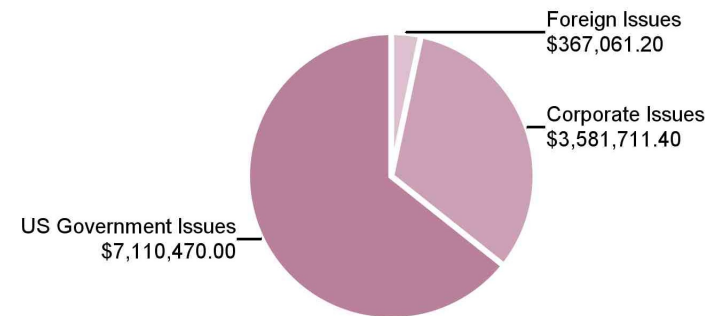
SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 2 of 24  
October 1, 2018 to October 31, 2018

### ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	33,160.60	0.30	572.43
Taxable Bonds	11,059,242.60	99.70	217,817.77
<b>Total Market Value</b>	<b>\$11,092,403.20</b>	<b>100.00</b>	<b>\$218,390.20</b>

### Fixed Income Summary





SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 3 of 24  
October 1, 2018 to October 31, 2018

---

**INCOME SUMMARY**

---

	<b>Income Received Current Period</b>
Taxable Interest	14,752.36
<b>Total Current Period Income</b>	<b>\$14,752.36</b>



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 4 of 24  
October 1, 2018 to October 31, 2018

**CASH SUMMARY**

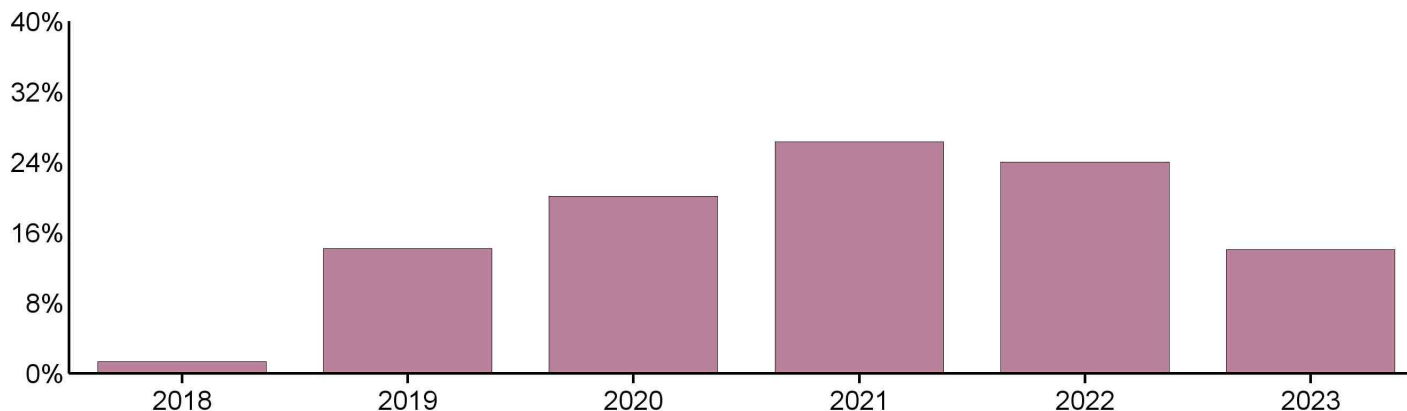
	Principal Cash	Income Cash	Total Cash
<b>Beginning Cash 10/01/2018</b>	<b>-\$861,001.00</b>	<b>\$861,001.00</b>	<b>\$0.00</b>
Taxable Interest		14,752.36	14,752.36
Fees and Expenses	-1,219.29		-1,219.29
Purchases	-298,144.50		-298,144.50
Sales	252,075.33		252,075.33
Net Money Market Activity	32,536.10		32,536.10
<b>Ending Cash 10/31/2018</b>	<b>-\$875,753.36</b>	<b>\$875,753.36</b>	<b>\$0.00</b>



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 23 of 24  
October 1, 2018 to October 31, 2018

**BOND SUMMARY**



	Par Value	Market Value	Percentage of Category
<b>MATURITY</b>			
2018	150,000.00	149,922.00	1.36
2019	1,577,962.39	1,568,702.76	14.19
2020	2,268,981.47	2,224,460.54	20.12
2021	3,020,000.00	2,909,630.15	26.31
2022	2,745,000.00	2,652,869.45	23.98
2023	1,585,000.00	1,553,657.70	14.04
<b>Total of Category</b>	<b>\$11,346,943.86</b>	<b>\$11,059,242.60</b>	<b>100.00</b>

**MOODY'S RATING**

Aaa	8,243,543.54	8,012,355.08	72.46
Aa2	395,000.00	386,011.90	3.49
A1	1,040,000.00	1,016,886.90	9.19
A2	1,060,000.00	1,048,663.00	9.48
A3	150,000.00	147,108.00	1.33



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 24 of 24  
October 1, 2018 to October 31, 2018



### BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	458,400.32	448,217.72	4.05
<b>Total of Category</b>	<b>\$11,346,943.86</b>	<b>\$11,059,242.60</b>	<b>100.00</b>

S&P RATING			
	Par Value	Market Value	Percentage of Category
AAA	593,285.42	583,165.61	5.27
AA+	3,950,000.00	3,851,240.25	34.82
AA	400,000.00	390,960.00	3.54
AA-	580,000.00	569,142.70	5.15
A+	460,000.00	453,212.00	4.10
A	795,000.00	779,135.10	7.04
A-	410,000.00	406,220.00	3.67
N/A	4,158,658.44	4,026,166.94	36.41
<b>Total of Category</b>	<b>\$11,346,943.86</b>	<b>\$11,059,242.60</b>	<b>100.00</b>

### BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.



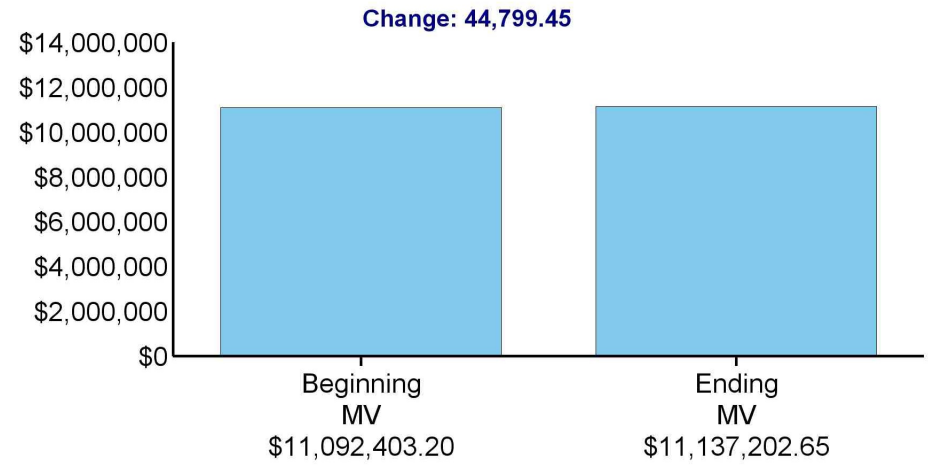


SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 1 of 24  
November 1, 2018 to November 30, 2018

**MARKET VALUE SUMMARY**

	<b>Current Period 11/01/18 to 11/30/18</b>
<b>Beginning Market Value</b>	<b>\$11,092,403.20</b>
Taxable Interest	21,838.37
Fees and Expenses	-1,218.47
Long Term Gains/Losses	-207.17
Short Term Gains/Losses	1.18
Change in Investment Value	24,385.54
<b>Ending Market Value</b>	<b>\$11,137,202.65</b>



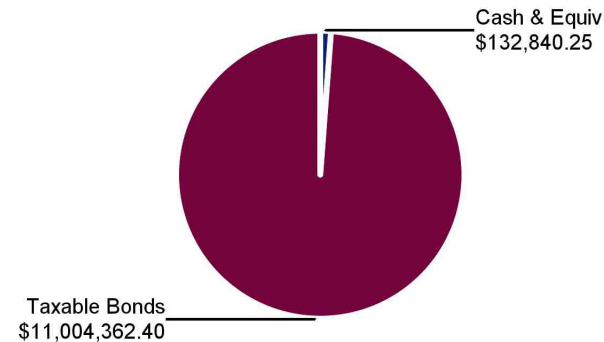


SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

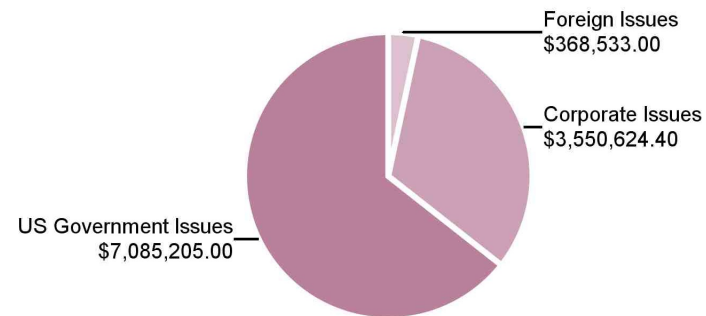
Page 2 of 24  
November 1, 2018 to November 30, 2018

**ASSET SUMMARY**

<b>Assets</b>	<b>Current Period Market Value</b>	<b>% of Total</b>	<b>Estimated Annual Income</b>
Cash & Equivalents	132,840.25	1.20	2,399.95
Taxable Bonds	11,004,362.40	98.80	218,233.53
<b>Total Market Value</b>	<b>\$11,137,202.65</b>	<b>100.00</b>	<b>\$220,633.48</b>



**Fixed Income Summary**





SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 3 of 24  
November 1, 2018 to November 30, 2018

---

**INCOME SUMMARY**

---

	<b>Income Received Current Period</b>
Taxable Interest	21,838.37
<b>Total Current Period Income</b>	<b>\$21,838.37</b>



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 4 of 24  
November 1, 2018 to November 30, 2018

**CASH SUMMARY**

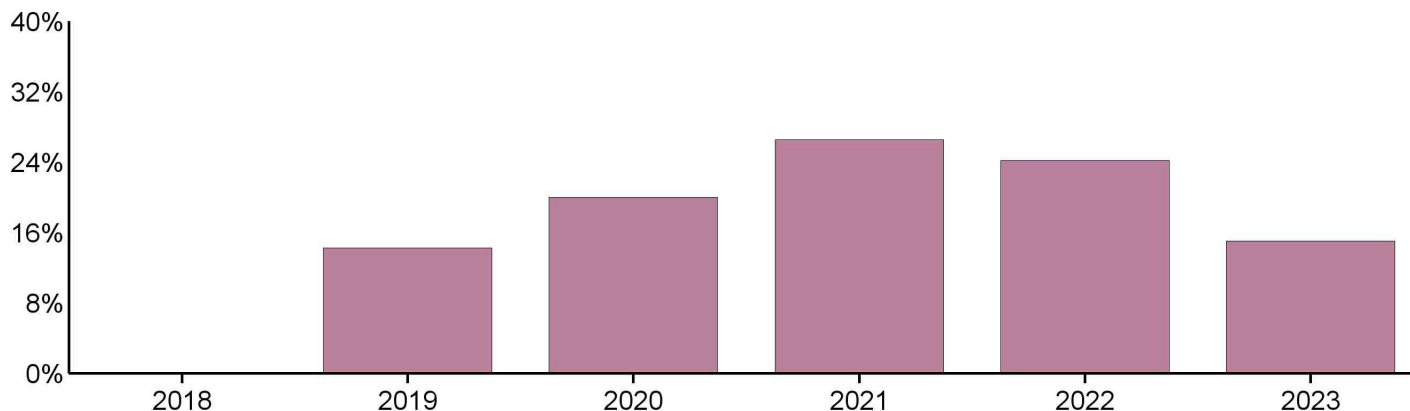
	Principal Cash	Income Cash	Total Cash
<b>Beginning Cash 11/01/2018</b>	<b>-\$875,753.36</b>	<b>\$875,753.36</b>	<b>\$0.00</b>
Taxable Interest		21,838.37	21,838.37
Fees and Expenses	-1,218.47		-1,218.47
Purchases	-101,617.00		-101,617.00
Sales	180,676.75		180,676.75
Net Money Market Activity	-99,679.65		-99,679.65
<b>Ending Cash 11/30/2018</b>	<b>-\$897,591.73</b>	<b>\$897,591.73</b>	<b>\$0.00</b>



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 23 of 24  
November 1, 2018 to November 30, 2018

**BOND SUMMARY**



	Par Value	Market Value	Percentage of Category
<b>MATURITY</b>			
2018	0.00	0.00	0.00
2019	1,575,000.00	1,565,749.30	14.23
2020	2,241,267.11	2,199,104.45	19.99
2021	3,020,000.00	2,917,640.60	26.52
2022	2,745,000.00	2,663,513.40	24.20
2023	1,685,000.00	1,658,354.65	15.06
<b>Total of Category</b>	<b>\$11,266,267.11</b>	<b>\$11,004,362.40</b>	<b>100.00</b>

**MOODY'S RATING**

Aaa	8,165,198.68	7,959,582.86	72.32
Aa2	395,000.00	386,095.20	3.51
A1	1,040,000.00	1,016,638.20	9.24
A2	1,060,000.00	1,047,117.70	9.52
A3	150,000.00	147,043.50	1.34



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 24 of 24  
November 1, 2018 to November 30, 2018



### BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	456,068.43	447,884.94	4.07
<b>Total of Category</b>	<b>\$11,266,267.11</b>	<b>\$11,004,362.40</b>	<b>100.00</b>

S&P RATING			
	Par Value	Market Value	Percentage of Category
AAA	579,380.57	570,284.21	5.18
AA+	3,900,000.00	3,814,048.75	34.66
AA	400,000.00	391,110.50	3.55
AA-	580,000.00	569,596.75	5.18
A+	460,000.00	452,830.75	4.12
A	795,000.00	777,384.45	7.06
A-	410,000.00	405,972.15	3.69
N/A	4,141,886.54	4,023,134.84	36.56
<b>Total of Category</b>	<b>\$11,266,267.11</b>	<b>\$11,004,362.40</b>	<b>100.00</b>

### BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.

**QUESTIONS?**

If you have any questions regarding your account or this statement, please contact your Administrator.

**CHRISTOPHER LEE STEWART**  
CN-OH-W5IT  
CN-OH-W5IT  
425 WALNUT STREET  
CINCINNATI OH 45202  
**Phone 513-632-4194**  
**E-mail christopher.stewart3@usbank.com**

**Portfolio Manager:**  
TRADE SERVICES PORTLAND #4  
CN-OH-W6TC  
**Phone 513-632-4949**  
**E-mail bridget.braun@usbank.com**

**ACCOUNT NUMBER: 001050986308****SMALL CITIES ORGANIZED RISK EFFORT****This statement is for the period from December 1, 2018 to December 31, 2018**

000002388 03 SP 000638980471067 P  
SMALL CITIES ORGANIZED RISK EFFORT  
2180 HARVARD STREET, SUITE 460  
SACRAMENTO, CA 95815-3329



THIS PAGE WAS INTENTIONALLY LEFT BLANK





---

**TABLE OF CONTENTS**

---

<b>Schedule</b>	<b>Page</b>
Market Value Summary .....	1
Asset Summary .....	2
Income Summary .....	3
Cash Summary .....	4
Asset Detail .....	5
Transaction Detail .....	15
Sale/Maturity Summary .....	18
Bond Summary .....	20



THIS PAGE WAS INTENTIONALLY LEFT BLANK

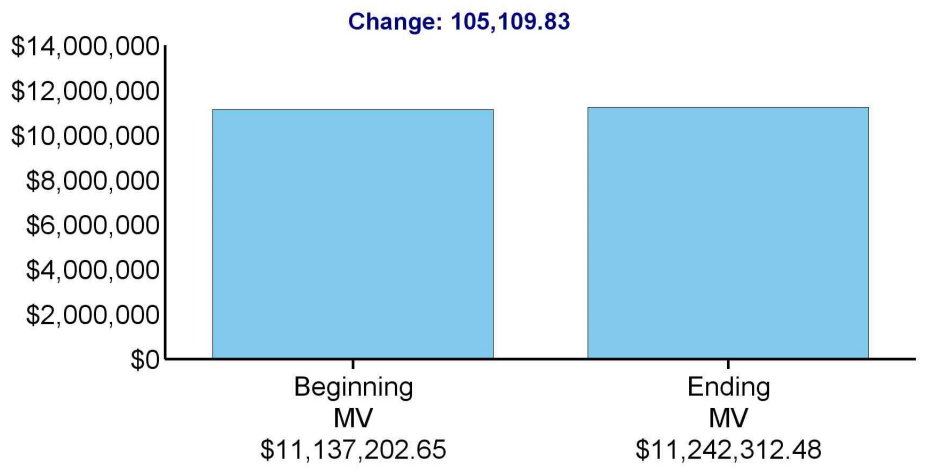


SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 1 of 21  
December 1, 2018 to December 31, 2018

**MARKET VALUE SUMMARY**

	<b>Current Period 12/01/18 to 12/31/18</b>
<b>Beginning Market Value</b>	<b>\$11,137,202.65</b>
Taxable Interest	14,440.82
Fees and Expenses	-1,220.75
Long Term Gains/Losses	0.97
Short Term Gains/Losses	1.10
Change in Investment Value	91,887.69
<b>Ending Market Value</b>	<b>\$11,242,312.48</b>





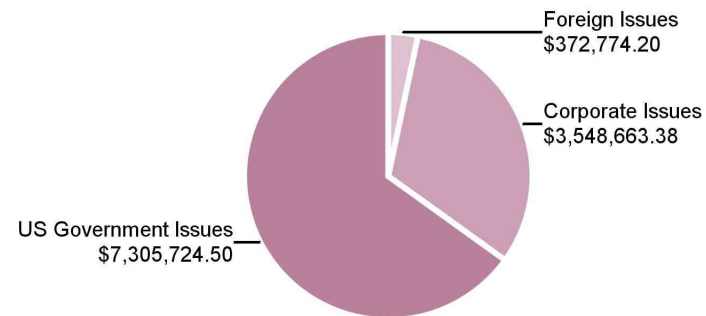
SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 2 of 21  
December 1, 2018 to December 31, 2018

**ASSET SUMMARY**

<b>Assets</b>	<b>Current Period Market Value</b>	<b>% of Total</b>	<b>Estimated Annual Income</b>
Cash & Equivalents	15,150.40	0.10	303.78
Taxable Bonds	11,227,162.08	99.90	222,884.57
<b>Total Market Value</b>	<b>\$11,242,312.48</b>	<b>100.00</b>	<b>\$223,188.35</b>

**Fixed Income Summary**





SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 3 of 21  
December 1, 2018 to December 31, 2018

---

**INCOME SUMMARY**

---

	<b>Income Received Current Period</b>
Taxable Interest	14,440.82
<b>Total Current Period Income</b>	<b>\$14,440.82</b>



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 4 of 21  
December 1, 2018 to December 31, 2018

**CASH SUMMARY**

	Principal Cash	Income Cash	Total Cash
<b>Beginning Cash 12/01/2018</b>	<b>-\$897,591.73</b>	<b>\$897,591.73</b>	<b>\$0.00</b>
Taxable Interest		14,440.82	14,440.82
Fees and Expenses	-1,220.75		-1,220.75
Purchases	-154,474.50		-154,474.50
Sales	23,564.58		23,564.58
Net Money Market Activity	117,689.85		117,689.85
<b>Ending Cash 12/31/2018</b>	<b>-\$912,032.55</b>	<b>\$912,032.55</b>	<b>\$0.00</b>



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 5 of 21  
December 1, 2018 to December 31, 2018

### ASSET DETAIL

#### Security Description

Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
<b>Cash &amp; Equivalents</b>							
<b>Cash/Money Market</b>							
First American Government - 31846V203 Oblig Fd Cl Y #3763							
15,150.400	1.0000	15,150.40	15,150.40	0.00	0.1	303.78	2.00
<b>Total Cash/Money Market</b>		<b>\$15,150.40</b>	<b>\$15,150.40</b>	<b>\$0.00</b>	<b>0.1</b>	<b>\$303.78</b>	
<b>Cash</b>							
Principal Cash		-912,032.55	-912,032.55		-8.1		
Income Cash		912,032.55	912,032.55		8.1		
<b>Total Cash</b>		<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>0.0</b>	<b>\$0.00</b>	
<b>Total Cash &amp; Equivalents</b>		<b>\$15,150.40</b>	<b>\$15,150.40</b>	<b>\$0.00</b>	<b>0.1</b>	<b>\$303.78</b>	

#### Taxable Bonds

##### US Government Issues

F H L M C M T N - 3137EADG1 1.750 05/30/2019							
150,000.000	99.6830	149,524.50	150,455.70	-931.20	1.3	2,625.00	1.76
U S Treasury Note - 912828WL0 1.500 05/31/2019							
100,000.000	99.5940	99,594.00	98,844.09	749.91	0.9	1,500.00	1.51
U S Treasury Note - 912828WW6 1.625 07/31/2019							
200,000.000	99.4650	198,930.00	199,586.61	-656.61	1.8	3,250.00	1.63



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 6 of 21  
December 1, 2018 to December 31, 2018

**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
F N M A - 3135G0ZG1 1.750 09/12/2019	175,000.000	99.3890	173,930.75	174,616.75	-686.00	1.5	3,062.50	1.76
U S Treasury Note - 912828G61 1.500 11/30/2019	125,000.000	98.9690	123,711.25	126,162.53	-2,451.28	1.1	1,875.00	1.52
U S Treasury Note - 912828H52 1.250 01/31/2020	150,000.000	98.5550	147,832.50	147,846.21	-13.71	1.3	1,875.00	1.27
U S Treasury Note - 912828XE5 1.500 05/31/2020	250,000.000	98.5310	246,327.50	247,973.49	-1,645.99	2.2	3,750.00	1.52
Federal Home Loan Bks - 313383HU8 1.750 06/12/2020	225,000.000	98.8460	222,403.50	227,929.50	-5,526.00	2.0	3,937.50	1.77
F N M A Deb - 3135G0D75 1.500 06/22/2020	225,000.000	98.5370	221,708.25	223,287.75	-1,579.50	2.0	3,375.00	1.52
U S Treasury Note - 912828XM7 1.625 07/31/2020	125,000.000	98.5820	123,227.50	125,635.18	-2,407.68	1.1	2,031.25	1.65
U S Treasury Note - 912828L99 1.375 10/31/2020	350,000.000	97.9690	342,891.50	345,124.22	-2,232.72	3.1	4,812.50	1.40
F N M A - 3135G0F73 1.500 11/30/2020	200,000.000	98.0180	196,036.00	196,460.00	-424.00	1.7	3,000.00	1.53
U S Treasury Note - 912828N89 1.375 01/31/2021	150,000.000	97.7070	146,560.50	149,162.61	-2,602.11	1.3	2,062.50	1.41





SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 7 of 21  
December 1, 2018 to December 31, 2018

**ASSET DETAIL (continued)**

**Security Description**

	<b>Shares/Face Amt</b>	<b>Price</b>	<b>Market Value</b>	<b>Tax Cost</b>	<b>Unrealized Gain/Loss</b>	<b>Percent of Total Portfolio</b>	<b>Estimated Annual Income</b>	<b>Estimated Current Yield</b>
Federal Home Loan Bks - 3130A7CV5 1.375 02/18/2021	225,000.000	97.6760	219,771.00	224,140.60	-4,369.60	2.0	3,093.75	1.41
F N M A Deb - 3135G0J20 1.375 02/26/2021	500,000.000	97.5630	487,815.00	503,455.50	-15,640.50	4.3	6,875.00	1.41
Federal Home Loan Bks - 313379RB7 1.875 06/11/2021	225,000.000	98.1400	220,815.00	226,696.50	-5,881.50	2.0	4,218.75	1.91
Federal Home Loan Bks - 3130A8QS5 1.125 07/14/2021	100,000.000	96.5760	96,576.00	99,259.00	-2,683.00	0.9	1,125.00	1.16
U S Treasury Note - 912828S76 1.125 07/31/2021	175,000.000	96.6210	169,086.75	169,080.66	6.09	1.5	1,968.75	1.16
F H L M C M T N - 3137EAEC9 1.125 08/12/2021	250,000.000	96.5810	241,452.50	247,300.00	-5,847.50	2.1	2,812.50	1.16
U S Treasury Note - 912828T34 1.125 09/30/2021	200,000.000	96.4490	192,898.00	196,680.36	-3,782.36	1.7	2,250.00	1.17
F N M A - 3135G0Q89 1.375 10/07/2021	125,000.000	96.9940	121,242.50	124,557.75	-3,315.25	1.1	1,718.75	1.42
U S Treasury Note - 912828T67 1.250 10/31/2021	100,000.000	96.6640	96,664.00	96,914.40	-250.40	0.9	1,250.00	1.29
U S Treasury Note - 912828U65 1.750 11/30/2021	125,000.000	97.9840	122,480.00	123,223.08	-743.08	1.1	2,187.50	1.79



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 8 of 21  
December 1, 2018 to December 31, 2018



**ASSET DETAIL (continued)**

**Security Description**

	<b>Shares/Face Amt</b>	<b>Price</b>	<b>Market Value</b>	<b>Tax Cost</b>	<b>Unrealized Gain/Loss</b>	<b>Percent of Total Portfolio</b>	<b>Estimated Annual Income</b>	<b>Estimated Current Yield</b>
F N M A - 3135G0S38 2.000 01/05/2022	150,000.000	98.5200	147,780.00	149,695.75	-1,915.75	1.3	3,000.00	2.03
U S Treasury Note - 912828V72 1.875 01/31/2022	125,000.000	98.2190	122,773.75	125,200.61	-2,426.86	1.1	2,343.75	1.91
Federal Home Loan Bks - 313378CR0 2.250 03/11/2022	150,000.000	98.8060	148,209.00	152,646.00	-4,437.00	1.3	3,375.00	2.28
U S Treasury Note - 912828J76 1.750 03/31/2022	175,000.000	97.7580	171,076.50	174,173.44	-3,096.94	1.5	3,062.50	1.79
F N M A - 3135G0T45 1.875 04/05/2022	250,000.000	97.9880	244,970.00	248,625.00	-3,655.00	2.2	4,687.50	1.91
U S Treasury Note - 912828XR6 1.750 05/31/2022	125,000.000	97.6250	122,031.25	124,668.39	-2,637.14	1.1	2,187.50	1.79
U S Treasury Note - 912828XW5 1.750 06/30/2022	150,000.000	97.5780	146,367.00	149,203.63	-2,836.63	1.3	2,625.00	1.79
U S Treasury Note - 912828L24 1.875 08/31/2022	300,000.000	97.8590	293,577.00	299,391.63	-5,814.63	2.6	5,625.00	1.92
U S Treasury Note - 912828L57 1.750 09/30/2022	400,000.000	97.3590	389,436.00	393,843.75	-4,407.75	3.5	7,000.00	1.80
U S Treasury Note - 912828M49 1.875 10/31/2022	100,000.000	97.7660	97,766.00	97,335.94	430.06	0.9	1,875.00	1.92



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 9 of 21  
December 1, 2018 to December 31, 2018

**ASSET DETAIL (continued)**

**Security Description**

	<b>Shares/Face Amt</b>	<b>Price</b>	<b>Market Value</b>	<b>Tax Cost</b>	<b>Unrealized Gain/Loss</b>	<b>Percent of Total Portfolio</b>	<b>Estimated Annual Income</b>	<b>Estimated Current Yield</b>
F N M A Deb - 3135G0T94 2.375 01/19/2023	250,000.000	99.2520	248,130.00	246,367.50	1,762.50	2.2	5,937.50	2.39
U S Treasury Note - 912828R69 1.625 05/31/2023	100,000.000	96.3400	96,340.00	95,144.53	1,195.47	0.9	1,625.00	1.69
Federal Home Loan Bks - 313383QR5 3.250 06/09/2023	100,000.000	102.5340	102,534.00	101,667.00	867.00	0.9	3,250.00	3.17
F H L M C - 3137EAEN5 2.750 06/19/2023	200,000.000	100.5840	201,168.00	198,836.00	2,332.00	1.8	5,500.00	2.73
Federal Home Loan Bks - 313383YJ4 3.375 09/08/2023	250,000.000	103.0020	257,505.00	253,613.50	3,891.50	2.3	8,437.50	3.28
Federal Home Loan Bks - 3130A0F70 3.375 12/08/2023	150,000.000	103.0550	154,582.50	154,474.50	108.00	1.4	5,062.50	3.27
<b>Total US Government Issues</b>			<b>\$7,305,724.50</b>	<b>\$7,389,279.66</b>	<b>-\$83,555.16</b>	<b>65.0</b>	<b>\$130,250.00</b>	

**Corporate Issues**

Wells Fargo Company - 94974BFQ8 Medium Term Note 2.150 01/15/2019	135,000.000	99.9710	134,960.85	135,160.65	-199.80	1.2	2,902.50	2.15
Cisco Systems Inc - 17275RAR3 2.125 03/01/2019	135,000.000	99.8590	134,809.65	135,315.90	-506.25	1.2	2,868.75	2.13
Eli Lilly Co - 532457BF4 1.950 03/15/2019	150,000.000	99.7730	149,659.50	149,341.50	318.00	1.3	2,925.00	1.95



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 10 of 21  
December 1, 2018 to December 31, 2018

**ASSET DETAIL (continued)**

**Security Description**

	<b>Shares/Face Amt</b>	<b>Price</b>	<b>Market Value</b>	<b>Tax Cost</b>	<b>Unrealized Gain/Loss</b>	<b>Percent of Total Portfolio</b>	<b>Estimated Annual Income</b>	<b>Estimated Current Yield</b>
American Honda Finance - 02665WAH4 Medium Term Note 2.250 08/15/2019	135,000.000	99.5300	134,365.50	136,318.95	-1,953.45	1.2	3,037.50	2.26
Bank Of Ny Mellon - 06406HCW7 Medium Term Note 2.300 09/11/2019	135,000.000	99.4800	134,298.00	135,334.80	-1,036.80	1.2	3,105.00	2.31
Hsbc USA Inc - 40428HPN6 2.375 11/13/2019	135,000.000	99.3630	134,140.05	135,329.40	-1,189.35	1.2	3,206.25	2.39
Nissan Auto Receivables Owner - 654747AB0 A B S Ser 2017 A CI 2Ab 1.470 01/15/2020	2,573.880	99.9540	2,572.70	2,573.87	-1.17	0.0	37.84	1.47
Honda Auto Receivables Owner Tr - 43814PAB6 A B S Ser 2017 3 CI A2 1.570 01/21/2020	8,859.750	99.7670	8,839.11	8,858.97	-19.86	0.1	139.10	1.57
Jpmorgan Chase Co - 46625HKA7 2.250 01/23/2020	135,000.000	99.0040	133,655.40	134,410.05	-754.65	1.2	3,037.50	2.27
Honda Auto Recievables Owner Tr - 43814QAC2 C M O Ser 2016 2 CI A3 1.390 04/15/2020	14,961.010	99.6040	14,901.76	14,960.72	-58.96	0.1	207.96	1.40
John Deere Owner Trust - 47788MAC4 A B S Ser 2016 A CI A3 1.360 04/15/2020	15,496.840	99.7660	15,460.58	15,494.40	-33.82	0.1	210.76	1.36
John Deere Owner Trust - 47788BAB0 A B S Ser 2017 B CI A2a 1.590 04/15/2020	8,211.680	99.8090	8,196.00	8,210.97	-14.97	0.1	130.57	1.59



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 11 of 21  
December 1, 2018 to December 31, 2018

**ASSET DETAIL (continued)**

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Pepsico Inc - 713448CS5 1.850 04/30/2020	110,000.000	98.5520	108,407.20	109,937.30	-1,530.10	1.0	2,035.00	1.88
Qualcomm Inc - 747525AD5 2.250 05/20/2020	140,000.000	98.6100	138,054.00	139,254.40	-1,200.40	1.2	3,150.00	2.28
Toyota Auto Receivables Owner - 89238BAB8 A B S Ser 2018 A CI A2a 2.100 10/15/2020	107,599.370	99.6100	107,179.73	107,588.37	-408.64	1.0	2,259.59	2.11
Ace Ina Holdings - 00440EAT4 2.300 11/03/2020	150,000.000	98.5700	147,855.00	150,180.00	-2,325.00	1.3	3,450.00	2.33
Exxon Mobil Corporation - 30231GAV4 2.222 03/01/2021	150,000.000	98.5600	147,840.00	151,124.80	-3,284.80	1.3	3,333.00	2.25
General Dynamics Corp - 369550BE7 3.000 05/11/2021	80,000.000	100.0810	80,064.80	79,444.00	620.80	0.7	2,400.00	3.00
Chevron Corp - 166764BG4 2.100 05/16/2021	145,000.000	98.0700	142,201.50	144,150.30	-1,948.80	1.3	3,045.00	2.14
State Street Corp - 857477AV5 1.950 05/19/2021	75,000.000	97.1920	72,894.00	74,961.00	-2,067.00	0.6	1,462.50	2.01
Microsoft Corp - 594918BP8 1.550 08/08/2021	140,000.000	97.1470	136,005.80	139,739.55	-3,733.75	1.2	2,170.00	1.60
Oracle Corp - 68389XBK0 1.900 09/15/2021	150,000.000	97.0210	145,531.50	144,499.50	1,032.00	1.3	2,850.00	1.96



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 12 of 21  
December 1, 2018 to December 31, 2018

**ASSET DETAIL (continued)**

**Security Description**

	<b>Shares/Face Amt</b>	<b>Price</b>	<b>Market Value</b>	<b>Tax Cost</b>	<b>Unrealized Gain/Loss</b>	<b>Percent of Total Portfolio</b>	<b>Estimated Annual Income</b>	<b>Estimated Current Yield</b>
John Deere Owner Trust - 47788BAD6 A B S Ser 2017 B CI A3 1.820 10/15/2021	25,000.000	98.8700	24,717.50	24,998.17	-280.67	0.2	455.00	1.84
US Bancorp - 91159HHP8 Medium Term Note 2.625 01/24/2022	135,000.000	98.4810	132,949.35	136,571.40	-3,622.05	1.2	3,543.75	2.66
John Deere Owner Trust - 47788CAC6 A B S Ser 2018 A CI A3 2.660 04/18/2022	35,000.000	99.6760	34,886.60	34,997.48	-110.88	0.3	931.00	2.67
Honda Auto Receivables - 43814UAG4 A B S Ser 2018 2 CI A3 3.010 05/18/2022	45,000.000	100.0990	45,044.55	44,999.02	45.53	0.4	1,354.50	3.01
Honda Auto Receivables Owner - 43815HAC1 A B S Ser 2018 3 CI A3 2.950 08/22/2022	95,000.000	100.0630	95,059.85	94,986.97	72.88	0.8	2,802.50	2.95
American Express Credit Account - 02582JHE3 A B S Ser 2017 3 CI A 1.770 11/15/2022	100,000.000	98.5690	98,569.00	98,062.50	506.50	0.9	1,770.00	1.80
John Deere Owner Trust - 47788EAC2 C M O Ser 2018 B CI A3 3.080 11/15/2022	110,000.000	100.4880	110,536.80	109,991.66	545.14	1.0	3,388.00	3.06
John Deere Capital Corp - 24422EUA5 Medium Term Note 2.700 01/06/2023	150,000.000	97.5260	146,289.00	146,686.50	-397.50	1.3	4,050.00	2.77



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 13 of 21  
December 1, 2018 to December 31, 2018

**ASSET DETAIL (continued)**

**Security Description**

	<b>Shares/Face Amt</b>	<b>Price</b>	<b>Market Value</b>	<b>Tax Cost</b>	<b>Unrealized Gain/Loss</b>	<b>Percent of Total Portfolio</b>	<b>Estimated Annual Income</b>	<b>Estimated Current Yield</b>
IBM Credit Corp - 44932HAH6 3.000 02/06/2023	150,000.000	98.0840	147,126.00	149,350.50	-2,224.50	1.3	4,500.00	3.06
Berkshire Hathaway Inc - 084670BR8 2.750 03/15/2023	150,000.000	98.1680	147,252.00	146,457.00	795.00	1.3	4,125.00	2.80
Nissan Auto Receivables - 65479GAD1 A B S Ser 2018 B CI A3 3.060 03/15/2023	85,000.000	100.3860	85,328.10	84,997.25	330.85	0.8	2,601.00	3.05
Merck Co Inc - 58933YAF2 2.800 05/18/2023	150,000.000	98.6540	147,981.00	146,148.00	1,833.00	1.3	4,200.00	2.84
Walmart Inc - 931142EK5 3.400 06/26/2023	100,000.000	101.0310	101,031.00	99,974.00	1,057.00	0.9	3,400.00	3.36
<b>Total Corporate Issues</b>			<b>\$3,548,663.38</b>	<b>\$3,570,409.85</b>	<b>-\$21,746.47</b>	<b>31.6</b>	<b>\$85,084.57</b>	

**Foreign Issues**

International Bank M T N - 45950KCM0 2.250 01/25/2021	80,000.000	99.3440	79,475.20	79,764.80	-289.60	0.7	1,800.00	2.26
International Bank - 459058FY4 2.000 01/26/2022	200,000.000	98.2430	196,486.00	199,032.00	-2,546.00	1.7	4,000.00	2.04



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 14 of 21  
December 1, 2018 to December 31, 2018

**ASSET DETAIL (continued)**

**Security Description**

	<b>Shares/Face Amt</b>	<b>Price</b>	<b>Market Value</b>	<b>Tax Cost</b>	<b>Unrealized Gain/Loss</b>	<b>Percent of Total Portfolio</b>	<b>Estimated Annual Income</b>	<b>Estimated Current Yield</b>
Inter American Devel Bk - 4581X0CZ9 1.750 09/14/2022	100,000.000	96.8130	96,813.00	98,067.00	-1,254.00	0.9	1,750.00	1.81
<b>Total Foreign Issues</b>			<b>\$372,774.20</b>	<b>\$376,863.80</b>	<b>-\$4,089.60</b>	<b>3.3</b>	<b>\$7,550.00</b>	
<b>Total Taxable Bonds</b>			<b>\$11,227,162.08</b>	<b>\$11,336,553.31</b>	<b>-\$109,391.23</b>	<b>99.9</b>	<b>\$222,884.57</b>	
<b>Total Assets</b>			<b>\$11,242,312.48</b>	<b>\$11,351,703.71</b>	<b>-\$109,391.23</b>	<b>100.0</b>	<b>\$223,188.35</b>	
<b>Estimated Current Yield</b>								<b>1.98</b>

**ASSET DETAIL MESSAGES**

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.





SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 15 of 21  
December 1, 2018 to December 31, 2018

**TRANSACTION DETAIL**

<b>Date Posted</b>	<b>Activity</b>	<b>Description</b>	<b>Income Cash</b>	<b>Principal Cash</b>	<b>Tax Cost</b>
<b>Beginning Balance 12/01/2018</b>			<b>\$897,591.73</b>	<b>-\$897,591.73</b>	<b>\$11,338,481.57</b>
12/03/18	Asset Income	Interest Earned On First Am Govt Ob Fd Cl Y Interest From 11/1/18 To 11/30/18	106.74		
12/06/18	Cash Disbursement	Cash Disbursement Paid To Chandler Asset Management Investment Counsel Fee For Pe Ending 11/30/2018		-1,116.58	
12/10/18	Asset Income	Interest Earned On F H L B Deb 3.250% 6/09/23 0.01625 USD/\$1 Pv On 100,000 Par Value Due 12/9/18	1,625.00		
12/11/18	Asset Income	Interest Earned On F H L B Deb 1.875% 6/11/21 0.009375 USD/\$1 Pv On 225,000 Par Value Due 12/11/18	2,109.38		
12/12/18	Asset Income	Interest Earned On F H L B Deb 1.750% 6/12/20 0.00875 USD/\$1 Pv On 225,000 Par Value Due 12/12/18	1,968.75		
12/17/18	Asset Income	Interest Earned On John Deere Owner 1.590% 4/15/20 \$0.00133/Pv On 9,597.01 Pv Due 12/15/18	12.72		
12/17/18	Sale	Paid Down 1,385.33 Par Value Of John Deere Owner 1.590% 4/15/20 Trade Date 12/15/18		1,385.33	-1,385.21
12/17/18	Asset Income	Interest Earned On American Express 1.770% 11/15/22 0.001475 USD/\$1 Pv On 100,000 Par Value Due 12/15/18	147.50		
12/17/18	Asset Income	Interest Earned On Honda Auto 1.390% 4/15/20 \$0.00116/Pv On 17,733.65 Pv Due 12/15/18	20.54		
12/17/18	Sale	Paid Down 2,772.64 Par Value Of Honda Auto 1.390% 4/15/20 Trade Date 12/15/18		2,772.64	-2,772.59
12/17/18	Asset Income	Interest Earned On John Deere Owner 1.820% 10/15/21 \$0.00152/Pv On 25,000.00 Pv Due 12/15/18	37.92		



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 16 of 21  
December 1, 2018 to December 31, 2018

**TRANSACTION DETAIL (continued)**

<b>Date Posted</b>	<b>Activity</b>	<b>Description</b>	<b>Income Cash</b>	<b>Principal Cash</b>	<b>Tax Cost</b>
12/17/18	Asset Income	Interest Earned On John Deere Owner 2.660% 4/18/22 \$0.00222/Pv On 35,000.00 Pv Due 12/15/18	77.58		
12/17/18	Asset Income	Interest Earned On John Deere Owner 3.080% 11/15/22 \$0.00257/Pv On 110,000.00 Pv Due 12/15/18	282.33		
12/17/18	Asset Income	Interest Earned On John Deere Owner 1.360% 4/15/20 \$0.00113/Pv On 19,184.38 Pv Due 12/15/18	21.74		
12/17/18	Sale	Paid Down 3,687.54 Par Value Of John Deere Owner 1.360% 4/15/20 Trade Date 12/15/18		3,687.54	-3,686.96
12/17/18	Asset Income	Interest Earned On Nissan Auto 1.470% 1/15/20 \$0.00123/Pv On 5,371.50 Pv Due 12/15/18	6.58		
12/17/18	Sale	Paid Down 2,797.62 Par Value Of Nissan Auto 1.470% 1/15/20 Trade Date 12/15/18		2,797.62	-2,797.60
12/17/18	Asset Income	Interest Earned On Nissan Auto 3.060% 3/15/23 \$0.00255/Pv On 85,000.00 Pv Due 12/15/18	216.75		
12/17/18	Asset Income	Interest Earned On Toyota Auto 2.100% 10/15/20 \$0.00175/Pv On 118,312.14 Pv Due 12/15/18	207.05		
12/17/18	Sale	Paid Down 10,712.77 Par Value Of Toyota Auto 2.100% 10/15/20 Trade Date 12/15/18		10,712.77	-10,711.67
12/18/18	Asset Income	Interest Earned On Honda Auto 1.570% 1/21/20 \$0.00131/Pv On 11,068.43 Pv Due 12/18/18	14.48		
12/18/18	Sale	Paid Down 2,208.68 Par Value Of Honda Auto 1.570% 1/21/20 Trade Date 12/18/18		2,208.68	-2,208.48



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 17 of 21  
December 1, 2018 to December 31, 2018

**TRANSACTION DETAIL (continued)**

<b>Date Posted</b>	<b>Activity</b>	<b>Description</b>	<b>Income Cash</b>	<b>Principal Cash</b>	<b>Tax Cost</b>
12/18/18	Asset Income	Interest Earned On Honda Auto 3.010% 5/18/22 0.002508 USD/\$1 Pv On 45,000 Par Value Due 12/18/18	112.88		
12/19/18	Asset Income	Interest Earned On F H L M C 2.750% 6/19/23 0.014361 USD/\$1 Pv On 200,000 Par Value Due 12/19/18	2,872.22		
12/21/18	Asset Income	Interest Earned On Honda Auto 2.950% 8/22/22 \$0.00246/Pv On 95,000.00 Pv Due 12/21/18	233.54		
12/24/18	Fee	Trust Fees Collected Charged For Period 11/01/2018 Thru 11/30/2018		-104.17	
12/24/18	Asset Income	Interest Earned On F N M A Deb 1.500% 6/22/20 0.0075 USD/\$1 Pv On 225,000 Par Value Due 12/22/18	1,687.50		
12/26/18	Asset Income	Interest Earned On Walmart Inc 3.400% 6/26/23 0.016906 USD/\$1 Pv On 100,000 Par Value Due 12/26/18	1,690.56		
12/31/18	Asset Income	Interest Earned On U S Treasury Nt 1.750% 6/30/22 0.00875 USD/\$1 Pv On 150,000 Par Value Due 12/31/18	1,312.50		
12/31/18	Purchase	Purchased 150,000 Par Value Of F H L B Deb 3.375% 12/08/23 Trade Date 12/31/18 Purchased Through Pershing LLC Swift External Ref#: 8836503133413686 150,000 Par Value At 102.983 %		-154,474.50	154,474.50
12/31/18	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of F H L B Deb 3.375% 12/08/23 Income Debit 323.44- USD	-323.44		
	Purchase	Combined Purchases For The Period 12/ 1/18 - 12/31/18 Of First Am Govt Ob Fd Cl Y		-38,224.67	38,224.67
	Sale	Combined Sales For The Period 12/ 1/18 - 12/31/18 Of First Am Govt Ob Fd Cl Y		155,914.52	-155,914.52
<b>Ending Balance 12/31/2018</b>			<b>\$912,032.55</b>	<b>-\$912,032.55</b>	<b>\$11,351,703.71</b>

SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308Page 18 of 21  
December 1, 2018 to December 31, 2018**SALE/MATURITY SUMMARY**

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
<b>Taxable Bonds</b>				
<b>Honda Auto Receivables Owner Tr</b>				
<b>A B S Ser 2017 3 CI A2</b>				
<b>1.570 01/21/2020</b>				
<b>43814PAB6</b>				
12/18/18	Paid Down 2,208.68 Par Value Trade Date 12/18/18	-2,208.48	2,208.68	0.20
<b>Honda Auto Recievables Owner Tr</b>				
<b>C M O Ser 2016 2 CI A3</b>				
<b>1.390 04/15/2020</b>				
<b>43814QAC2</b>				
12/17/18	Paid Down 2,772.64 Par Value Trade Date 12/15/18	-2,772.59	2,772.64	0.05
<b>John Deere Owner Trust</b>				
<b>A B S Ser 2016 A CI A3</b>				
<b>1.360 04/15/2020</b>				
<b>47788MAC4</b>				
12/17/18	Paid Down 3,687.54 Par Value Trade Date 12/15/18	-3,686.96	3,687.54	0.58
<b>John Deere Owner Trust</b>				
<b>A B S Ser 2017 B CI A2a</b>				
<b>1.590 04/15/2020</b>				
<b>47788BAB0</b>				
12/17/18	Paid Down 1,385.33 Par Value Trade Date 12/15/18	-1,385.21	1,385.33	0.12



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 19 of 21  
December 1, 2018 to December 31, 2018

**SALE/MATURITY SUMMARY (continued)**

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
<b>Nissan Auto Receivables Owner</b>				
A B S Ser 2017 A CI 2Ab				
1.470 01/15/2020				
654747AB0				
12/17/18	Paid Down 2,797.62 Par Value Trade Date 12/15/18	-2,797.60	2,797.62	0.02
<b>Toyota Auto Receivables Owner</b>				
A B S Ser 2018 A CI A2a				
2.100 10/15/2020				
TA22120				
12/17/18	Paid Down 10,712.77 Par Value Trade Date 12/15/18	-10,711.67	10,712.77	1.10
<b>Total Taxable Bonds</b>		<b>-\$23,562.51</b>	<b>\$23,564.58</b>	<b>\$2.07</b>
<b>Total Sales &amp; Maturities</b>		<b>-\$23,562.51</b>	<b>\$23,564.58</b>	<b>\$2.07</b>

**SALE/MATURITY SUMMARY MESSAGES**

Estimated Year-To-Date Short-Term Gain (Loss): \$6.05

Estimated Year-To-Date Long-Term Gain (Loss): \$23,774.79

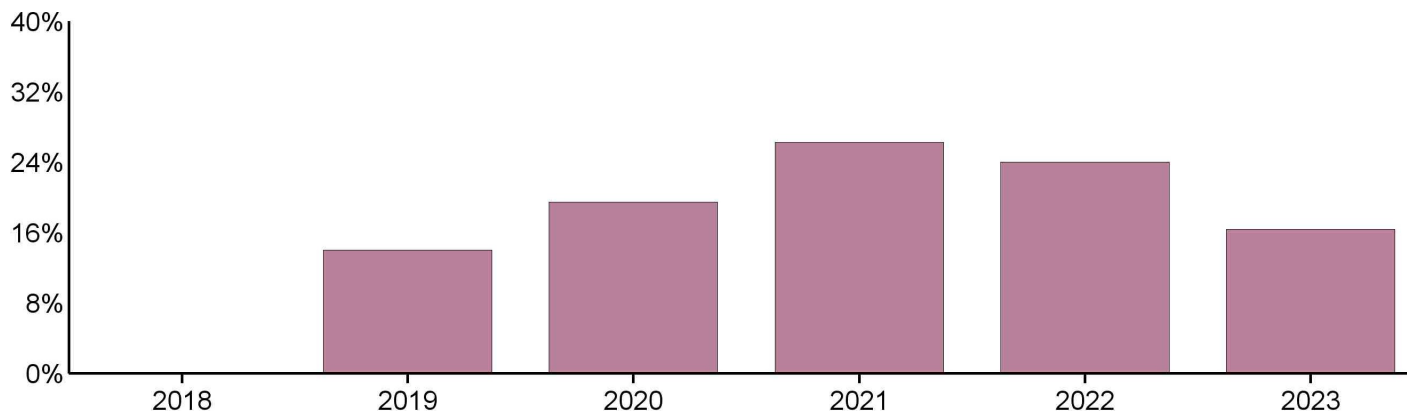
Estimates should not be used for tax purposes



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 20 of 21  
December 1, 2018 to December 31, 2018

**BOND SUMMARY**



	Par Value	Market Value	Percentage of Category
<b>MATURITY</b>			
2018	0.00	0.00	0.00
2019	1,575,000.00	1,567,924.05	13.97
2020	2,217,702.53	2,185,548.23	19.47
2021	3,020,000.00	2,944,091.55	26.23
2022	2,745,000.00	2,694,331.65	23.99
2023	1,835,000.00	1,835,266.60	16.34
<b>Total of Category</b>	<b>\$11,392,702.53</b>	<b>\$11,227,162.08</b>	<b>100.00</b>

**MOODY'S RATING**

Aaa	8,293,842.78	8,163,203.12	72.71
Aa2	395,000.00	390,484.50	3.48
A1	1,040,000.00	1,023,996.70	9.12
A2	1,060,000.00	1,051,189.10	9.36
A3	150,000.00	147,855.00	1.32



SMALL CITIES ORGANIZED  
ACCOUNT NUMBER: 001050986308

Page 21 of 21  
December 1, 2018 to December 31, 2018

**BOND SUMMARY (continued)**

	Par Value	Market Value	Percentage of Category
N/A	453,859.75	450,433.66	4.01
<b>Total of Category</b>	<b>\$11,392,702.53</b>	<b>\$11,227,162.08</b>	<b>100.00</b>

<b>S&amp;P RATING</b>			
AAA	566,459.12	560,441.49	4.99
AA+	4,050,000.00	4,003,993.50	35.66
AA	545,000.00	538,465.50	4.80
AA-	435,000.00	430,000.65	3.83
A+	460,000.00	455,786.85	4.06
A	795,000.00	782,602.05	6.97
A-	410,000.00	406,670.25	3.62
N/A	4,131,243.41	4,049,201.79	36.07
<b>Total of Category</b>	<b>\$11,392,702.53</b>	<b>\$11,227,162.08</b>	<b>100.00</b>

**BOND SUMMARY MESSAGES**

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.



THIS PAGE WAS INTENTIONALLY LEFT BLANK



## 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  
Transactions by Account  
As of December 31, 2018**

Type	Date	Num	Memo	Class	Split	Debit	Credit	Balance
<b>100 · CASH IN BANK</b>								<b>1,976,136.57</b>
<b>100-01 · Mechanics Bank - Main</b>								<b>1,976,136.57</b>
Transfer	10/02/2018		Funds Transfer		106-01 · Trust - Liab - MB 7380		5,282.98	1,970,853.59
Transfer	10/02/2018		Funds Transfer		106-02 · Trust - WC - MB 7379		14,830.30	1,956,023.29
General Journal	10/05/2018	JLZ 90	DKF Solutions Group, LLC		1072 · Bill.com Money Out Clearing		8,750.00	1,947,273.29
General Journal	10/12/2018	JLZ 09-03	CAJPA Reimb		1072 · Bill.com Money Out Clearing		651.93	1,946,621.36
Transfer	10/16/2018		Funds Transfer		106-01 · Trust - Liab - MB 7380		638.94	1,945,982.42
Transfer	10/16/2018		Funds Transfer		106-02 · Trust - WC - MB 7379		17,285.09	1,928,697.33
Check	10/16/2018		Service Charge	ADMINISTRATIVE	601 · Checking Account Bank Fees		25.00	1,928,672.33
General Journal	10/18/2018	JLZ 09-04	Michelle Minnick		1072 · Bill.com Money Out Clearing		25.00	1,928,647.33
General Journal	10/18/2018	JLZ 09-04	York Insurance Services Group, Inc-CA		1072 · Bill.com Money Out Clearing		16,747.09	1,911,900.24
General Journal	10/24/2018	JLZ 09-02	Marcus Beverly		1072 · Bill.com Money Out Clearing		407.98	1,911,492.26
General Journal	10/24/2018	JLZ 09-02	Michelle Minnick		1072 · Bill.com Money Out Clearing		99.50	1,911,392.76
General Journal	10/24/2018	JLZ 09-02	RMS		1072 · Bill.com Money Out Clearing		2,950.00	1,908,442.76
Deposit	10/26/2018		Deposit		-SPLIT-	349,276.89		2,257,719.65
General Journal	10/29/2018	JLZ 72	Bill.com 10/29/18 Credit Confirmation P18090601 - 3191242		-SPLIT-	150.00		2,257,869.65
General Journal	10/30/2018	JLZ 87	Crowe Horwath LLP		1072 · Bill.com Money Out Clearing		19,350.00	2,238,519.65
General Journal	10/30/2018	JLZ 87	Escape Redding		1072 · Bill.com Money Out Clearing		200.00	2,238,319.65
General Journal	10/31/2018	JLZ 88	-MULTIPLE-	Workers' Comp	180-01 · Recovery WC	7,137.90		2,245,457.55
Deposit	10/31/2018		Interest	ADMINISTRATIVE	Mechanics Bank	18.10		2,245,475.65
General Journal	11/01/2018	JLZ 86	Allied Printing Company		1072 · Bill.com Money Out Clearing		317.17	2,245,158.48
General Journal	11/01/2018	JLZ 86	DKF Solutions Group, LLC		1072 · Bill.com Money Out Clearing		8,750.00	2,236,408.48
General Journal	11/01/2018	JLZ 86	Gibbons & Conley		1072 · Bill.com Money Out Clearing		1,450.88	2,234,957.60
General Journal	11/01/2018	JLZ 86	Michelle Minnick		1072 · Bill.com Money Out Clearing		42.11	2,234,915.49
Transfer	11/05/2018		Funds Transfer		106-01 · Trust - Liab - MB 7380		6,573.64	2,228,341.85
Transfer	11/05/2018		Funds Transfer		106-02 · Trust - WC - MB 7379		40,315.00	2,188,026.85
Transfer	11/06/2018		Funds Transfer		106-02 · Trust - WC - MB 7379		20,000.00	2,168,026.85
General Journal	11/08/2018	JLZ 85	Brooke Kerrigan		1072 · Bill.com Money Out Clearing		202.74	2,167,824.11
General Journal	11/08/2018	JLZ 85	City of Rio Dell		1072 · Bill.com Money Out Clearing		210.92	2,167,613.19
Transfer	11/13/2018		Funds Transfer		106-02 · Trust - WC - MB 7379		21,241.50	2,146,371.69
General Journal	11/14/2018	JLZ 10-05	DJ Elliot		1072 · Bill.com Money Out Clearing		330.00	2,146,041.69
General Journal	11/14/2018	JLZ 10-05	Gaia Hotel		1072 · Bill.com Money Out Clearing		6,355.79	2,139,685.90
General Journal	11/14/2018	JLZ 10-05	Jackson Lewis		1072 · Bill.com Money Out Clearing		2,150.00	2,137,535.90
General Journal	11/14/2018	JLZ 10-05	Michelle Minnick		1072 · Bill.com Money Out Clearing		109.66	2,137,426.24
General Journal	11/15/2018	JLZ 10-04	York Insurance Services Group, Inc-CA		1072 · Bill.com Money Out Clearing		8,287.50	2,129,138.74
General Journal	11/16/2018	JLZ 10-03	Void check 2957 dated 12/1/17		610 · Member Conference Reimbursement	450.00		2,129,588.74
Transfer	11/16/2018		Funds Transfer		106-02 · Trust - WC - MB 7379		26,489.89	2,103,098.85
General Journal	11/20/2018	JLZ 10-08	York Insurance Services Group, Inc-CA		1072 · Bill.com Money Out Clearing		8,459.59	2,094,639.26
General Journal	11/21/2018	JLZ 10-12	City of Biggs		1072 · Bill.com Money Out Clearing		1,979.54	2,092,659.72
General Journal	11/21/2018	JLZ 10-12	City of Montague		1072 · Bill.com Money Out Clearing		450.00	2,092,209.72
General Journal	11/21/2018	JLZ 89	LAWCX EFT	Workers' Comp	180-01 · Recovery WC	604.50		2,092,814.22
General Journal	11/27/2018	JLZ 10-06	Melissa Klundby		1072 · Bill.com Money Out Clearing		209.28	2,092,604.94
Deposit	11/27/2018		Deposit		-SPLIT-	196,043.46		2,288,648.40
Deposit	11/30/2018		Interest	ADMINISTRATIVE	Mechanics Bank	17.79		2,288,666.19
General Journal	12/03/2018	JLZ 10-07	DKF Solutions Group, LLC		1072 · Bill.com Money Out Clearing		8,750.00	2,279,916.19
Transfer	12/04/2018		Funds Transfer		106-01 · Trust - Liab - MB 7380		732.75	2,279,183.44
Transfer	12/04/2018		Funds Transfer		106-02 · Trust - WC - MB 7379		14,764.08	2,264,419.36
General Journal	12/06/2018	JLZ 10-11	City of Yreka		1072 · Bill.com Money Out Clearing		12,809.72	2,251,609.64
Deposit	12/07/2018		Deposit		12000 · Undeposited Funds	1,441.64		2,253,051.28
General Journal	12/11/2018	JLZ 10-10	Town of Loomis		1072 · Bill.com Money Out Clearing		39.24	2,253,012.04
General Journal	12/14/2018	JLZ 10-09	City of Mt. Shasta		1072 · Bill.com Money Out Clearing		108.90	2,252,903.14
General Journal	12/14/2018	JLZ 10-09	Gibbons & Conley		1072 · Bill.com Money Out Clearing		74.00	2,252,829.14
General Journal	12/14/2018	JLZ 10-09	Muriel Terrell		1072 · Bill.com Money Out Clearing		79.57	2,252,749.57
General Journal	12/14/2018	JLZ 10-09	York Insurance Services Group, Inc-CA		1072 · Bill.com Money Out Clearing		16,747.09	2,236,002.48
Transfer	12/14/2018		Funds Transfer		106-01 · Trust - Liab - MB 7380		20,894.28	2,215,108.20
General Journal	12/20/2018	JLZ 89	LAWCX EFT	Workers' Comp	-SPLIT-	1,675.44		2,216,783.64
General Journal	12/24/2018	JLZ 11-02	Department of Industrial Relations		1072 · Bill.com Money Out Clearing		26,561.99	2,190,221.65
General Journal	12/28/2018	JLZ 11-03	Gilbert Associates, Inc.		1072 · Bill.com Money Out Clearing		14,190.66	2,176,030.99
Deposit	12/31/2018		Interest	ADMINISTRATIVE	Mechanics Bank	18.91		2,176,049.90
Total 100-01 · Mechanics Bank - Main						<u>556,834.63</u>	<u>356,921.30</u>	<u>2,176,049.90</u>
Total 100 · CASH IN BANK						<u>556,834.63</u>	<u>356,921.30</u>	<u>2,176,049.90</u>
<b>TOTAL</b>						<u><b>556,834.63</b></u>	<u><b>356,921.30</b></u>	<u><b>2,176,049.90</b></u>



# Small Cities Organized Risk Effort - Account #590

## MONTHLY ACCOUNT STATEMENT

OCTOBER 1, 2018 THROUGH OCTOBER 31, 2018

### Chandler Team:

For questions about your account, please call (800) 317-4747,  
or contact [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

### Custodian

US Bank  
Christopher Isles  
(503) 464-3685

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

*Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.*



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	2.38
Average Coupon	1.92%
Average Purchase YTM	2.05%
Average Market YTM	3.00%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.61 yrs
Average Life	2.50 yrs

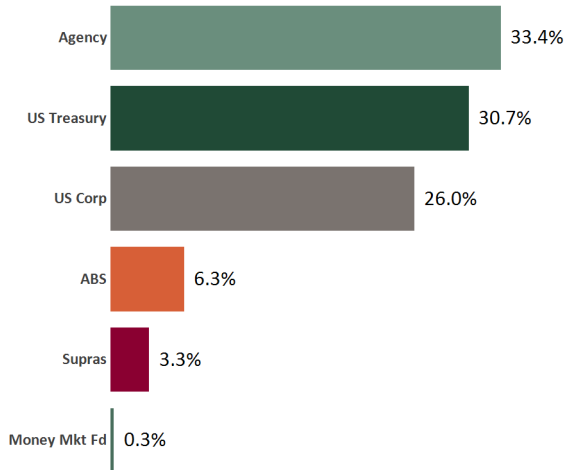
**ACCOUNT SUMMARY**

	Beg. Values as of 9/30/18	End Values as of 10/31/18
Market Value	11,097,171	11,092,392
Accrued Interest	43,611	52,851
<b>Total Market Value</b>	<b>11,140,782</b>	<b>11,145,242</b>
Income Earned	18,787	18,941
Cont/WD		-1,219
Par	11,371,397	11,380,104
Book Value	11,327,072	11,335,128
Cost Value	11,310,555	11,318,068

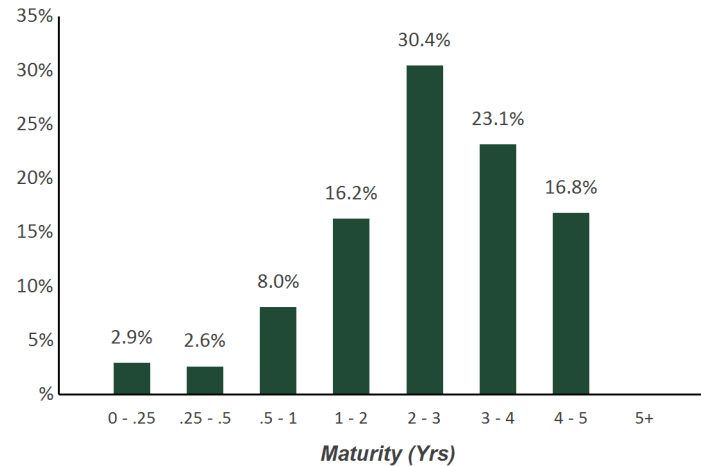
**TOP ISSUERS**

Government of United States	30.7%
Federal National Mortgage Assoc	17.7%
Federal Home Loan Bank	10.4%
Federal Home Loan Mortgage Corp	5.3%
John Deere ABS	1.9%
Intl Bank Recon and Development	1.7%
Honda ABS	1.6%
Eli Lilly & Co	1.3%
<b>Total</b>	<b>70.6%</b>

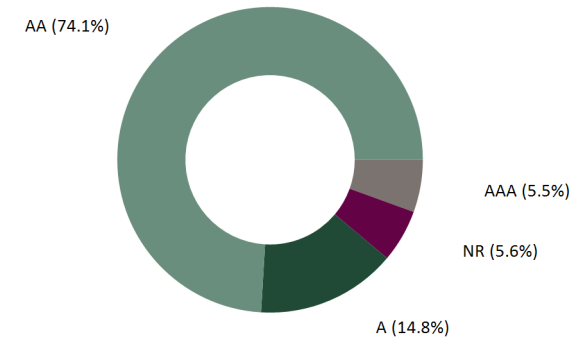
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	3/31/2006
Small Cities Organized Risk Effort	0.05%	0.31%	0.19%	-0.05%	0.24%	0.72%	0.93%	2.01%	2.80%
ICE BAML 1-5 Yr US Treasury/Agency Index	0.13%	0.28%	-0.05%	-0.33%	-0.14%	0.42%	0.71%	1.56%	2.54%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.10%	0.28%	-0.04%	-0.31%	-0.02%	0.55%	0.83%	1.92%	2.61%

# Statement of Compliance

As of October 31, 2018



## Small Cities Organized Risk Effort

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



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$11,327,072.10</b>
<b>Acquisition</b>		
+ Security Purchases	\$298,144.50	
+ Money Market Fund Purchases	\$112,346.54	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$410,491.04</b>
<b>Dispositions</b>		
- Security Sales	\$224,475.12	
- Money Market Fund Sales	\$149,819.60	
- MMF Withdrawals	\$1,219.29	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$27,600.21	
<b>Total Dispositions</b>		<b>\$403,114.22</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$1,104.85	
		\$1,104.85
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	(\$425.35)	
		(\$425.35)
<b>ENDING BOOK VALUE</b>		<b>\$11,335,128.42</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$71,852.95</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$224,475.12	
Accrued Interest Received	\$1,506.85	
Interest Received	\$9,663.49	
Dividend Received	\$61.08	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$27,600.21	
<b>Total Acquisitions</b>	<b>\$263,306.75</b>	
<b>Dispositions</b>		
Withdrawals	\$1,219.29	
Security Purchase	\$298,144.50	
Accrued Interest Paid	\$2,635.31	
<b>Total Dispositions</b>	<b>\$301,999.10</b>	
<b>ENDING BOOK VALUE</b>		<b>\$33,160.60</b>



# Small Cities Organized Risk Effort - Account #590

## MONTHLY ACCOUNT STATEMENT

OCTOBER 1, 2018 THROUGH OCTOBER 31, 2018

### Chandler Team:

For questions about your account, please call (800) 317-4747,  
or contact [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

### Custodian

US Bank  
Christopher Isles  
(503) 464-3685

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

*Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.*



# Small Cities Organized Risk Effort - Account #590

## MONTHLY ACCOUNT STATEMENT

NOVEMBER 1, 2018 THROUGH NOVEMBER 30, 2018

### Chandler Team:

For questions about your account, please call (800) 317-4747,  
or contact [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

### Custodian

US Bank  
Christopher Isles  
(503) 464-3685

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

*Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.*





**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	2.34
Average Coupon	1.94%
Average Purchase YTM	2.06%
Average Market YTM	2.97%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.57 yrs
Average Life	2.46 yrs

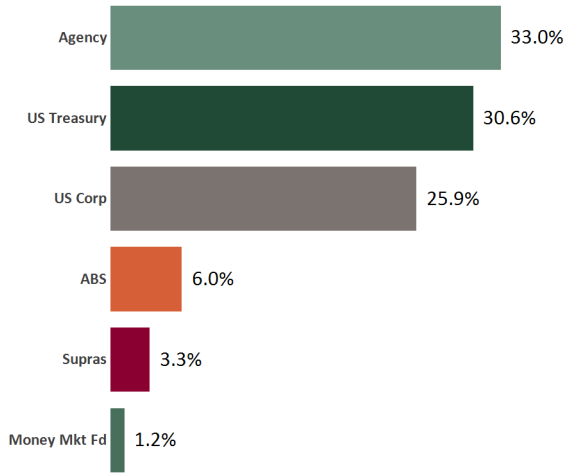
**ACCOUNT SUMMARY**

	Beg. Values as of 10/31/18	End Values as of 11/30/18
Market Value	11,092,392	11,137,190
Accrued Interest	52,851	49,180
<b>Total Market Value</b>	<b>11,145,242</b>	<b>11,186,370</b>
Income Earned	18,941	19,259
Cont/WD		-1,218
Par	11,380,104	11,399,107
Book Value	11,335,128	11,356,840
Cost Value	11,318,068	11,338,482

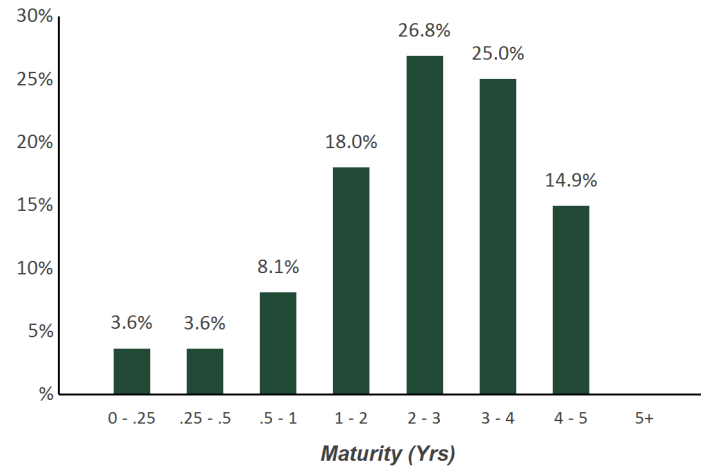
**TOP ISSUERS**

Government of United States	30.6%
Federal National Mortgage Assoc	16.4%
Federal Home Loan Bank	11.3%
Federal Home Loan Mortgage Corp	5.3%
John Deere ABS	1.8%
Intl Bank Recon and Development	1.7%
Honda ABS	1.5%
Eli Lilly & Co	1.3%
<b>Total</b>	<b>70.0%</b>

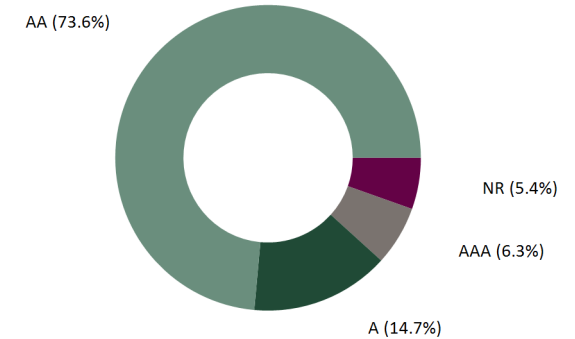
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	Annualized									
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	3/31/2006	
Small Cities Organized Risk Effort	0.38%	0.25%	0.57%	0.59%	0.83%	0.92%	0.97%	1.82%	2.81%	
ICE BAML 1-5 Yr US Treasury/Agency Index	0.48%	0.33%	0.43%	0.42%	0.56%	0.68%	0.78%	1.40%	2.56%	
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.42%	0.27%	0.39%	0.40%	0.64%	0.77%	0.89%	1.75%	2.63%	

# Statement of Compliance

As of November 30, 2018



## Small Cities Organized Risk Effort

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



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$11,335,128.42</b>
<b>Acquisition</b>		
+ Security Purchases	\$101,617.00	
+ Money Market Fund Purchases	\$203,283.87	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$304,900.87</b>
<b>Dispositions</b>		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$102,385.75	
- MMF Withdrawals	\$1,218.47	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$150,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$30,676.75	
<b>Total Dispositions</b>		<b>\$284,280.97</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$1,091.57	
		\$1,091.57
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
<b>ENDING BOOK VALUE</b>		<b>\$11,356,839.89</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$33,160.60</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$22,476.79	
Dividend Received	\$130.33	
Principal on Maturities	\$150,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$30,676.75	
<b>Total Acquisitions</b>	<b>\$203,283.87</b>	
<b>Dispositions</b>		
Withdrawals	\$1,218.47	
Security Purchase	\$101,617.00	
Accrued Interest Paid	\$768.75	
<b>Total Dispositions</b>	<b>\$103,604.22</b>	
<b>ENDING BOOK VALUE</b>		<b>\$132,840.25</b>



# Small Cities Organized Risk Effort - Account #590

## MONTHLY ACCOUNT STATEMENT

DECEMBER 1, 2018 THROUGH DECEMBER 31, 2018

### **Chandler Team:**

For questions about your account, please call (800) 317-4747,  
or contact [operations@chandlerasset.com](mailto:operations@chandlerasset.com)

### **Custodian**

US Bank  
Christopher Isles  
(503) 464-3685

**CHANDLER ASSET MANAGEMENT**  
chandlerasset.com

*Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.*



**PORTFOLIO CHARACTERISTICS**

Average Modified Duration	2.34
Average Coupon	1.96%
Average Purchase YTM	2.07%
Average Market YTM	2.71%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.55 yrs
Average Life	2.45 yrs

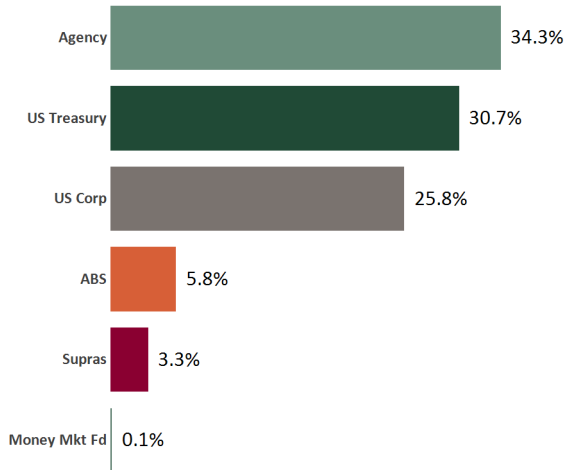
**ACCOUNT SUMMARY**

	Beg. Values as of 11/30/18	End Values as of 12/31/18
Market Value	11,137,190	11,242,312
Accrued Interest	49,180	53,107
<b>Total Market Value</b>	<b>11,186,370</b>	<b>11,295,419</b>
Income Earned	19,259	19,468
Cont/WD		-1,221
Par	11,399,107	11,407,853
Book Value	11,356,840	11,371,160
Cost Value	11,338,482	11,351,704

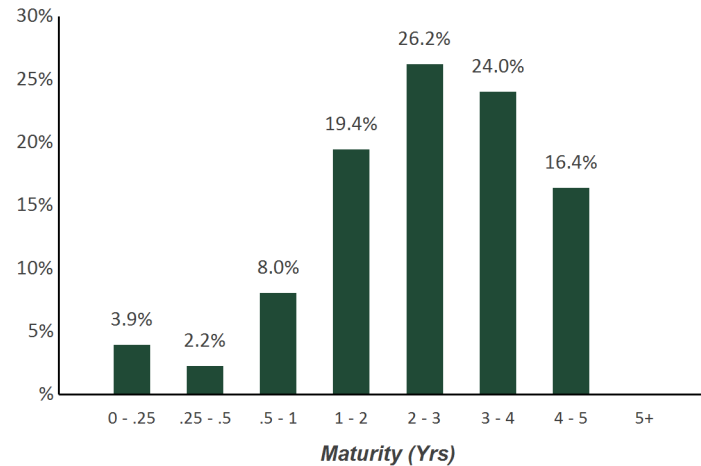
**TOP ISSUERS**

Government of United States	30.7%
Federal National Mortgage Assoc	16.4%
Federal Home Loan Bank	12.6%
Federal Home Loan Mortgage Corp	5.3%
Intl Bank Recon and Development	1.8%
John Deere ABS	1.7%
Honda ABS	1.5%
Eli Lilly & Co	1.3%
<b>Total</b>	<b>71.2%</b>

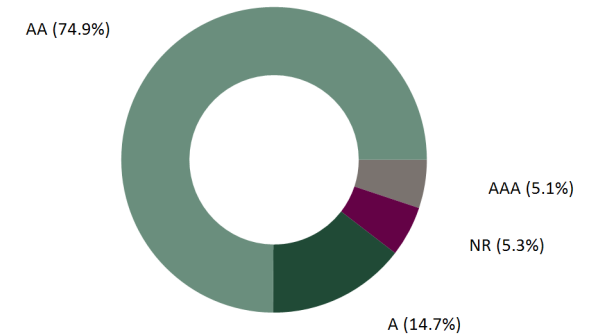
**SECTOR ALLOCATION**



**MATURITY DISTRIBUTION**



**CREDIT QUALITY (S&P)**



**PERFORMANCE REVIEW**

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	3/31/2006
Small Cities Organized Risk Effort	0.99%	1.42%	1.56%	1.56%	1.29%	1.29%	1.25%	1.71%	2.87%
ICE BAML 1-5 Yr US Treasury/Agency Index	1.10%	1.71%	1.53%	1.53%	1.10%	1.09%	1.10%	1.38%	2.63%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	1.08%	1.61%	1.47%	1.47%	1.16%	1.19%	1.20%	1.70%	2.70%

# Statement of Compliance

As of December 31, 2018



## Small Cities Organized Risk Effort

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



BOOK VALUE RECONCILIATION		
<b>BEGINNING BOOK VALUE</b>		<b>\$11,356,839.89</b>
<b>Acquisition</b>		
+ Security Purchases	\$154,474.50	
+ Money Market Fund Purchases	\$38,328.84	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
<b>Total Acquisitions</b>		<b>\$192,803.34</b>
<b>Dispositions</b>		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$154,797.94	
- MMF Withdrawals	\$1,220.75	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$23,564.58	
<b>Total Dispositions</b>		<b>\$179,583.27</b>
<b>Amortization/Accretion</b>		
+/- Net Accretion	\$1,100.40	
		\$1,100.40
<b>Gain/Loss on Dispositions</b>		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
<b>ENDING BOOK VALUE</b>		<b>\$11,371,160.36</b>

CASH TRANSACTION SUMMARY		
<b>BEGINNING BALANCE</b>		<b>\$132,840.25</b>
<b>Acquisition</b>		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$14,657.52	
Dividend Received	\$106.74	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$23,564.58	
<b>Total Acquisitions</b>	<b>\$38,328.84</b>	
<b>Dispositions</b>		
Withdrawals	\$1,220.75	
Security Purchase	\$154,474.50	
Accrued Interest Paid	\$323.44	
<b>Total Dispositions</b>	<b>\$156,018.69</b>	
<b>ENDING BOOK VALUE</b>		<b>\$15,150.40</b>

Small Cities Organized Risk Effort

Account #590

Holdings Report

As of December 31, 2018



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>ABS</b>									
654747AB0	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	2,573.88	03/21/2017 1.47%	2,573.87 2,573.88	99.95 2.98%	2,572.70 1.68	0.02% (1.18)	Aaa / NR AAA	1.04 0.03
43814PAB6	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	8,859.75	09/25/2017 1.58%	8,858.97 8,859.39	99.77 2.97%	8,839.14 5.02	0.08% (20.25)	NR / AAA AAA	1.06 0.17
47788MAC4	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	15,496.84	02/23/2016 1.37%	15,494.40 15,496.08	99.77 2.93%	15,460.53 9.37	0.14% (35.55)	Aaa / NR AAA	1.29 0.15
43814QAC2	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	14,961.01	05/24/2016 1.40%	14,960.72 14,960.91	99.60 3.12%	14,901.80 9.24	0.13% (59.11)	Aaa / NR AAA	1.29 0.23
47788BAB0	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	8,211.68	07/11/2017 1.60%	8,210.97 8,211.35	99.81 2.95%	8,195.99 5.80	0.07% (15.36)	Aaa / NR AAA	1.29 0.14
89238BAB8	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	107,599.37	01/23/2018 2.12%	107,588.37 107,592.10	99.61 3.07%	107,180.05 100.43	0.95% (412.05)	Aaa / AAA NR	1.79 0.40
47788BAD6	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	25,000.00	07/11/2017 1.83%	24,998.17 24,998.80	98.87 2.99%	24,717.55 20.22	0.22% (281.25)	Aaa / NR AAA	2.79 0.97
47788CAC6	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	35,000.00	02/21/2018 2.68%	34,997.48 34,997.99	99.68 2.90%	34,886.63 41.38	0.31% (111.36)	Aaa / NR AAA	3.30 1.42
43814UAG4	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	45,000.00	05/22/2018 3.03%	44,999.02 44,999.17	100.10 2.97%	45,044.73 48.91	0.40% 45.56	NR / AAA AAA	3.38 1.81
43815HAC1	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	95,000.00	08/21/2018 2.98%	94,986.97 94,988.10	100.06 2.94%	95,059.75 77.85	0.84% 71.65	Aaa / NR AAA	3.64 1.95
02582JHE3	American Express Credit 2017-3 A 1.77% Due 11/15/2022	100,000.00	06/28/2018 2.69%	98,062.50 98,287.73	98.57 2.93%	98,569.30 78.67	0.87% 281.57	NR / AAA AAA	3.88 1.25
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	110,000.00	07/18/2018 3.10%	109,991.66 109,992.51	100.49 2.87%	110,537.35 150.58	0.98% 544.84	Aaa / NR AAA	3.88 2.15
65479GAD1	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	85,000.00	07/17/2018 3.08%	84,997.25 84,997.51	100.39 2.91%	85,328.10 115.60	0.76% 330.59	Aaa / AAA NR	4.21 2.25
<b>Total ABS</b>		<b>652,702.53</b>	<b>2.65%</b>	<b>650,720.35</b> <b>650,955.52</b>	<b>2.95%</b>	<b>651,293.62</b> <b>664.75</b>	<b>5.77%</b> <b>338.10</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>3.23</b> <b>1.45</b>



# Holdings Report

As of December 31, 2018



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>AGENCY</b>									
3137EADG1	FHLMC Note 1.75% Due 5/30/2019	150,000.00	11/19/2014 1.68%	150,455.70 150,041.10	99.68 2.52%	149,524.35 226.04	1.33% (516.75)	Aaa / AA+ AAA	0.41 0.41
3135G0ZG1	FNMA Note 1.75% Due 9/12/2019	175,000.00	Various 1.80%	174,616.75 174,947.02	99.39 2.64%	173,929.88 927.26	1.55% (1,017.14)	Aaa / AA+ AAA	0.70 0.68
313383HU8	FHLB Note 1.75% Due 6/12/2020	225,000.00	10/08/2015 1.46%	227,929.50 225,905.61	98.85 2.57%	222,404.40 207.81	1.97% (3,501.21)	Aaa / AA+ NR	1.45 1.42
3135G0D75	FNMA Note 1.5% Due 6/22/2020	225,000.00	08/27/2015 1.66%	223,287.75 224,476.60	98.54 2.52%	221,708.48 84.38	1.96% (2,768.12)	Aaa / AA+ AAA	1.48 1.45
3135G0F73	FNMA Note 1.5% Due 11/30/2020	200,000.00	12/04/2015 1.87%	196,460.00 198,640.41	98.02 2.57%	196,036.80 258.33	1.74% (2,603.61)	Aaa / AA+ AAA	1.92 1.87
3130A7CV5	FHLB Note 1.375% Due 2/18/2021	225,000.00	Various 1.45%	224,140.60 224,632.44	97.68 2.50%	219,770.33 1,142.96	1.96% (4,862.11)	Aaa / AA+ AAA	2.14 2.07
3135G0J20	FNMA Note 1.375% Due 2/26/2021	500,000.00	Various 1.22%	503,455.50 501,598.58	97.56 2.54%	487,817.00 2,387.16	4.34% (13,781.58)	Aaa / AA+ AAA	2.16 2.09
313379RB7	FHLB Note 1.875% Due 6/11/2021	225,000.00	08/30/2017 1.67%	226,696.50 226,096.58	98.14 2.67%	220,814.78 234.38	1.96% (5,281.80)	Aaa / AA+ AAA	2.45 2.37
3130A8QS5	FHLB Note 1.125% Due 7/14/2021	100,000.00	07/25/2016 1.28%	99,259.00 99,622.15	96.58 2.53%	96,576.40 521.88	0.86% (3,045.75)	Aaa / AA+ AAA	2.54 2.46
3137EAEC9	FHLMC Note 1.125% Due 8/12/2021	250,000.00	Various 1.35%	247,300.00 248,559.25	96.58 2.48%	241,451.76 1,085.94	2.15% (7,107.49)	Aaa / AA+ AAA	2.62 2.54
3135G0Q89	FNMA Note 1.375% Due 10/7/2021	125,000.00	10/06/2016 1.45%	124,557.75 124,755.38	96.99 2.51%	121,242.13 401.04	1.08% (3,513.25)	Aaa / AA+ AAA	2.77 2.68
3135G0S38	FNMA Note 2% Due 1/5/2022	150,000.00	Various 2.04%	149,695.75 149,813.67	98.52 2.51%	147,780.46 1,466.66	1.32% (2,033.21)	Aaa / AA+ AAA	3.02 2.87
313378CR0	FHLB Note 2.25% Due 3/11/2022	150,000.00	06/19/2017 1.86%	152,646.00 151,787.01	98.81 2.64%	148,209.00 1,031.25	1.32% (3,578.01)	Aaa / AA+ NR	3.19 3.04
3135G0T45	FNMA Note 1.875% Due 4/5/2022	250,000.00	05/05/2017 1.99%	248,625.00 249,087.42	97.99 2.52%	244,968.75 1,119.79	2.18% (4,118.67)	Aaa / AA+ AAA	3.26 3.12
3135G0T94	FNMA Note 2.375% Due 1/19/2023	250,000.00	03/28/2018 2.70%	246,367.50 246,942.25	99.25 2.57%	248,129.00 2,671.88	2.22% 1,186.75	Aaa / AA+ AAA	4.05 3.79
313383QR5	FHLB Note 3.25% Due 6/9/2023	100,000.00	08/28/2018 2.87%	101,667.00 101,547.59	102.53 2.64%	102,534.20 198.61	0.91% 986.61	Aaa / AA+ NR	4.44 4.11



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>AGENCY</b>									
3137EAEN5	FHLMC Note 2.75% Due 6/19/2023	200,000.00	07/16/2018 2.88%	198,836.00 198,944.76	100.58 2.61%	201,168.60 183.33	1.78% 2,223.84	Aaa / AA+ AAA	4.47 4.18
313383YJ4	FHLB Note 3.375% Due 9/8/2023	250,000.00	Various 3.05%	253,613.50 253,513.99	103.00 2.69%	257,503.75 2,648.44	2.30% 3,989.76	Aaa / AA+ NR	4.69 4.28
3130A0F70	FHLB Note 3.375% Due 12/8/2023	150,000.00	12/31/2018 2.72%	154,474.50 154,472.02	103.05 2.71%	154,582.35 323.44	1.37% 110.33	Aaa / AA+ AAA	4.94 4.52
<b>Total Agency</b>		<b>3,900,000.00</b>	<b>1.90%</b>	<b>3,904,084.30</b> <b>3,905,383.83</b>	<b>2.57%</b>	<b>3,856,152.42</b> <b>17,120.58</b>	<b>34.29%</b> <b>(49,231.41)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>2.73</b> <b>2.60</b>
<b>MONEY MARKET FUND FI</b>									
31846V203	First American Govt Obligation Fund Class Y	15,150.40	Various 2.05%	15,150.40 15,150.40	1.00 2.05%	15,150.40 0.00	0.13% 0.00	Aaa / AAA AAA	0.00 0.00
<b>Total Money Market Fund FI</b>		<b>15,150.40</b>	<b>2.05%</b>	<b>15,150.40</b>	<b>2.05%</b>	<b>15,150.40</b> <b>0.00</b>	<b>0.13%</b> <b>0.00</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>0.00</b> <b>0.00</b>
<b>SUPRANATIONAL</b>									
45950KCM0	International Finance Corp Note 2.25% Due 1/25/2021	80,000.00	01/18/2018 2.35%	79,764.80 79,837.98	99.34 2.58%	79,474.96 780.00	0.71% (363.02)	Aaa / AAA NR	2.07 1.99
459058FY4	Intl. Bank Recon & Development Note 2% Due 1/26/2022	200,000.00	10/26/2017 2.12%	199,032.00 199,299.47	98.24 2.60%	196,486.80 1,722.22	1.75% (2,812.67)	Aaa / NR AAA	3.07 2.93
4581X0CZ9	Inter-American Dev Bank Note 1.75% Due 9/14/2022	100,000.00	11/28/2017 2.18%	98,067.00 98,505.77	96.81 2.66%	96,813.40 520.14	0.86% (1,692.37)	NR / NR AAA	3.71 3.53
<b>Total Supranational</b>		<b>380,000.00</b>	<b>2.18%</b>	<b>376,863.80</b> <b>377,643.22</b>	<b>2.61%</b>	<b>372,775.16</b> <b>3,022.36</b>	<b>3.33%</b> <b>(4,868.06)</b>	<b>Aaa / AAA</b> <b>AAA</b>	<b>3.02</b> <b>2.88</b>
<b>US CORPORATE</b>									
94974BFQ8	Wells Fargo Corp Note 2.15% Due 1/15/2019	135,000.00	04/29/2014 2.12%	135,160.65 135,001.31	99.97 2.87%	134,960.85 1,338.38	1.21% (40.46)	A2 / A- A+	0.04 0.04
17275RAR3	Cisco Systems Note 2.125% Due 3/1/2019	135,000.00	11/19/2014 2.07%	135,315.90 135,011.96	99.86 2.95%	134,810.06 956.25	1.20% (201.90)	A1 / AA- NR	0.16 0.17
532457BF4	Eli Lilly & Co Note 1.95% Due 3/15/2019	150,000.00	06/10/2014 2.05%	149,341.50 149,972.31	99.77 3.04%	149,659.20 861.25	1.33% (313.11)	A2 / AA- A	0.20 0.20

Small Cities Organized Risk Effort

Account #590

Holdings Report

As of December 31, 2018



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>US CORPORATE</b>									
02665WAH4	American Honda Finance Note 2.25% Due 8/15/2019	135,000.00	03/13/2015 2.02%	136,318.95 135,185.03	99.53 3.02%	134,365.64 1,147.50	1.20% (819.39)	A2 / A+ NR	0.62 0.61
06406HCW7	Bank of New York Callable Note Cont 8/11/2019 2.3% Due 9/11/2019	135,000.00	11/19/2014 2.24%	135,334.80 135,043.19	99.48 3.06%	134,298.27 948.75	1.20% (744.92)	A1 / A AA-	0.70 0.68
40428HPN6	HSBC USA Inc Note 2.375% Due 11/13/2019	135,000.00	11/10/2014 2.32%	135,329.40 135,057.04	99.36 3.12%	134,140.59 427.50	1.19% (916.45)	A2 / A AA-	0.87 0.85
46625HKA7	JP Morgan Chase Callable Note Cont 12/23/2019 2.25% Due 1/23/2020	135,000.00	02/10/2015 2.34%	134,410.05 134,873.51	99.00 3.21%	133,655.40 1,333.13	1.20% (1,218.11)	A2 / A- AA-	1.06 1.03
713448CS5	PepsiCo Inc Callable Note Cont 3/30/2020 1.85% Due 4/30/2020	110,000.00	04/27/2015 1.86%	109,937.30 109,983.36	98.55 2.96%	108,407.31 344.82	0.96% (1,576.05)	A1 / A+ A	1.33 1.30
747525AD5	Qualcomm Inc Note 2.25% Due 5/20/2020	140,000.00	Various 2.37%	139,254.40 139,787.50	98.61 3.28%	138,054.00 358.75	1.23% (1,733.50)	A2 / A- NR	1.39 1.35
00440EAT4	Chubb INA Holdings Inc Callable Note Cont 10/3/2020 2.3% Due 11/3/2020	150,000.00	02/14/2017 2.27%	150,180.00 150,087.15	98.57 3.10%	147,854.85 555.83	1.31% (2,232.30)	A3 / A A	1.84 1.78
30231GAV4	Exxon Mobil Corp Callable Note Cont 2/1/2021 2.222% Due 3/1/2021	150,000.00	Various 2.06%	151,124.80 150,510.69	98.56 2.91%	147,840.30 1,111.00	1.32% (2,670.39)	Aaa / AA+ NR	2.17 2.08
369550BE7	General Dynamics Corp Note 3% Due 5/11/2021	80,000.00	05/08/2018 3.24%	79,444.00 79,563.22	100.08 2.96%	80,064.72 333.33	0.71% 501.50	A2 / A+ NR	2.36 2.26
166764BG4	Chevron Corp Callable Note Cont 4/15/2021 2.1% Due 5/16/2021	145,000.00	05/20/2016 2.23%	144,150.30 144,595.02	98.07 2.94%	142,200.92 380.63	1.26% (2,394.10)	Aa2 / AA NR	2.38 2.29
857477AV5	State Street Bank Note 1.95% Due 5/19/2021	75,000.00	05/16/2016 1.96%	74,961.00 74,981.44	97.19 3.18%	72,894.30 170.63	0.65% (2,087.14)	A1 / A AA-	2.38 2.30
594918BP8	Microsoft Callable Note Cont 7/8/21 1.55% Due 8/8/2021	140,000.00	Various 1.59%	139,739.55 139,862.75	97.15 2.69%	136,005.39 861.97	1.21% (3,857.36)	Aaa / AAA AA+	2.61 2.51
68389XBK0	Oracle Corp Callable Note Cont 8/01/21 1.9% Due 9/15/2021	150,000.00	06/27/2018 3.11%	144,499.50 145,370.96	97.02 3.05%	145,531.05 839.17	1.30% 160.09	A1 / AA- A	2.71 2.59
91159HHP8	US Bancorp Callable Cont 12/23/2021 2.625% Due 1/24/2022	135,000.00	05/23/2017 2.35%	136,571.40 136,021.60	98.48 3.15%	132,948.68 1,545.47	1.19% (3,072.92)	A1 / A+ AA-	3.07 2.88



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>US CORPORATE</b>									
24422EUA5	John Deere Capital Corp Note 2.7% Due 1/6/2023	150,000.00	03/08/2018 3.20%	146,686.50 147,241.57	97.53 3.36%	146,288.85 1,968.75	1.31% (952.72)	A2 / A A	4.02 3.72
44932HAH6	IBM Credit Corp Note 3% Due 2/6/2023	150,000.00	02/26/2018 3.09%	149,350.50 149,461.03	98.08 3.51%	147,125.55 1,812.50	1.32% (2,335.48)	A1 / A A	4.10 3.77
084670BR8	Berkshire Hathaway Callable Note Cont 1/15/2023 2.75% Due 3/15/2023	150,000.00	04/20/2018 3.28%	146,457.00 146,956.91	98.17 3.22%	147,251.25 1,214.58	1.31% 294.34	Aa2 / AA A+	4.21 3.90
58933YAF2	Merck & Co Note 2.8% Due 5/18/2023	150,000.00	10/26/2018 3.41%	146,148.00 146,294.10	98.65 3.13%	147,980.25 501.67	1.31% 1,686.15	A1 / AA A+	4.38 4.07
931142EK5	Wal-Mart Stores Callable Note Cont 5/26/2023 3.4% Due 6/26/2023	100,000.00	Various 3.41%	99,974.00 99,976.68	101.03 3.15%	101,030.50 47.22	0.89% 1,053.82	Aa2 / AA AA	4.49 4.06
<b>Total US Corporate</b>		<b>2,935,000.00</b>	<b>2.48%</b>	<b>2,919,689.50</b> <b>2,920,838.33</b>	<b>3.09%</b>	<b>2,897,367.93</b> <b>19,059.08</b>	<b>25.82%</b> <b>(23,470.40)</b>	<b>A1 / A+</b> <b>A+</b>	<b>2.14</b> <b>2.02</b>
<b>US TREASURY</b>									
912828WL0	US Treasury Note 1.5% Due 5/31/2019	100,000.00	06/17/2014 1.74%	98,844.09 99,904.10	99.59 2.49%	99,593.80 131.87	0.88% (310.30)	Aaa / AA+ AAA	0.41 0.41
912828WW6	US Treasury Note 1.625% Due 7/31/2019	200,000.00	Various 1.67%	199,586.61 199,950.71	99.46 2.55%	198,929.60 1,360.06	1.77% (1,021.11)	Aaa / AA+ AAA	0.58 0.57
912828G61	US Treasury Note 1.5% Due 11/30/2019	125,000.00	Various 1.29%	126,162.53 125,231.22	98.97 2.65%	123,711.00 164.83	1.10% (1,520.22)	Aaa / AA+ AAA	0.92 0.90
912828H52	US Treasury Note 1.25% Due 1/31/2020	150,000.00	Various 1.55%	147,846.21 149,528.08	98.55 2.61%	147,832.05 784.65	1.32% (1,696.03)	Aaa / AA+ AAA	1.08 1.06
912828XE5	US Treasury Note 1.5% Due 5/31/2020	250,000.00	Various 1.67%	247,973.50 249,420.84	98.53 2.56%	246,328.00 329.67	2.18% (3,092.84)	Aaa / AA+ AAA	1.42 1.39
912828XM7	US Treasury Note 1.625% Due 7/31/2020	125,000.00	09/08/2015 1.52%	125,635.18 125,205.09	98.58 2.54%	123,227.50 850.03	1.10% (1,977.59)	Aaa / AA+ AAA	1.58 1.54
912828L99	US Treasury Note 1.375% Due 10/31/2020	350,000.00	Various 1.67%	345,124.22 348,187.88	97.97 2.52%	342,890.80 824.25	3.04% (5,297.08)	Aaa / AA+ AAA	1.84 1.79
912828N89	US Treasury Note 1.375% Due 1/31/2021	150,000.00	03/15/2016 1.49%	149,162.61 149,642.39	97.71 2.51%	146,560.50 863.11	1.31% (3,081.89)	Aaa / AA+ AAA	2.09 2.02



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
<b>US TREASURY</b>									
912828S76	US Treasury Note 1.125% Due 7/31/2021	175,000.00	12/12/2016 1.89%	169,080.66 171,702.53	96.62 2.48%	169,086.93 823.88	1.50% (2,615.60)	Aaa / AA+ AAA	2.58 2.51
912828T34	US Treasury Note 1.125% Due 9/30/2021	200,000.00	11/09/2016 1.48%	196,680.36 198,134.68	96.45 2.47%	192,898.40 574.86	1.71% (5,236.28)	Aaa / AA+ AAA	2.75 2.67
912828T67	US Treasury Note 1.25% Due 10/31/2021	100,000.00	12/13/2016 1.92%	96,914.40 98,209.59	96.66 2.48%	96,664.10 214.09	0.86% (1,545.49)	Aaa / AA+ AAA	2.84 2.75
912828U65	US Treasury Note 1.75% Due 11/30/2021	125,000.00	12/28/2016 2.06%	123,223.08 123,947.89	97.98 2.47%	122,480.50 192.31	1.09% (1,467.39)	Aaa / AA+ AAA	2.92 2.81
912828V72	US Treasury Note 1.875% Due 1/31/2022	125,000.00	02/27/2017 1.84%	125,200.61 125,125.63	98.22 2.48%	122,773.50 980.81	1.10% (2,352.13)	Aaa / AA+ AAA	3.09 2.95
912828J76	US Treasury Note 1.75% Due 3/31/2022	175,000.00	04/25/2017 1.85%	174,173.44 174,455.85	97.76 2.47%	171,076.15 782.45	1.52% (3,379.70)	Aaa / AA+ AAA	3.25 3.12
912828XR6	US Treasury Note 1.75% Due 5/31/2022	125,000.00	06/28/2017 1.81%	124,668.39 124,770.07	97.63 2.48%	122,031.25 192.31	1.08% (2,738.82)	Aaa / AA+ AAA	3.42 3.28
912828XW5	US Treasury Note 1.75% Due 6/30/2022	150,000.00	07/25/2017 1.86%	149,203.63 149,435.46	97.58 2.48%	146,367.15 7.25	1.30% (3,068.31)	Aaa / AA+ AAA	3.50 3.37
912828L24	US Treasury Note 1.875% Due 8/31/2022	300,000.00	09/27/2017 1.92%	299,391.63 299,547.28	97.86 2.49%	293,578.20 1,911.26	2.62% (5,969.08)	Aaa / AA+ AAA	3.67 3.49
912828L57	US Treasury Note 1.75% Due 9/30/2022	400,000.00	Various 2.09%	393,843.75 395,222.92	97.36 2.49%	389,437.60 1,788.46	3.46% (5,785.32)	Aaa / AA+ AAA	3.75 3.58
912828M49	US Treasury Note 1.875% Due 10/31/2022	100,000.00	01/30/2018 2.47%	97,335.94 97,850.62	97.77 2.49%	97,765.60 321.13	0.87% (85.02)	Aaa / AA+ AAA	3.84 3.66
912828R69	US Treasury Note 1.625% Due 5/31/2023	100,000.00	05/30/2018 2.67%	95,144.53 95,716.23	96.34 2.51%	96,339.80 142.86	0.85% 623.57	Aaa / AA+ AAA	4.42 4.22
<b>Total US Treasury</b>		<b>3,525,000.00</b>	<b>1.81%</b>	<b>3,485,195.37</b> <b>3,501,189.06</b>	<b>2.51%</b>	<b>3,449,572.43</b> <b>13,240.14</b>	<b>30.66%</b> <b>(51,616.63)</b>	<b>Aaa / AA+</b> <b>AAA</b>	<b>2.53</b> <b>2.43</b>
<b>TOTAL PORTFOLIO</b>		<b>11,407,852.93</b>	<b>2.07%</b>	<b>11,351,703.72</b> <b>11,371,160.36</b>	<b>2.71%</b>	<b>11,242,311.96</b> <b>53,106.91</b>	<b>100.00%</b> <b>(128,848.40)</b>	<b>Aa1 / AA</b> <b>AAA</b>	<b>2.55</b> <b>2.34</b>
<b>TOTAL MARKET VALUE PLUS ACCRUED</b>						<b>11,295,418.87</b>			



Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
<b>ACQUISITIONS</b>										
Purchase	12/03/2018	31846V203	106.74	First American Govt Obligation Fund Class Y	1.000	1.81%	106.74	0.00	106.74	0.00
Purchase	12/09/2018	31846V203	1,625.00	First American Govt Obligation Fund Class Y	1.000	1.81%	1,625.00	0.00	1,625.00	0.00
Purchase	12/11/2018	31846V203	2,109.38	First American Govt Obligation Fund Class Y	1.000	1.81%	2,109.38	0.00	2,109.38	0.00
Purchase	12/12/2018	31846V203	1,968.75	First American Govt Obligation Fund Class Y	1.000	1.81%	1,968.75	0.00	1,968.75	0.00
Purchase	12/17/2018	31846V203	147.50	First American Govt Obligation Fund Class Y	1.000	1.81%	147.50	0.00	147.50	0.00
Purchase	12/17/2018	31846V203	2,793.18	First American Govt Obligation Fund Class Y	1.000	1.81%	2,793.18	0.00	2,793.18	0.00
Purchase	12/17/2018	31846V203	1,398.05	First American Govt Obligation Fund Class Y	1.000	1.81%	1,398.05	0.00	1,398.05	0.00
Purchase	12/17/2018	31846V203	37.92	First American Govt Obligation Fund Class Y	1.000	1.81%	37.92	0.00	37.92	0.00
Purchase	12/17/2018	31846V203	77.58	First American Govt Obligation Fund Class Y	1.000	1.81%	77.58	0.00	77.58	0.00
Purchase	12/17/2018	31846V203	282.33	First American Govt Obligation Fund Class Y	1.000	1.81%	282.33	0.00	282.33	0.00
Purchase	12/17/2018	31846V203	3,709.28	First American Govt Obligation Fund Class Y	1.000	1.81%	3,709.28	0.00	3,709.28	0.00
Purchase	12/17/2018	31846V203	2,804.20	First American Govt Obligation Fund Class Y	1.000	1.81%	2,804.20	0.00	2,804.20	0.00
Purchase	12/17/2018	31846V203	216.75	First American Govt Obligation Fund Class Y	1.000	1.81%	216.75	0.00	216.75	0.00
Purchase	12/17/2018	31846V203	10,919.82	First American Govt Obligation Fund Class Y	1.000	1.81%	10,919.82	0.00	10,919.82	0.00
Purchase	12/18/2018	31846V203	2,223.16	First American Govt Obligation Fund Class Y	1.000	1.81%	2,223.16	0.00	2,223.16	0.00
Purchase	12/18/2018	31846V203	112.88	First American Govt Obligation Fund Class Y	1.000	1.81%	112.88	0.00	112.88	0.00



Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
<b>ACQUISITIONS</b>										
Purchase	12/19/2018	31846V203	2,872.22	First American Govt Obligation Fund Class Y	1.000	1.81%	2,872.22	0.00	2,872.22	0.00
Purchase	12/21/2018	31846V203	233.54	First American Govt Obligation Fund Class Y	1.000	1.81%	233.54	0.00	233.54	0.00
Purchase	12/22/2018	31846V203	1,687.50	First American Govt Obligation Fund Class Y	1.000	1.81%	1,687.50	0.00	1,687.50	0.00
Purchase	12/26/2018	31846V203	1,690.56	First American Govt Obligation Fund Class Y	1.000	1.81%	1,690.56	0.00	1,690.56	0.00
Purchase	12/31/2018	3130A0F70	150,000.00	FHLB Note 3.375% Due 12/8/2023	102.983	2.72%	154,474.50	323.44	154,797.94	0.00
Purchase	12/31/2018	31846V203	1,312.50	First American Govt Obligation Fund Class Y	1.000	2.05%	1,312.50	0.00	1,312.50	0.00
<b>Subtotal</b>			<b>188,328.84</b>				<b>192,803.34</b>	<b>323.44</b>	<b>193,126.78</b>	<b>0.00</b>
<b>TOTAL ACQUISITIONS</b>			<b>188,328.84</b>				<b>192,803.34</b>	<b>323.44</b>	<b>193,126.78</b>	<b>0.00</b>
<b>DISPOSITIONS</b>										
Sale	12/31/2018	31846V203	154,797.94	First American Govt Obligation Fund Class Y	1.000	2.05%	154,797.94	0.00	154,797.94	0.00
<b>Subtotal</b>			<b>154,797.94</b>				<b>154,797.94</b>	<b>0.00</b>	<b>154,797.94</b>	<b>0.00</b>
Paydown	12/17/2018	02582JHE3	0.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	100.000		0.00	147.50	147.50	0.00
Paydown	12/17/2018	43814QAC2	2,772.64	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	100.000		2,772.64	20.54	2,793.18	0.00
Paydown	12/17/2018	47788BAB0	1,385.33	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	100.000		1,385.33	12.72	1,398.05	0.00
Paydown	12/17/2018	47788BAD6	0.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	100.000		0.00	37.92	37.92	0.00

Small Cities Organized Risk Effort

Account #590

Transaction Ledger

As of December 31, 2018



Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
<b>DISPOSITIONS</b>										
Paydown	12/17/2018	47788CAC6	0.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	100.000		0.00	77.58	77.58	0.00
Paydown	12/17/2018	47788EAC2	0.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	100.000		0.00	282.33	282.33	0.00
Paydown	12/17/2018	47788MAC4	3,687.54	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	100.000		3,687.54	21.74	3,709.28	0.00
Paydown	12/17/2018	654747AB0	2,797.62	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	100.000		2,797.62	6.58	2,804.20	0.00
Paydown	12/17/2018	65479GAD1	0.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	100.000		0.00	216.75	216.75	0.00
Paydown	12/17/2018	89238BAB8	10,712.77	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	100.000		10,712.77	207.05	10,919.82	0.00
Paydown	12/18/2018	43814PAB6	2,208.68	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	100.000		2,208.68	14.48	2,223.16	0.00
Paydown	12/18/2018	43814UAG4	0.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	100.000		0.00	112.88	112.88	0.00
Paydown	12/21/2018	43815HAC1	0.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	100.000		0.00	233.54	233.54	0.00
<b>Subtotal</b>			<b>23,564.58</b>				<b>23,564.58</b>	<b>1,391.61</b>	<b>24,956.19</b>	<b>0.00</b>
Security Withdrawal	12/06/2018	31846V203	1,116.58	First American Govt Obligation Fund Class Y	1.000		1,116.58	0.00	1,116.58	0.00
Security Withdrawal	12/24/2018	31846V203	104.17	First American Govt Obligation Fund Class Y	1.000		104.17	0.00	104.17	0.00
<b>Subtotal</b>			<b>1,220.75</b>				<b>1,220.75</b>	<b>0.00</b>	<b>1,220.75</b>	<b>0.00</b>
<b>TOTAL DISPOSITIONS</b>			<b>179,583.27</b>				<b>179,583.27</b>	<b>1,391.61</b>	<b>180,974.88</b>	<b>0.00</b>



Small Cities Organized Risk Effort

Account #590

Transaction Ledger

As of December 31, 2018



Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
<b>OTHER TRANSACTIONS</b>										
Interest	12/09/2018	313383QR5	100,000.00	FHLB Note 3.25% Due 6/9/2023	0.000		1,625.00	0.00	1,625.00	0.00
Interest	12/11/2018	313379RB7	225,000.00	FHLB Note 1.875% Due 6/11/2021	0.000		2,109.38	0.00	2,109.38	0.00
Interest	12/12/2018	313383HU8	225,000.00	FHLB Note 1.75% Due 6/12/2020	0.000		1,968.75	0.00	1,968.75	0.00
Interest	12/19/2018	3137EAEN5	200,000.00	FHLMC Note 2.75% Due 6/19/2023	0.000		2,872.22	0.00	2,872.22	0.00
Interest	12/22/2018	3135G0D75	225,000.00	FNMA Note 1.5% Due 6/22/2020	0.000		1,687.50	0.00	1,687.50	0.00
Interest	12/26/2018	931142EK5	100,000.00	Wal-Mart Stores Callable Note Cont 5/26/2023 3.4% Due 6/26/2023	0.000		1,690.56	0.00	1,690.56	0.00
Interest	12/31/2018	912828XW5	150,000.00	US Treasury Note 1.75% Due 6/30/2022	0.000		1,312.50	0.00	1,312.50	0.00
<b>Subtotal</b>			<b>1,225,000.00</b>				<b>13,265.91</b>	<b>0.00</b>	<b>13,265.91</b>	<b>0.00</b>
Dividend	12/03/2018	31846V203	132,840.25	First American Govt Obligation Fund Class Y	0.000		106.74	0.00	106.74	0.00
<b>Subtotal</b>			<b>132,840.25</b>				<b>106.74</b>	<b>0.00</b>	<b>106.74</b>	<b>0.00</b>
<b>TOTAL OTHER TRANSACTIONS</b>			<b>1,357,840.25</b>				<b>13,372.65</b>	<b>0.00</b>	<b>13,372.65</b>	<b>0.00</b>



CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
<b>FIXED INCOME</b>						
00440EAT4	Chubb INA Holdings Inc Callable Note Cont 10/3/2020 2.3% Due 11/03/2020	02/14/2017 02/17/2017 150,000.00	150,091.36 0.00 0.00 150,087.15	268.33 0.00 555.83 287.50	0.00 4.21 (4.21) 283.29	283.29
02582JHE3	American Express Credit 2017-3 A 1.77% Due 11/15/2022	06/28/2018 06/29/2018 100,000.00	98,250.20 0.00 0.00 98,287.73	78.67 147.50 78.67 147.50	37.53 0.00 37.53 185.03	185.03
02665WAH4	American Honda Finance Note 2.25% Due 08/15/2019	03/13/2015 03/18/2015 135,000.00	135,210.41 0.00 0.00 135,185.03	894.38 0.00 1,147.50 253.12	0.00 25.38 (25.38) 227.74	227.74
06406HCW7	Bank of New York Callable Note Cont 8/11/2019 2.3% Due 09/11/2019	11/19/2014 11/24/2014 135,000.00	135,049.22 0.00 0.00 135,043.19	690.00 0.00 948.75 258.75	0.00 6.03 (6.03) 252.72	252.72
084670BR8	Berkshire Hathaway Callable Note Cont 1/15/2023 2.75% Due 03/15/2023	04/20/2018 04/24/2018 150,000.00	146,895.41 0.00 0.00 146,956.91	870.83 0.00 1,214.58 343.75	61.50 0.00 61.50 405.25	405.25
166764BG4	Chevron Corp Callable Note Cont 4/15/2021 2.1% Due 05/16/2021	05/20/2016 05/25/2016 145,000.00	144,580.53 0.00 0.00 144,595.02	126.88 0.00 380.63 253.75	14.49 0.00 14.49 268.24	268.24
17275RAR3	Cisco Systems Note 2.125% Due 03/01/2019	11/19/2014 11/24/2014 135,000.00	135,018.25 0.00 0.00 135,011.96	717.19 0.00 956.25 239.06	0.00 6.29 (6.29) 232.77	232.77
24422EUA5	John Deere Capital Corp Note 2.7% Due 01/06/2023	03/08/2018 03/12/2018 150,000.00	147,183.24 0.00 0.00 147,241.57	1,631.25 0.00 1,968.75 337.50	58.33 0.00 58.33 395.83	395.83
30231GAV4	Exxon Mobil Corp Callable Note Cont 2/1/2021 2.222% Due 03/01/2021	Various Various 150,000.00	150,530.72 0.00 0.00 150,510.69	833.26 0.00 1,111.00 277.74	0.00 20.03 (20.03) 257.71	257.71

Small Cities Organized Risk Effort

Account #590

Income Earned

As of December 31, 2018



CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
3130A0F70	FHLB Note 3.375% Due 12/08/2023	12/31/2018 12/31/2018 150,000.00	0.00 154,474.50 0.00 154,472.02	0.00 (323.44) 323.44 0.00	0.00 2.48 (2.48) (2.48)	(2.48)
3130A7CV5	FHLB Note 1.375% Due 02/18/2021	Various Various 225,000.00	224,617.82 0.00 0.00 224,632.44	885.16 0.00 1,142.96 257.80	14.62 0.00 14.62 272.42	272.42
3130A8QS5	FHLB Note 1.125% Due 07/14/2021	07/25/2016 07/26/2016 100,000.00	99,609.48 0.00 0.00 99,622.15	428.13 0.00 521.88 93.75	12.67 0.00 12.67 106.42	106.42
313378CR0	FHLB Note 2.25% Due 03/11/2022	06/19/2017 06/20/2017 150,000.00	151,834.56 0.00 0.00 151,787.01	750.00 0.00 1,031.25 281.25	0.00 47.55 (47.55) 233.70	233.70
313379RB7	FHLB Note 1.875% Due 06/11/2021	08/30/2017 08/31/2017 225,000.00	226,134.69 0.00 0.00 226,096.58	1,992.19 2,109.38 234.38 351.57	0.00 38.11 (38.11) 313.46	313.46
313383HU8	FHLB Note 1.75% Due 06/12/2020	10/08/2015 10/09/2015 225,000.00	225,958.78 0.00 0.00 225,905.61	1,848.44 1,968.75 207.81 328.12	0.00 53.17 (53.17) 274.95	274.95
313383QR5	FHLB Note 3.25% Due 06/09/2023	08/28/2018 08/29/2018 100,000.00	101,577.20 0.00 0.00 101,547.59	1,552.78 1,625.00 198.61 270.83	0.00 29.61 (29.61) 241.22	241.22
313383YJ4	FHLB Note 3.375% Due 09/08/2023	Various Various 250,000.00	253,577.66 0.00 0.00 253,513.99	1,945.32 0.00 2,648.44 703.12	0.00 63.67 (63.67) 639.45	639.45
3135G0D75	FNMA Note 1.5% Due 06/22/2020	08/27/2015 08/28/2015 225,000.00	224,446.44 0.00 0.00 224,476.60	1,490.63 1,687.50 84.38 281.25	30.16 0.00 30.16 311.41	311.41

Small Cities Organized Risk Effort

Account #590

Income Earned

As of December 31, 2018



CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
3135G0F73	FNMA Note 1.5% Due 11/30/2020	12/04/2015 12/07/2015 200,000.00	198,580.11 0.00 0.00 198,640.41	8.33 0.00 258.33 250.00	60.30 0.00 60.30 310.30	310.30
3135G0J20	FNMA Note 1.375% Due 02/26/2021	Various Various 500,000.00	501,661.54 0.00 0.00 501,598.58	1,814.23 0.00 2,387.16 572.93	4.05 67.01 (62.96) 509.97	509.97
3135G0Q89	FNMA Note 1.375% Due 10/07/2021	10/06/2016 10/07/2016 125,000.00	124,747.87 0.00 0.00 124,755.38	257.81 0.00 401.04 143.23	7.51 0.00 7.51 150.74	150.74
3135G0S38	FNMA Note 2% Due 01/05/2022	Various Various 150,000.00	149,808.42 0.00 0.00 149,813.67	1,216.67 0.00 1,466.66 249.99	5.25 0.00 5.25 255.24	255.24
3135G0T45	FNMA Note 1.875% Due 04/05/2022	05/05/2017 05/08/2017 250,000.00	249,063.65 0.00 0.00 249,087.42	729.17 0.00 1,119.79 390.62	23.77 0.00 23.77 414.39	414.39
3135G0T94	FNMA Note 2.375% Due 01/19/2023	03/28/2018 03/29/2018 250,000.00	246,878.16 0.00 0.00 246,942.25	2,177.08 0.00 2,671.88 494.80	64.09 0.00 64.09 558.89	558.89
3135G0ZG1	FNMA Note 1.75% Due 09/12/2019	Various Various 175,000.00	174,940.55 0.00 0.00 174,947.02	672.04 0.00 927.26 255.22	10.96 4.49 6.47 261.69	261.69
3137EADG1	FHLMC Note 1.75% Due 05/30/2019	11/19/2014 11/20/2014 150,000.00	150,049.65 0.00 0.00 150,041.10	7.29 0.00 226.04 218.75	0.00 8.55 (8.55) 210.20	210.20
3137EAEC9	FHLMC Note 1.125% Due 08/12/2021	Various Various 250,000.00	248,512.43 0.00 0.00 248,559.25	851.56 0.00 1,085.94 234.38	46.82 0.00 46.82 281.20	281.20

Small Cities Organized Risk Effort

Account #590

Income Earned

As of December 31, 2018



CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
3137EAEN5	FHLMC Note 2.75% Due 06/19/2023	07/16/2018 07/17/2018 200,000.00	198,924.69 0.00 0.00 198,944.76	2,597.22 2,872.22 183.33 458.33	20.07 0.00 20.07 478.40	478.40
369550BE7	General Dynamics Corp Note 3% Due 05/11/2021	05/08/2018 05/11/2018 80,000.00	79,547.49 0.00 0.00 79,563.22	133.33 0.00 333.33 200.00	15.73 0.00 15.73 215.73	215.73
40428HPN6	HSBC USA Inc Note 2.375% Due 11/13/2019	11/10/2014 11/14/2014 135,000.00	135,062.63 0.00 0.00 135,057.04	160.31 0.00 427.50 267.19	0.00 5.59 (5.59) 261.60	261.60
43814PAB6	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 01/21/2020	09/25/2017 09/29/2017 8,859.75	11,067.95 0.00 2,208.68 8,859.39	6.28 14.48 5.02 13.22	0.12 0.00 0.12 13.34	13.34
43814QAC2	Honda Auto Receivables 2016-2 A3 1.39% Due 04/15/2020	05/24/2016 05/31/2016 14,961.01	17,733.53 0.00 2,772.64 14,960.91	10.96 20.54 9.24 18.82	0.02 0.00 0.02 18.84	18.84
43814UAG4	Honda Auto Receivables 2018-2 A3 3.01% Due 05/18/2022	05/22/2018 05/30/2018 45,000.00	44,999.15 0.00 0.00 44,999.17	48.91 112.88 48.91 112.88	0.02 0.00 0.02 112.90	112.90
43815HAC1	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 08/22/2022	08/21/2018 08/28/2018 95,000.00	94,987.82 0.00 0.00 94,988.10	77.85 233.54 77.85 233.54	0.28 0.00 0.28 233.82	233.82
44932HAH6	IBM Credit Corp Note 3% Due 02/06/2023	02/26/2018 02/28/2018 150,000.00	149,449.87 0.00 0.00 149,461.03	1,437.50 0.00 1,812.50 375.00	11.16 0.00 11.16 386.16	386.16
4581X0CZ9	Inter-American Dev Bank Note 1.75% Due 09/14/2022	11/28/2017 11/30/2017 100,000.00	98,471.50 0.00 0.00 98,505.77	374.31 0.00 520.14 145.83	34.27 0.00 34.27 180.10	180.10

Small Cities Organized Risk Effort

Account #590

Income Earned

As of December 31, 2018



CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
459058FY4	Intl. Bank Recon & Development Note 2% Due 01/26/2022	10/26/2017 10/30/2017 200,000.00	199,280.09 0.00 0.00 199,299.47	1,388.89 0.00 1,722.22 333.33	19.38 0.00 19.38 352.71	352.71
45950KCM0	International Finance Corp Note 2.25% Due 01/25/2021	01/18/2018 01/25/2018 80,000.00	79,831.33 0.00 0.00 79,837.98	630.00 0.00 780.00 150.00	6.65 0.00 6.65 156.65	156.65
46625HKA7	JP Morgan Chase Callable Note Cont 12/23/2019 2.25% Due 01/23/2020	02/10/2015 02/13/2015 135,000.00	134,863.38 0.00 0.00 134,873.51	1,080.00 0.00 1,333.13 253.13	10.13 0.00 10.13 263.26	263.26
47788BAB0	John Deere Owner Trust 2017-B A2A 1.59% Due 04/15/2020	07/11/2017 07/18/2017 8,211.68	9,596.60 0.00 1,385.33 8,211.35	6.78 12.72 5.80 11.74	0.08 0.00 0.08 11.82	11.82
47788BAD6	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	07/11/2017 07/18/2017 25,000.00	24,998.76 0.00 0.00 24,998.80	20.22 37.92 20.22 37.92	0.04 0.00 0.04 37.96	37.96
47788CAC6	John Deere Owner Trust 2016-B A4 2.66% Due 04/18/2022	02/21/2018 02/28/2018 35,000.00	34,997.94 0.00 0.00 34,997.99	41.38 77.58 41.38 77.58	0.05 0.00 0.05 77.63	77.63
47788EAC2	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	07/18/2018 07/25/2018 110,000.00	109,992.34 0.00 0.00 109,992.51	150.58 282.33 150.58 282.33	0.17 0.00 0.17 282.50	282.50
47788MAC4	John Deere Owner Trust 2016-A A3 1.36% Due 04/15/2020	02/23/2016 03/02/2016 15,496.84	19,183.37 0.00 3,687.54 15,496.08	11.60 21.74 9.37 19.51	0.25 0.00 0.25 19.76	19.76
532457BF4	Eli Lilly & Co Note 1.95% Due 03/15/2019	06/10/2014 06/13/2014 150,000.00	149,960.55 0.00 0.00 149,972.31	617.50 0.00 861.25 243.75	11.76 0.00 11.76 255.51	255.51



CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
58933YAF2	Merck & Co Note 2.8% Due 05/18/2023	10/26/2018 10/30/2018 150,000.00	146,222.21 0.00 0.00 146,294.10	151.67 0.00 501.67 350.00	71.89 0.00 71.89 421.89	421.89
594918BP8	Microsoft Callable Note Cont 7/8/21 1.55% Due 08/08/2021	Various 08/08/2016 140,000.00	139,858.27 0.00 0.00 139,862.75	681.14 0.00 861.97 180.83	4.48 0.00 4.48 185.31	185.31
654747AB0	Nissan Auto Receivables 2017-A A2A 1.47% Due 01/15/2020	03/21/2017 03/28/2017 2,573.88	5,371.49 0.00 2,797.62 2,573.88	3.51 6.58 1.68 4.75	0.01 0.00 0.01 4.76	4.76
65479GAD1	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 03/15/2023	07/17/2018 07/25/2018 85,000.00	84,997.46 0.00 0.00 84,997.51	115.60 216.75 115.60 216.75	0.05 0.00 0.05 216.80	216.80
68389XBK0	Oracle Corp Callable Note Cont 8/01/21 1.9% Due 09/15/2021	06/27/2018 06/29/2018 150,000.00	145,225.72 0.00 0.00 145,370.96	601.67 0.00 839.17 237.50	145.24 0.00 145.24 382.74	382.74
713448CS5	PepsiCo Inc Callable Note Cont 3/30/2020 1.85% Due 04/30/2020	04/27/2015 04/30/2015 110,000.00	109,982.29 0.00 0.00 109,983.36	175.24 0.00 344.82 169.58	1.07 0.00 1.07 170.65	170.65
747525AD5	Qualcomm Inc Note 2.25% Due 05/20/2020	Various Various 140,000.00	139,774.45 0.00 0.00 139,787.50	96.25 0.00 358.75 262.50	13.12 0.07 13.05 275.55	275.55
857477AV5	State Street Bank Note 1.95% Due 05/19/2021	05/16/2016 05/19/2016 75,000.00	74,980.78 0.00 0.00 74,981.44	48.75 0.00 170.63 121.88	0.66 0.00 0.66 122.54	122.54
89238BAB8	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	01/23/2018 01/31/2018 107,599.37	118,303.76 0.00 10,712.77 107,592.10	110.42 207.05 100.43 197.06	1.11 0.00 1.11 198.17	198.17



CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
91159HHP8	US Bancorp Callable Cont 12/23/2021 2.625% Due 01/24/2022	05/23/2017 05/26/2017 135,000.00	136,050.73 0.00 0.00 136,021.60	1,250.16 0.00 1,545.47 295.31	0.00 29.13 (29.13) 266.18	266.18
912828G61	US Treasury Note 1.5% Due 11/30/2019	Various Various 125,000.00	125,252.74 0.00 0.00 125,231.22	5.16 0.00 164.83 159.67	0.00 21.52 (21.52) 138.15	138.15
912828H52	US Treasury Note 1.25% Due 01/31/2020	Various Various 150,000.00	149,491.04 0.00 0.00 149,528.08	626.70 0.00 784.65 157.95	37.04 0.00 37.04 194.99	194.99
912828J76	US Treasury Note 1.75% Due 03/31/2022	04/25/2017 04/26/2017 175,000.00	174,441.61 0.00 0.00 174,455.85	521.63 0.00 782.45 260.82	14.24 0.00 14.24 275.06	275.06
912828L24	US Treasury Note 1.875% Due 08/31/2022	09/27/2017 09/28/2017 300,000.00	299,536.79 0.00 0.00 299,547.28	1,429.56 0.00 1,911.26 481.70	10.49 0.00 10.49 492.19	492.19
912828L57	US Treasury Note 1.75% Due 09/30/2022	Various Various 400,000.00	395,114.67 0.00 0.00 395,222.92	1,192.30 0.00 1,788.46 596.16	108.25 0.00 108.25 704.41	704.41
912828L99	US Treasury Note 1.375% Due 10/31/2020	Various Various 350,000.00	348,103.91 0.00 0.00 348,187.88	412.11 0.00 824.25 412.14	83.97 0.00 83.97 496.11	496.11
912828M49	US Treasury Note 1.875% Due 10/31/2022	01/30/2018 01/31/2018 100,000.00	97,803.00 0.00 0.00 97,850.62	160.57 0.00 321.13 160.56	47.62 0.00 47.62 208.18	208.18
912828N89	US Treasury Note 1.375% Due 01/31/2021	03/15/2016 03/16/2016 150,000.00	149,627.83 0.00 0.00 149,642.39	689.37 0.00 863.11 173.74	14.56 0.00 14.56 188.30	188.30





CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
912828R69	US Treasury Note 1.625% Due 05/31/2023	05/30/2018 05/31/2018 100,000.00	95,633.80 0.00 0.00 95,716.23	4.46 0.00 142.86 138.40	82.43 0.00 82.43 220.83	220.83
912828S76	US Treasury Note 1.125% Due 07/31/2021	12/12/2016 12/13/2016 175,000.00	171,594.02 0.00 0.00 171,702.53	658.03 0.00 823.88 165.85	108.51 0.00 108.51 274.36	274.36
912828T34	US Treasury Note 1.125% Due 09/30/2021	11/09/2016 11/10/2016 200,000.00	198,077.03 0.00 0.00 198,134.68	383.24 0.00 574.86 191.62	57.65 0.00 57.65 249.27	249.27
912828T67	US Treasury Note 1.25% Due 10/31/2021	12/13/2016 12/14/2016 100,000.00	98,155.91 0.00 0.00 98,209.59	107.04 0.00 214.09 107.05	53.68 0.00 53.68 160.73	160.73
912828U65	US Treasury Note 1.75% Due 11/30/2021	12/28/2016 12/29/2016 125,000.00	123,917.24 0.00 0.00 123,947.89	6.01 0.00 192.31 186.30	30.65 0.00 30.65 216.95	216.95
912828V72	US Treasury Note 1.875% Due 01/31/2022	02/27/2017 02/28/2017 125,000.00	125,129.09 0.00 0.00 125,125.63	783.37 0.00 980.81 197.44	0.00 3.46 (3.46) 193.98	193.98
912828WL0	US Treasury Note 1.5% Due 05/31/2019	06/17/2014 06/18/2014 100,000.00	99,884.28 0.00 0.00 99,904.10	4.12 0.00 131.87 127.75	19.82 0.00 19.82 147.57	147.57
912828WW6	US Treasury Note 1.625% Due 07/31/2019	Various Various 200,000.00	199,943.48 0.00 0.00 199,950.71	1,086.28 0.00 1,360.06 273.78	11.66 4.43 7.23 281.01	281.01
912828XE5	US Treasury Note 1.5% Due 05/31/2020	Various Various 250,000.00	249,386.04 0.00 0.00 249,420.84	10.30 0.00 329.67 319.37	34.80 0.00 34.80 354.17	354.17



CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
912828XM7	US Treasury Note 1.625% Due 07/31/2020	09/08/2015 09/09/2015 125,000.00	125,216.11 0.00 0.00 125,205.09	678.92 0.00 850.03 171.11	0.00 11.02 (11.02) 160.09	160.09
912828XR6	US Treasury Note 1.75% Due 05/31/2022	06/28/2017 06/29/2017 125,000.00	124,764.35 0.00 0.00 124,770.07	6.01 0.00 192.31 186.30	5.72 0.00 5.72 192.02	192.02
912828XW5	US Treasury Note 1.75% Due 06/30/2022	07/25/2017 07/26/2017 150,000.00	149,421.75 0.00 0.00 149,435.46	1,098.51 1,312.50 7.25 221.24	13.71 0.00 13.71 234.95	234.95
931142EK5	Wal-Mart Stores Callable Note Cont 5/26/2023 3.4% Due 06/26/2023	Various 06/27/2018 100,000.00	99,976.24 0.00 0.00 99,976.68	1,454.44 1,690.56 47.22 283.34	0.44 0.00 0.44 283.78	283.78
94974BFQ8	Wells Fargo Corp Note 2.15% Due 01/15/2019	04/29/2014 05/02/2014 135,000.00	135,004.21 0.00 0.00 135,001.31	1,096.50 0.00 1,338.38 241.88	0.00 2.90 (2.90) 238.98	238.98
			<b>11,223,999.64</b>	<b>49,180.28</b>	<b>1,555.10</b>	
			<b>154,474.50</b>	<b>14,334.08</b>	<b>454.70</b>	
			<b>23,564.58</b>	<b>53,106.91</b>	<b>1,100.40</b>	
<b>Total Fixed Income</b>		<b>11,392,702.53</b>	<b>11,356,009.96</b>	<b>18,260.71</b>	<b>19,361.11</b>	<b>19,361.11</b>

**Income Earned**

As of December 31, 2018



CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Total Income
<b>CASH &amp; EQUIVALENT</b>						
31846V203	First American Govt Obligation Fund Class Y	Various Various 15,150.40	132,840.25 38,328.84 156,018.69 15,150.40	0.00 106.74 0.00 106.74	0.00 0.00 0.00 106.74	106.74
			<b>132,840.25</b>	<b>0.00</b>	<b>0.00</b>	
			<b>38,328.84</b>	<b>106.74</b>	<b>0.00</b>	
			<b>156,018.69</b>	<b>0.00</b>	<b>0.00</b>	
<b>Total Cash &amp; Equivalent</b>		<b>15,150.40</b>	<b>15,150.40</b>	<b>106.74</b>	<b>106.74</b>	<b>106.74</b>
			<b>11,356,839.89</b>	<b>49,180.28</b>	<b>1,555.10</b>	
			<b>192,803.34</b>	<b>14,440.82</b>	<b>454.70</b>	
			<b>179,583.27</b>	<b>53,106.91</b>	<b>1,100.40</b>	
<b>TOTAL PORTFOLIO</b>		<b>11,407,852.93</b>	<b>11,371,160.36</b>	<b>18,367.45</b>	<b>19,467.85</b>	<b>19,467.85</b>



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/05/2019	Interest	3135G0S38	150,000.00	FNMA Note 2% Due 1/5/2022	0.00	1,500.00	1,500.00
01/06/2019	Interest	24422EUA5	150,000.00	John Deere Capital Corp Note 2.7% Due 1/6/2023	0.00	2,025.00	2,025.00
01/14/2019	Interest	3130A8QS5	100,000.00	FHLB Note 1.125% Due 7/14/2021	0.00	562.50	562.50
01/15/2019	Maturity	94974BFQ8	135,000.00	Wells Fargo Corp Note 2.15% Due 1/15/2019	135,000.00	1,451.25	136,451.25
01/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	195.89	3.15	199.04
01/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,056.33	147.50	2,203.83
01/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	820.68	77.58	898.26
01/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	1,778.94	17.56	1,796.50
01/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	765.70	10.88	776.58
01/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,326.71	37.92	1,364.63
01/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,204.11	282.33	2,486.44
01/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	4,114.56	216.75	4,331.31
01/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	926.97	17.33	944.30
01/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	7,203.33	188.30	7,391.63
01/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	629.42	11.59	641.01
01/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,043.46	112.88	1,156.34
01/19/2019	Interest	3135G0T94	250,000.00	FNMA Note 2.375% Due 1/19/2023	0.00	2,968.75	2,968.75

# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	5,109.66	233.54	5,343.20
01/23/2019	Interest	46625HKA7	135,000.00	JP Morgan Chase Callable Note Cont 12/23/2019 2.25% Due 1/23/2020	0.00	1,518.75	1,518.75
01/24/2019	Interest	91159HHP8	135,000.00	US Bancorp Callable Cont 12/23/2021 2.625% Due 1/24/2022	0.00	1,771.88	1,771.88
01/25/2019	Interest	45950KCM0	80,000.00	International Finance Corp Note 2.25% Due 1/25/2021	0.00	900.00	900.00
01/26/2019	Interest	459058FY4	200,000.00	Intl. Bank Recon & Development Note 2% Due 1/26/2022	0.00	2,000.00	2,000.00
01/31/2019	Interest	912828N89	150,000.00	US Treasury Note 1.375% Due 1/31/2021	0.00	1,031.25	1,031.25
01/31/2019	Interest	912828S76	175,000.00	US Treasury Note 1.125% Due 7/31/2021	0.00	984.38	984.38
01/31/2019	Interest	912828V72	125,000.00	US Treasury Note 1.875% Due 1/31/2022	0.00	1,171.88	1,171.88
01/31/2019	Interest	912828XM7	125,000.00	US Treasury Note 1.625% Due 7/31/2020	0.00	1,015.63	1,015.63
01/31/2019	Interest	912828H52	150,000.00	US Treasury Note 1.25% Due 1/31/2020	0.00	937.50	937.50
01/31/2019	Interest	912828WW6	200,000.00	US Treasury Note 1.625% Due 7/31/2019	0.00	1,625.00	1,625.00
<b>JAN 2019</b>					<b>163,175.76</b>	<b>22,821.08</b>	<b>185,996.84</b>
02/06/2019	Interest	44932HAH6	150,000.00	IBM Credit Corp Note 3% Due 2/6/2023	0.00	2,250.00	2,250.00
02/08/2019	Interest	594918BP8	140,000.00	Microsoft Callable Note Cont 7/8/21 1.55% Due 8/8/2021	0.00	1,085.00	1,085.00
02/12/2019	Interest	3137EAEC9	250,000.00	FHLMC Note 1.125% Due 8/12/2021	0.00	1,406.26	1,406.26
02/15/2019	Interest	02665WAH4	135,000.00	American Honda Finance Note 2.25% Due 8/15/2019	0.00	1,518.75	1,518.75
02/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	732.35	9.87	742.22

# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	822.29	75.76	898.05
02/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	1,672.93	15.55	1,688.48
02/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,291.66	35.90	1,327.56
02/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,209.80	276.68	2,486.48
02/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	196.23	2.91	199.14
02/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	4,022.79	206.26	4,229.05
02/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,059.36	144.47	2,203.83
02/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	928.04	16.26	944.30
02/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	6,987.44	175.69	7,163.13
02/18/2019	Interest	3130A7CV5	225,000.00	FHLB Note 1.375% Due 2/18/2021	0.00	1,546.88	1,546.88
02/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,046.08	110.26	1,156.34
02/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	629.94	10.77	640.71
02/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	4,980.52	220.98	5,201.50
02/26/2019	Interest	3135G0J20	500,000.00	FNMA Note 1.375% Due 2/26/2021	0.00	3,437.50	3,437.50
02/28/2019	Interest	912828L24	300,000.00	US Treasury Note 1.875% Due 8/31/2022	0.00	2,812.50	2,812.50
<b>FEB 2019</b>					<b>27,579.43</b>	<b>15,358.25</b>	<b>42,937.68</b>
03/01/2019	Interest	30231GAV4	150,000.00	Exxon Mobil Corp Callable Note Cont 2/1/2021 2.222% Due 3/1/2021	0.00	1,666.50	1,666.50

## Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
03/01/2019	Maturity	17275RAR3	135,000.00	Cisco Systems Note 2.125% Due 3/1/2019	135,000.00	1,434.38	136,434.38
03/08/2019	Interest	313383YJ4	250,000.00	FHLB Note 3.375% Due 9/8/2023	0.00	4,218.75	4,218.75
03/11/2019	Interest	06406HCW7	135,000.00	Bank of New York Callable Note Cont 8/11/2019 2.3% Due 9/11/2019	0.00	1,552.50	1,552.50
03/11/2019	Interest	313378CR0	150,000.00	FHLB Note 2.25% Due 3/11/2022	0.00	1,687.50	1,687.50
03/12/2019	Interest	3135G0ZG1	175,000.00	FNMA Note 1.75% Due 9/12/2019	0.00	1,531.26	1,531.26
03/14/2019	Interest	4581X0CZ9	100,000.00	Inter-American Dev Bank Note 1.75% Due 9/14/2022	0.00	875.00	875.00
03/15/2019	Interest	084670BR8	150,000.00	Berkshire Hathaway Callable Note Cont 1/15/2023 2.75% Due 3/15/2023	0.00	2,062.50	2,062.50
03/15/2019	Interest	68389XBK0	150,000.00	Oracle Corp Callable Note Cont 8/01/21 1.9% Due 9/15/2021	0.00	1,425.00	1,425.00
03/15/2019	Maturity	532457BF4	150,000.00	Eli Lilly & Co Note 1.95% Due 3/15/2019	150,000.00	1,462.50	151,462.50
03/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,930.67	196.00	4,126.67
03/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,062.40	141.43	2,203.83
03/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	1,566.50	13.65	1,580.15
03/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	823.90	73.94	897.84
03/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	196.58	2.67	199.25
03/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	929.12	15.18	944.30
03/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	698.95	8.90	707.85
03/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,256.52	33.95	1,290.47

# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
03/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,215.52	271.00	2,486.52
03/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	6,770.90	163.47	6,934.37
03/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	630.47	9.94	640.41
03/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,048.71	107.63	1,156.34
03/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	4,850.89	208.74	5,059.63
03/31/2019	Interest	912828T34	200,000.00	US Treasury Note 1.125% Due 9/30/2021	0.00	1,125.00	1,125.00
03/31/2019	Interest	912828L57	400,000.00	US Treasury Note 1.75% Due 9/30/2022	0.00	3,500.00	3,500.00
03/31/2019	Interest	912828J76	175,000.00	US Treasury Note 1.75% Due 3/31/2022	0.00	1,531.25	1,531.25
<b>MAR 2019</b>					<b>311,981.13</b>	<b>25,318.64</b>	<b>337,299.77</b>
04/05/2019	Interest	3135G0T45	250,000.00	FNMA Note 1.875% Due 4/5/2022	0.00	2,343.75	2,343.75
04/07/2019	Interest	3135G0Q89	125,000.00	FNMA Note 1.375% Due 10/7/2021	0.00	859.38	859.38
04/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,065.44	138.39	2,203.83
04/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	665.47	7.97	673.44
04/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	1,459.63	11.88	1,471.51
04/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,838.18	185.98	4,024.16
04/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	930.20	14.10	944.30
04/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,221.32	32.04	1,253.36



# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
04/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,221.25	265.32	2,486.57
04/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	196.93	2.43	199.36
04/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	6,553.72	151.62	6,705.34
04/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	825.51	72.12	897.63
04/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,051.34	105.00	1,156.34
04/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	630.99	9.12	640.11
04/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	4,720.79	196.81	4,917.60
04/30/2019	Interest	912828T67	100,000.00	US Treasury Note 1.25% Due 10/31/2021	0.00	625.00	625.00
04/30/2019	Interest	912828M49	100,000.00	US Treasury Note 1.875% Due 10/31/2022	0.00	937.50	937.50
04/30/2019	Interest	713448CS5	110,000.00	PepsiCo Inc Callable Note Cont 3/30/2020 1.85% Due 4/30/2020	0.00	1,017.50	1,017.50
04/30/2019	Interest	912828L99	350,000.00	US Treasury Note 1.375% Due 10/31/2020	0.00	2,406.25	2,406.25
<b>APR 2019</b>					<b>26,380.77</b>	<b>9,382.16</b>	<b>35,762.93</b>
05/03/2019	Interest	00440EAT4	150,000.00	Chubb INA Holdings Inc Callable Note Cont 10/3/2020 2.3% Due 11/3/2020	0.00	1,725.00	1,725.00
05/11/2019	Interest	369550BE7	80,000.00	General Dynamics Corp Note 3% Due 5/11/2021	0.00	1,200.00	1,200.00
05/13/2019	Interest	40428HPN6	135,000.00	HSBC USA Inc Note 2.375% Due 11/13/2019	0.00	1,603.13	1,603.13
05/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	931.27	13.03	944.30
05/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	6,335.90	140.15	6,476.05

# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
05/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	197.28	2.19	199.47
05/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,745.33	176.19	3,921.52
05/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	631.92	7.09	639.01
05/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,186.04	30.19	1,216.23
05/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,226.99	259.62	2,486.61
05/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,068.49	135.34	2,203.83
05/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	827.12	70.29	897.41
05/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	1,352.32	10.22	1,362.54
05/16/2019	Interest	166764BG4	145,000.00	Chevron Corp Callable Note Cont 4/15/2021 2.1% Due 5/16/2021	0.00	1,522.50	1,522.50
05/18/2019	Interest	58933YAF2	150,000.00	Merck & Co Note 2.8% Due 5/18/2023	0.00	2,100.00	2,100.00
05/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	631.52	8.29	639.81
05/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,053.97	102.37	1,156.34
05/19/2019	Interest	857477AV5	75,000.00	State Street Bank Note 1.95% Due 5/19/2021	0.00	731.25	731.25
05/20/2019	Interest	747525AD5	140,000.00	Qualcomm Inc Note 2.25% Due 5/20/2020	0.00	1,575.00	1,575.00
05/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	4,590.20	185.21	4,775.41
05/30/2019	Interest	3135G0F73	200,000.00	FNMA Note 1.5% Due 11/30/2020	0.00	1,500.00	1,500.00
05/30/2019	Maturity	3137EADG1	150,000.00	FHLMC Note 1.75% Due 5/30/2019	150,000.00	1,312.50	151,312.50

Small Cities Organized Risk Effort

Account #590

Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
05/31/2019	Interest	912828G61	125,000.00	US Treasury Note 1.5% Due 11/30/2019	0.00	937.50	937.50
05/31/2019	Interest	912828XE5	250,000.00	US Treasury Note 1.5% Due 5/31/2020	0.00	1,875.00	1,875.00
05/31/2019	Interest	912828R69	100,000.00	US Treasury Note 1.625% Due 5/31/2023	0.00	812.50	812.50
05/31/2019	Interest	912828U65	125,000.00	US Treasury Note 1.75% Due 11/30/2021	0.00	1,093.75	1,093.75
05/31/2019	Interest	912828XR6	125,000.00	US Treasury Note 1.75% Due 5/31/2022	0.00	1,093.75	1,093.75
05/31/2019	Maturity	912828WL0	100,000.00	US Treasury Note 1.5% Due 5/31/2019	100,000.00	750.00	100,750.00
<b>MAY 2019</b>					<b>275,778.35</b>	<b>20,972.06</b>	<b>296,750.41</b>
06/08/2019	Interest	3130A0F70	150,000.00	FHLB Note 3.375% Due 12/8/2023	0.00	2,531.25	2,531.25
06/09/2019	Interest	313383QR5	100,000.00	FHLB Note 3.25% Due 6/9/2023	0.00	1,625.00	1,625.00
06/11/2019	Interest	313379RB7	225,000.00	FHLB Note 1.875% Due 6/11/2021	0.00	2,109.38	2,109.38
06/12/2019	Interest	313383HU8	225,000.00	FHLB Note 1.75% Due 6/12/2020	0.00	1,968.75	1,968.75
06/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,150.69	28.39	1,179.08
06/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,232.75	253.90	2,486.65
06/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	197.63	1.95	199.58
06/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,071.54	132.29	2,203.83
06/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	932.35	11.95	944.30
06/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	6,117.43	129.06	6,246.49



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	598.31	6.25	604.56
06/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	828.75	68.45	897.20
06/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	1,244.57	8.69	1,253.26
06/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,652.12	166.64	3,818.76
06/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,056.62	99.72	1,156.34
06/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	632.04	7.47	639.51
06/19/2019	Interest	3137EAEN5	200,000.00	FHLMC Note 2.75% Due 6/19/2023	0.00	2,750.00	2,750.00
06/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	4,459.12	173.92	4,633.04
06/22/2019	Interest	3135G0D75	225,000.00	FNMA Note 1.5% Due 6/22/2020	0.00	1,687.50	1,687.50
06/26/2019	Interest	931142EK5	100,000.00	Wal-Mart Stores Callable Note Cont 5/26/2023 3.4% Due 6/26/2023	0.00	1,700.00	1,700.00
06/30/2019	Interest	912828XW5	150,000.00	US Treasury Note 1.75% Due 6/30/2022	0.00	1,312.50	1,312.50
<b>JUN 2019</b>					<b>25,173.92</b>	<b>16,773.06</b>	<b>41,946.98</b>
07/05/2019	Interest	3135G0S38	150,000.00	FNMA Note 2% Due 1/5/2022	0.00	1,500.00	1,500.00
07/06/2019	Interest	24422EUA5	150,000.00	John Deere Capital Corp Note 2.7% Due 1/6/2023	0.00	2,025.00	2,025.00
07/14/2019	Interest	3130A8QS5	100,000.00	FHLB Note 1.125% Due 7/14/2021	0.00	562.50	562.50
07/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,074.60	129.23	2,203.83
07/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	1,136.38	7.28	1,143.66



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,558.53	157.33	3,715.86
07/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	933.43	10.87	944.30
07/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	564.62	5.46	570.08
07/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,238.52	248.17	2,486.69
07/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	5,898.31	118.35	6,016.66
07/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,115.27	26.64	1,141.91
07/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	830.38	66.61	896.99
07/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	197.98	1.71	199.69
07/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	632.57	6.64	639.21
07/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,059.27	97.07	1,156.34
07/19/2019	Interest	3135G0T94	250,000.00	FNMA Note 2.375% Due 1/19/2023	0.00	2,968.75	2,968.75
07/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	4,327.55	162.96	4,490.51
07/23/2019	Interest	46625HKA7	135,000.00	JP Morgan Chase Callable Note Cont 12/23/2019 2.25% Due 1/23/2020	0.00	1,518.75	1,518.75
07/24/2019	Interest	91159HHP8	135,000.00	US Bancorp Callable Cont 12/23/2021 2.625% Due 1/24/2022	0.00	1,771.88	1,771.88
07/25/2019	Interest	45950KCM0	80,000.00	International Finance Corp Note 2.25% Due 1/25/2021	0.00	900.00	900.00
07/26/2019	Interest	459058FY4	200,000.00	Intl. Bank Recon & Development Note 2% Due 1/26/2022	0.00	2,000.00	2,000.00
07/31/2019	Interest	912828N89	150,000.00	US Treasury Note 1.375% Due 1/31/2021	0.00	1,031.25	1,031.25

Small Cities Organized Risk Effort

Account #590

Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/31/2019	Interest	912828S76	175,000.00	US Treasury Note 1.125% Due 7/31/2021	0.00	984.38	984.38
07/31/2019	Interest	912828H52	150,000.00	US Treasury Note 1.25% Due 1/31/2020	0.00	937.50	937.50
07/31/2019	Interest	912828V72	125,000.00	US Treasury Note 1.875% Due 1/31/2022	0.00	1,171.88	1,171.88
07/31/2019	Interest	912828XM7	125,000.00	US Treasury Note 1.625% Due 7/31/2020	0.00	1,015.63	1,015.63
07/31/2019	Maturity	912828WW6	200,000.00	US Treasury Note 1.625% Due 7/31/2019	200,000.00	1,625.00	201,625.00
<b>JUL 2019</b>					<b>224,567.41</b>	<b>21,050.84</b>	<b>245,618.25</b>
08/06/2019	Interest	44932HAH6	150,000.00	IBM Credit Corp Note 3% Due 2/6/2023	0.00	2,250.00	2,250.00
08/08/2019	Interest	594918BP8	140,000.00	Microsoft Callable Note Cont 7/8/21 1.55% Due 8/8/2021	0.00	1,085.00	1,085.00
08/11/2019	Call	06406HCW7	135,000.00	Bank of New York Callable Note Cont 8/11/2019 2.3% Due 9/11/2019	135,000.00	1,293.75	136,293.75
08/12/2019	Interest	3137EAEC9	250,000.00	FHLMC Note 1.125% Due 8/12/2021	0.00	1,406.26	1,406.26
08/15/2019	Maturity	02665WAH4	135,000.00	American Honda Finance Note 2.25% Due 8/15/2019	135,000.00	1,518.75	136,518.75
08/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	530.87	4.71	535.58
08/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	1,027.76	5.99	1,033.75
08/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,464.59	148.25	3,612.84
08/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	934.51	9.79	944.30
08/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,079.77	24.95	1,104.72
08/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,244.32	242.42	2,486.74

# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
08/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	198.34	1.46	199.80
08/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	5,678.53	108.03	5,786.56
08/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	832.00	64.77	896.77
08/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,077.66	126.17	2,203.83
08/18/2019	Interest	3130A7CV5	225,000.00	FHLB Note 1.375% Due 2/18/2021	0.00	1,546.88	1,546.88
08/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	633.10	5.81	638.91
08/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,061.92	94.42	1,156.34
08/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	4,195.50	152.32	4,347.82
08/26/2019	Interest	3135G0J20	500,000.00	FNMA Note 1.375% Due 2/26/2021	0.00	3,437.50	3,437.50
08/31/2019	Interest	912828L24	300,000.00	US Treasury Note 1.875% Due 8/31/2022	0.00	2,812.50	2,812.50
<b>AUG 2019</b>					<b>293,958.87</b>	<b>16,339.73</b>	<b>310,298.60</b>
09/01/2019	Interest	30231GAV4	150,000.00	Exxon Mobil Corp Callable Note Cont 2/1/2021 2.222% Due 3/1/2021	0.00	1,666.50	1,666.50
09/08/2019	Interest	313383YJ4	250,000.00	FHLB Note 3.375% Due 9/8/2023	0.00	4,218.75	4,218.75
09/11/2019	Interest	313378CR0	150,000.00	FHLB Note 2.25% Due 3/11/2022	0.00	1,687.50	1,687.50
09/12/2019	Maturity	3135G0ZG1	175,000.00	FNMA Note 1.75% Due 9/12/2019	175,000.00	1,531.26	176,531.26
09/14/2019	Interest	4581X0CZ9	100,000.00	Inter-American Dev Bank Note 1.75% Due 9/14/2022	0.00	875.00	875.00
09/15/2019	Interest	68389XBK0	150,000.00	Oracle Corp Callable Note Cont 8/01/21 1.9% Due 9/15/2021	0.00	1,425.00	1,425.00

# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
09/15/2019	Interest	084670BR8	150,000.00	Berkshire Hathaway Callable Note Cont 1/15/2023 2.75% Due 3/15/2023	0.00	2,062.50	2,062.50
09/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	935.59	8.71	944.30
09/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	833.63	62.93	896.56
09/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	5,458.10	98.09	5,556.19
09/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	497.05	4.01	501.06
09/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,250.12	236.66	2,486.78
09/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,044.21	23.31	1,067.52
09/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	198.69	1.22	199.91
09/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,370.26	139.42	3,509.68
09/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,080.72	123.11	2,203.83
09/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	918.68	4.83	923.51
09/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	633.63	4.98	638.61
09/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,064.59	91.75	1,156.34
09/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	4,062.94	142.01	4,204.95
09/30/2019	Interest	912828J76	175,000.00	US Treasury Note 1.75% Due 3/31/2022	0.00	1,531.25	1,531.25
09/30/2019	Interest	912828T34	200,000.00	US Treasury Note 1.125% Due 9/30/2021	0.00	1,125.00	1,125.00
09/30/2019	Interest	912828L57	400,000.00	US Treasury Note 1.75% Due 9/30/2022	0.00	3,500.00	3,500.00



# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
<b>SEP 2019</b>					<b>198,348.21</b>	<b>20,563.79</b>	<b>218,912.00</b>
10/05/2019	Interest	3135G0T45	250,000.00	FNMA Note 1.875% Due 4/5/2022	0.00	2,343.75	2,343.75
10/07/2019	Interest	3135G0Q89	125,000.00	FNMA Note 1.375% Due 10/7/2021	0.00	859.38	859.38
10/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	1,008.56	21.73	1,030.29
10/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,255.93	230.89	2,486.82
10/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	199.04	0.98	200.02
10/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,275.58	130.82	3,406.40
10/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,083.79	120.04	2,203.83
10/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	936.68	7.62	944.30
10/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	5,237.02	88.54	5,325.56
10/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	463.15	3.35	466.50
10/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	835.26	61.08	896.34
10/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	809.17	3.78	812.95
10/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	634.15	4.16	638.31
10/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,067.26	89.08	1,156.34
10/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	3,929.90	132.02	4,061.92
10/30/2019	Interest	713448CS5	110,000.00	PepsiCo Inc Callable Note Cont 3/30/2020 1.85% Due 4/30/2020	0.00	1,017.50	1,017.50

Small Cities Organized Risk Effort

Account #590

Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
10/31/2019	Interest	912828L99	350,000.00	US Treasury Note 1.375% Due 10/31/2020	0.00	2,406.25	2,406.25
10/31/2019	Interest	912828M49	100,000.00	US Treasury Note 1.875% Due 10/31/2022	0.00	937.50	937.50
10/31/2019	Interest	912828T67	100,000.00	US Treasury Note 1.25% Due 10/31/2021	0.00	625.00	625.00
<b>OCT 2019</b>					<b>22,735.49</b>	<b>9,083.47</b>	<b>31,818.96</b>
11/03/2019	Interest	00440EAT4	150,000.00	Chubb INA Holdings Inc Callable Note Cont 10/3/2020 2.3% Due 11/3/2020	0.00	1,725.00	1,725.00
11/11/2019	Interest	369550BE7	80,000.00	General Dynamics Corp Note 3% Due 5/11/2021	0.00	1,200.00	1,200.00
11/13/2019	Maturity	40428HPN6	135,000.00	HSBC USA Inc Note 2.375% Due 11/13/2019	135,000.00	1,603.13	136,603.13
11/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	937.76	6.54	944.30
11/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	429.20	2.73	431.93
11/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	836.90	59.23	896.13
11/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	5,015.27	79.38	5,094.65
11/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	972.85	20.20	993.05
11/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,261.77	225.10	2,486.87
11/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	199.41	0.73	200.14
11/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,086.86	116.97	2,203.83
11/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	699.20	2.87	702.07
11/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,180.52	122.47	3,302.99

Small Cities Organized Risk Effort

Account #590

Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
11/16/2019	Interest	166764BG4	145,000.00	Chevron Corp Callable Note Cont 4/15/2021 2.1% Due 5/16/2021	0.00	1,522.50	1,522.50
11/18/2019	Interest	58933YAF2	150,000.00	Merck & Co Note 2.8% Due 5/18/2023	0.00	2,100.00	2,100.00
11/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	634.68	3.33	638.01
11/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,069.94	86.40	1,156.34
11/19/2019	Interest	857477AV5	75,000.00	State Street Bank Note 1.95% Due 5/19/2021	0.00	731.25	731.25
11/20/2019	Interest	747525AD5	140,000.00	Qualcomm Inc Note 2.25% Due 5/20/2020	0.00	1,575.00	1,575.00
11/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	3,796.37	122.36	3,918.73
11/30/2019	Interest	912828R69	100,000.00	US Treasury Note 1.625% Due 5/31/2023	0.00	812.50	812.50
11/30/2019	Interest	912828U65	125,000.00	US Treasury Note 1.75% Due 11/30/2021	0.00	1,093.75	1,093.75
11/30/2019	Interest	912828XE5	250,000.00	US Treasury Note 1.5% Due 5/31/2020	0.00	1,875.00	1,875.00
11/30/2019	Interest	912828XR6	125,000.00	US Treasury Note 1.75% Due 5/31/2022	0.00	1,093.75	1,093.75
11/30/2019	Interest	3135G0F73	200,000.00	FNMA Note 1.5% Due 11/30/2020	0.00	1,500.00	1,500.00
11/30/2019	Maturity	912828G61	125,000.00	US Treasury Note 1.5% Due 11/30/2019	125,000.00	937.50	125,937.50
<b>NOV 2019</b>					<b>282,120.73</b>	<b>18,617.69</b>	<b>300,738.42</b>
12/08/2019	Interest	3130A0F70	150,000.00	FHLB Note 3.375% Due 12/8/2023	0.00	2,531.25	2,531.25
12/09/2019	Interest	313383QR5	100,000.00	FHLB Note 3.25% Due 6/9/2023	0.00	1,625.00	1,625.00
12/11/2019	Interest	313379RB7	225,000.00	FHLB Note 1.875% Due 6/11/2021	0.00	2,109.38	2,109.38

# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/12/2019	Interest	313383HU8	225,000.00	FHLB Note 1.75% Due 6/12/2020	0.00	1,968.75	1,968.75
12/15/2019	Paydown	02582JHE3	100,000.00	American Express Credit 2017-3 A 1.77% Due 11/15/2022	2,089.94	113.89	2,203.83
12/15/2019	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	838.53	57.38	895.91
12/15/2019	Paydown	47788BAB0	8,211.68	John Deere Owner Trust 2017-B A2A 1.59% Due 4/15/2020	395.15	2.17	397.32
12/15/2019	Paydown	47788MAC4	15,496.84	John Deere Owner Trust 2016-A A3 1.36% Due 4/15/2020	588.79	2.07	590.86
12/15/2019	Paydown	65479GAD1	85,000.00	Nissan Auto Receivables Owner 2018-B A3 3.06% Due 3/15/2023	3,085.09	114.36	3,199.45
12/15/2019	Paydown	43814QAC2	14,961.01	Honda Auto Receivables 2016-2 A3 1.39% Due 4/15/2020	938.85	5.45	944.30
12/15/2019	Paydown	47788BAD6	25,000.00	John Deere Owner Trust 2017-B A3 1.82% Due 10/15/2021	937.05	18.73	955.78
12/15/2019	Paydown	47788EAC2	110,000.00	John Deere Owner Trust 2018-B A3 3.08% Due 11/15/2022	2,267.62	219.29	2,486.91
12/15/2019	Paydown	654747AB0	2,573.88	Nissan Auto Receivables 2017-A A2A 1.47% Due 1/15/2020	199.76	0.49	200.25
12/15/2019	Paydown	89238BAB8	107,599.37	Toyota Auto Receivables Owner 2018-A A2A 2.1% Due 10/15/2020	4,792.87	70.60	4,863.47
12/18/2019	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,072.62	83.72	1,156.34
12/18/2019	Paydown	43814PAB6	8,859.75	Honda Auto Receivables Owner T 17-3 A2 1.57% Due 1/21/2020	635.21	2.50	637.71
12/19/2019	Interest	3137EAEN5	200,000.00	FHLMC Note 2.75% Due 6/19/2023	0.00	2,750.00	2,750.00
12/21/2019	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	3,662.33	113.03	3,775.36
12/22/2019	Interest	3135G0D75	225,000.00	FNMA Note 1.5% Due 6/22/2020	0.00	1,687.50	1,687.50

# Cash Flow Report

As of December 31, 2018



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/26/2019	Interest	931142EK5	100,000.00	Wal-Mart Stores Callable Note Cont 5/26/2023 3.4% Due 6/26/2023	0.00	1,700.00	1,700.00
12/31/2019	Interest	912828XW5	150,000.00	US Treasury Note 1.75% Due 6/30/2022	0.00	1,312.50	1,312.50
<b>DEC 2019</b>					<b>21,503.81</b>	<b>16,488.06</b>	<b>37,991.87</b>
<b>TOTAL</b>					<b>1,873,303.88</b>	<b>212,768.83</b>	<b>2,086,072.71</b>



Account #590

Chandler Asset Management, Inc. ("Chandler") is an SEC registered investment adviser. For additional information about our firm, please see our current disclosures (Form ADV). To obtain a copy of our current disclosures, you may contact your client service representative by calling the number on the front of this statement or you may visit our website at [www.chandlerasset.com](http://www.chandlerasset.com).

Information contained in this monthly statement is confidential and is provided for informational purposes only and should not be construed as specific investment or legal advice. The information contained herein was obtained from sources believed to be reliable as of the date of this statement, but may become outdated or superseded at any time without notice.

**Custody:** Your qualified custodian bank maintains control of all assets reflected in this statement and we urge you to compare this statement to the one you receive from your qualified custodian. Chandler does not have any authority to withdraw or deposit funds from/to the custodian account.

**Valuation:** Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.

**Performance:** Performance results are presented gross-of-advisory fees and represent the client's Total Return. The deduction of advisory fees lowers performance results. These results include the reinvestment of dividends and other earnings. Past performance may not be indicative of future results. Therefore, clients should not assume that future performance of any specific investment or investment strategy will be profitable or equal to past performance levels. All investment strategies have the potential for profit or loss. Economic factors, market conditions or changes in investment strategies, contributions or withdrawals may materially alter the performance and results of your portfolio.

Source ice Data Indices, LLC ("ICE"), used with permission. ICE PERMITS USE OF THE ICE INDICES AND RELATED DATA ON AN "AS IS" BASIS; ICE, ITS AFFILIATES AND THEIR RESPECTIVE THIRD PARTY SUPPLIERS DISCLAIM ANY AND ALL WARRANTIES AND REPRESENTATIONS, EXPRESS AND/OR IMPLIED, INCLUDING ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE, INCLUDING THE INDICES, INDEX DATA AND ANY DATA INCLUDED IN, RELATED TO, OR DERIVED THEREFROM. NEITHER ICE DATA, ITS AFFILIATES OR THEIR RESPECTIVE THIRD PARTY PROVIDERS GUARANTEE THE QUALITY, ADEQUACY, ACCURACY, TIMELINESS OR COMPLETENESS OF THE INDICES OR THE INDEX DATA OR ANY COMPONENT THEREOF, AND THE INDICES AND INDEX DATA AND ALL COMPONENTS THEREOF ARE PROVIDED ON AN "AS IS" BASIS AND LICENSEE'S USE IS AT LICENSEE'S OWN RISK. ICE DATA, ITS AFFILIATES AND THEIR RESPECTIVE THIRD PARTY DO NOT SPONSOR, ENDORSE, OR RECOMMEND CHANDLER, OR ANY OF ITS PRODUCTS OR SERVICES.

Index returns assume reinvestment of all distributions. Historical performance results for investment indexes generally do not reflect the deduction of transaction and/or custodial charges or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance results. It is not possible to invest directly in an index.

**Ratings:** Ratings information have been provided by Moody's, S&P and Fitch through data feeds we believe to be reliable as of the date of this statement, however we cannot guarantee its accuracy.

Security level ratings for U.S. Agency issued mortgage-backed securities ("MBS") reflect the issuer rating because the securities themselves are not rated. The issuing U.S. Agency guarantees the full and timely payment of both principal and interest and carries a AA+/Aaa/AAA by S&P, Moody's and Fitch respectively.



Benchmark Index	Disclosure
ICE BAML 1-5 Yr US Treasury/Agency Index	The ICE BAML 1-5 Year US Treasury & Agency Index tracks the performance of US dollar denominated US Treasury and nonsubordinated US agency debt issued in the US domestic market. Qualifying securities must have an investment grade rating (based on an average of Moody's, S&P and Fitch). Qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to maturity at time of issuance, a fixed coupon schedule and a minimum amount outstanding of \$1 billion for sovereigns and \$250 million for agencies. (Index: GVA0. Please visit <a href="http://www.mlindex.ml.com">www.mlindex.ml.com</a> for more information)
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	The ICE BAML US Issuers 1-5 Year AAA-A US Corporate & Government Index tracks the performance of US dollar denominated investment grade debt publicly issued in the US domestic market, including US Treasury, US agency, foreign government, supranational and corporate securities. Qualifying securities must issued from US issuers and be rated AAA through A3 (based on an average of Moody's, S&P and Fitch). In addition, qualifying securities must have at least one year remaining term to final maturity and less than five years remaining term to final maturity, at least 18 months to final maturity at point of issuance, a fixed coupon schedule and a minimum amount outstanding of \$1 billion for US Treasuries and \$250 million for all other securities. (Index: GU10. Please visit <a href="http://www.mlindex.ml.com">www.mlindex.ml.com</a> for more information)

# Employee Assistance Program Utilization Report Utilization Summary and Analysis



## SCORE

October 1, 2018 - December 31, 2018

Projected Annual Rate:

**0.7%**

Previous Utilization Rate: 0.7%

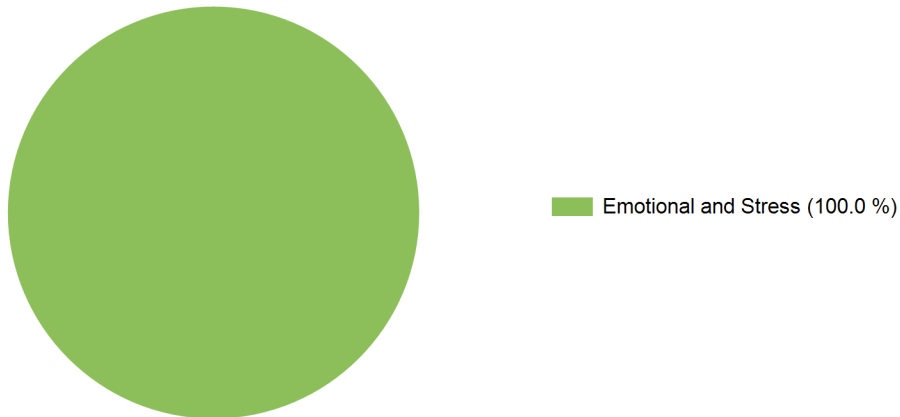
### Overall Utilization

---

There were 2 new contacts. 2 were referred by Human Resources.

The presenting problems were: Emotional.

2 new contacts were self-initiated.





---

**Work/Life Utilization**

---

In this time period there were 0 cases that were opened.

According to the American Institute of Stress (AIS), 44 percent of Americans feel more stress than they did five years ago. ACI's EAP offers a wide range of work-life referrals to help reduce stress and improve quality life. From financial well-being to reliable child care referrals, employees and family members can access quality referrals, resources and information to better manage life's many responsibilities and improve total well-being.

---

**Training and Onsite Services**

---

**Training Comment:**

As a value-added partner, ACI's Training Department offers consultation, support services and flexible training options to fit the needs of any organization. Visit ACI's YouTube channel for 24/7 access to past trainings and popular videos. Contact ACI at 800-932-0034 and ask to speak with a member of the training team, or email ACI at [service@acispecialtybenefits.com](mailto:service@acispecialtybenefits.com) to learn more about training services and options available.

---

**Newsletters**

---

ACI provided the following HealthY-mails this quarter: Treat Yourself: 6 Tips for Self-Care; Top 5 Websites for Veterans Returning to Work; The Secret to Overcoming Holiday Stress.

---

**Formal Referrals**

---

The Supervisory Referral process is a powerful yet easy-to-use tool for managers to address employee behavior concerns. Examples of workplace issues that can be resolved through this process include: difficulty working with others, anger management, substance abuse, loss of productivity, absenteeism, and more.

The Supervisory Referral process reduces the amount of time managers spend dealing with workplace issues and maximizes the potential for issues to be resolved.

To begin a Supervisory Referral, or for more information or consultation, contact the ACI Clinical Department at 800-932-0034.

Number of Formal Referrals: 0

Number of Informal Referrals: 0

10/1/2018 - 12/31/2018

**Employee Assistance Program Utilization Report****Utilization Hours**

---

Employee Assessment	4.00
Consultation: Work/Life & Concierge	1.00
<hr/>	
Total Program Hours this Period:	5.00

**Utilization Comments**

---

Each year, it is incredibly powerful and humbling to be in a position to help in difficult times, and 2018 was no exception. As California faced its deadliest and most destructive wildfires in history, and the Atlantic battled against damaging hurricanes and tropical storms, so many of ACI's longtime clients, new customers, employees and family members were directly affected. Through it all, ACI's dedicated service teams worked tirelessly to provide critical incident response services, crisis outreach, emergency referrals, and ongoing clinical support to all those impacted. Whatever the challenge or concern, ACI will always provide personalized support to help employees and families thrive in all areas of life.

From 10/1/2018 to 12/31/2018, SCORE achieved an annualized utilization rate of 0.7%. With ACI's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

This period's Utilization Rate was the same as the previous period.

10/1/2018 - 12/31/2018

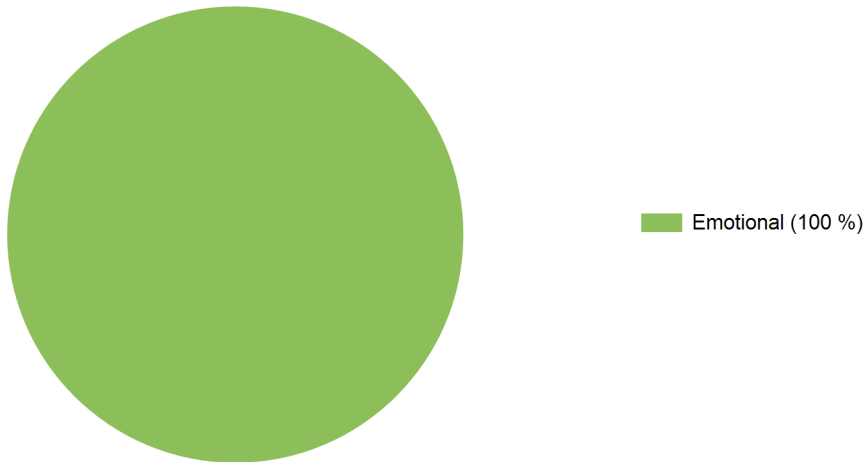
## Employee Assistance Program Utilization Report

### Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Emotional	2	1	6
Marital / Relationship	0	1	1
Work Stress	0	0	1

Nearly \$44 billion is lost by businesses and corporations each year due to the effects of depression, including lost productivity and lost work days (according to the Journal of AMA). Utilizing ACI's Employee Assistance Program services helps employees and family members better address everyday work and life issues affecting mental, emotional, and/or behavioral health.

#### New Issues this Quarter



\*Any WorkLife and Personal Services cases are detailed later in the report, and 'Other Issues' includes issues <1%.

10/1/2018 - 12/31/2018

## Employee Assistance Program Utilization Report

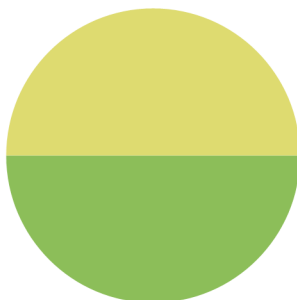
## Demographic Data

Gender	New	Previous Quarter	Year To Date
Female	2	0	5
Male	0	2	5



Female (100 %)  
 Male (0 %)

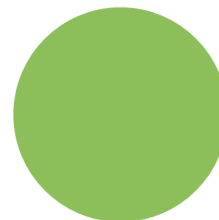
Age Range	New	Previous Quarter	Year To Date
0-9	0	0	0
10-19	0	0	0
20-29	0	1	2
30-39	1	1	4
40-49	1	0	2
50-59	0	0	1
60-69	0	0	1
70-79	0	0	0
80-89	0	0	0
90-99	0	0	0



30-39 (50 %)

40-49 (50 %)

Who is Initiating Contact with ACI	New	Previous Quarter	Year To Date
Self	2	2	10
Family Member	0	0	0
Other	0	0	0



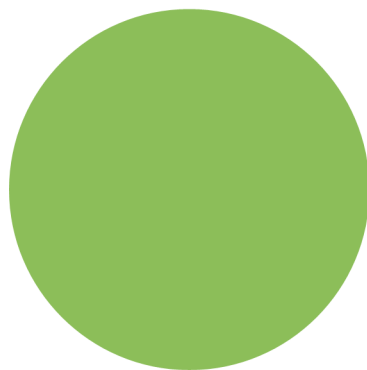
Self (100 %)  
 Family Member (0 %)  
 Other (0 %)

10/1/2018 - 12/31/2018

## Employee Assistance Program Utilization Report

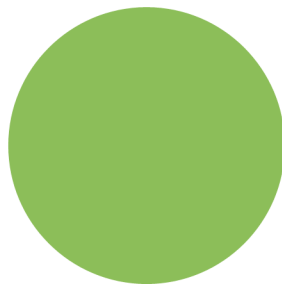
## Employment Data

Years Employed	New	Previous Quarter	Year To Date
< 6 Months	2	2	6
< 1 Year	0	0	0
1 - 5 Years	0	0	1
6 - 10 Years	0	0	1
11 - 15 Years	0	0	2
16 - 20 Years	0	0	0
20+ Years	0	0	0



■ < 6 Months (100 %)

Job Category	New	Previous Quarter	Year To Date
Clerical	0	0	1
Labor	0	0	0
Management	0	0	0
Other	0	0	0
Production	0	0	0
Professional	2	2	8
Sales	0	0	0
Service	0	0	1
Supervisor	0	0	0
Technical	0	0	0



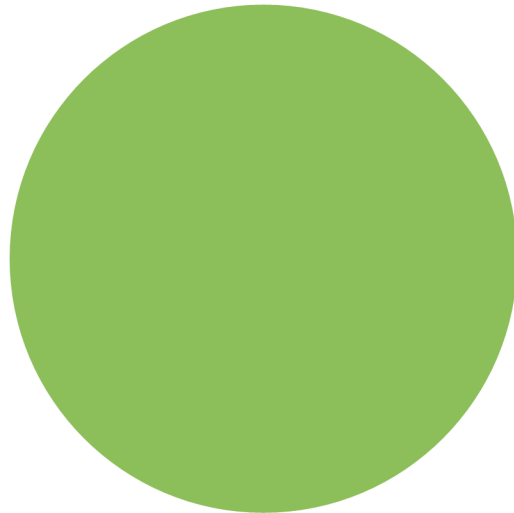
■ Professional (100 %)

10/1/2018 - 12/31/2018

## Employee Assistance Program Utilization Report

### Referral Source

Referral Source	New	Previous Quarter	Year To Date
Supervisor - Formal	0	0	0
Supervisor - Informal	0	0	0
Other Employee	0	0	0
Family Member	0	0	0
Human Resources	2	1	6
Orientation / Training	0	0	0
Poster / Brochure	0	1	3
Health Fair	0	0	0
Intranet	0	0	0
Email	0	0	0
Website	0	0	0
Used Before	0	0	1
Onsite Event	0	0	0



■ Human Resources (100 %)

## SCORE – TargetSolutions Utilization Report Summary

	This Year	Last Year
	10/1/2018-12/31/2018	10/1/2017-12/31/2017
Active Entities	7	9
# of Potential Active Entities	20	20
% Entities Active	35.0%	45.0%
# of Licenses	n/a	n/a
Total Active/Offline Users	545	445
Registered Users	346	285
% Users Active	63.4%	64.0%
Users Completing One or More Course	26	45
Courses Completed - Total	137	100
Users Completing One or More Custom Activities	7	1
Custom Activities Completed - Total	10	1

Member Organization	Total Active and Offline Employees	Registered Users	Courses Completed-Total	Users Completing One or More Courses	Custom Activities Completed-Total	Users Completing One or More Custom Activity
City of Biggs	13	7	0	0	0	0
City of Colfax	15	9	0	0	0	0
City of Dunsmuir	42	31	58	6	0	0
City of Etna	41	27	9	3	0	0
City of Isleton	1	0	0	0	0	0
City of Live Oak	21	4	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	35	27	0	0	0	0
City of Mount Shasta	107	80	27	2	2	1
City of Portola	30	9	0	0	0	0
City of Rio Dell	17	9	0	0	0	0
City of Shasta Lake	32	17	0	0	0	0
City of Susanville	27	17	0	0	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	2	1	0	0	0	0
City of Yreka	54	35	5	4	0	0
Fort Jones Volunteer Fire Department	29	27	9	5	8	6
SCORE - Small Cities Organized Risk Effort	7	7	0	0	0	0
Town of Fort Jones	7	5	15	1	0	0
Town of Loomis	21	15	14	5	0	0
Weed City Fire	27	16	0	0	0	0

**ADDITIONAL COMMISSION “OPT OUT”**

Attn: General Counsel  
Alliant Insurance Services, Inc.  
701 B Street, 6<sup>th</sup> Floor  
San Diego, CA 92101

RE: Additional Commission “Opt Out”

Please be advised that Small Cities Organized Risk Effort (SCORE) has elected to have the premium associated with the following policy(s) specified below for the indicated policy period(s) excluded from consideration in any and all:

- Contingent income agreements
- Supplemental income agreements

<u>Policy #</u>	<u>Policy Period</u>
017471589/05 (Dec 04) (APIP)	July 1, 2018 to July 1, 2019
01-606-08-20 (ACIP)	July 1, 2018 to July 1, 2019
_____	_____
_____	_____
_____	_____

Sincerely,

Small Cities Organized Risk Effort (SCORE)  
Company Name

By: \_\_\_\_\_

Title: \_\_\_\_\_

Dated: \_\_\_\_\_



January 3, 2019

SCORE Board of Directors  
*Via Email transmission*

## ALLIANT SERVICE TEAM TRANSITION

Dear SCORE Members:

As many of you know, I was involved in forming the SCORE Pool in early 1986. Like many of you who started your careers in the late 1970s, I look forward to retirement at some point. Although that date is still a few years down the road, I am slowly begin to transition my responsibilities to other very capable colleagues who have gained significant experience with California self-insurance pools similar to SCORE.

In addition to consulting with SCORE during my career, I am involved in the training and growth of Alliant's public entity practice colleagues to assure that our team will continue to perform in the same fashion once I am no longer involved. With SCORE and all of Alliant's larger accounts, Alliant has developed an effective *process to assure quality* to maintain both continuity and experience. It's the **Peer Advisor** role that I've assumed for the past 10 years. It more than just Peer Review or account oversight; the *process* makes it clear to clients that two senior colleagues are assigned to their account with active participation. The **Peer Advisor** constantly engages with the team, discussing strategies in advance of meetings and developing agenda material so the Board can concisely understand the importance of issues being debated.

In 2019, I will slowly cut back hours with SCORE and Marcus and I will begin introducing Conor Boughey in this **Peer Advisor** role. Conor will work closely developing the agendas and reviewing the items, programs, policies and services. He will begin acting as back-up to Marcus to replace my role. This process has begun in the background, involving much of the program administration that Members don't see on a daily basis. Over time you will see more of Conor to assure you that he is clearly capable to step in at a moment's notice!

Conor serves as Program Administrator with Mike for similar municipal risk sharing pools (ACCEL & MBASIA), and he has been working parallel to Marcus as we develop similar program administration tools and techniques we currently use with SCORE. During 2019 Conor will begin attending some Board meetings to interact with the Board, and his role will increase as Mike continues to reduce his hours in 2020.

Don't worry, I plan to hang around a while longer; both Alliant and SCORE will be fortunate to have a very smooth transition and also the benefit of truly dedicated and talented colleagues who have successfully worked with our JPA clients for years. We remain well-positioned to continue this ongoing success into the future. If you have any questions or concerns about this transition, please contact me or Marcus Beverly.

Sincerely,



Mike Simmons, Vice Chairman - Public Entities  
Cell: 925.708.3374  
[msimmons@alliant.com](mailto:msimmons@alliant.com)

cc: Marcus Beverly, First Vice President  
Michelle Minnick, Account Manager  
Conor Boughey, First Vice President  
[cboughey@alliant.com](mailto:cboughey@alliant.com)



Agenda Item G.

**SCORE PROGRAM COVERAGE REVIEW  
ALLIANT CRIME INSURANCE PROGRAM (ACIP)**

**INFORMATION ITEM**

**ISSUE:** Crime insurance is an important and relatively cheap line of coverage that protects the policy holder from employee theft in various forms, as well as losses caused by vendors or others due to forgery, robbery, and other crimes. The ACIP coverage includes required bonding for Treasurers, Finance Directors, City Managers, and City Clerks. The policy also covers Faithful Performance of Duty for losses due to failure of any employee to perform duties as prescribed by law. The Program Administrators want all Members to be aware of this coverage and encourage members who are not participating to obtain a quote.

**RECOMMENDATION:** None.

**FINANCIAL IMPACT:** No fiscal impact for SCORE.

**BACKGROUND:** The Alliant Crime Insurance Program (ACIP) was created to bring the advantages of group purchase to California public entities seeking very broad crime coverage. The program currently includes more than 250 public entities who purchase crime insurance at a cost well below that available to individual public entities. There is no risk sharing in the ACIP program so no possibility of assessments.

Members	Deductible	FY 18/19 \$1M Limits Premium	FY 18/19 \$2M Limits Premium	FY 18/19 \$3M Limits Premium	FY 18/19 \$5M Limits Premium
Biggs	\$2,500	N/A		\$1,900	
Colfax	\$2,500	\$950			
Dunsmuir	\$2,500	\$880			
Fort Jones	\$2,500		\$870 <sup>(1)</sup>		
Live Oak	\$2,500	\$950			
Loomis	\$2,500	\$950			
Loyalton	\$2,500	\$950			
Montague	\$2,500	\$950			
Rio Dell	\$2,500	\$950			
Shasta Lake	\$2,500	\$950			
Weed	\$25,000	N/A			\$3,325
Yreka	\$2,500	N/A			\$2,531

The following do not purchase ACIP Crime Insurance: Etna, Isleton, Mt. Shasta, Portola, Susanville, Tulelake

<sup>(1)</sup>Joined program 12/26/18

**ATTACHMENT:** ACIP Program Material

# ACIP Alliant Crime Insurance Program



PRESENTED BY:

Michelle Minnick — Assistant Account Manager

Alliant Insurance Services

January 25, 2019



# ACIP Program Highlights

- Exclusive Alliant program
- Group purchase program - no risk sharing
- Deductibles options of \$2,500 or \$25,000
- Employee Theft (including Faithful Performance)
- Forgery or Alteration
- Inside the Premises - Theft of Money & Securities
- Inside the Premises - Robbery, Safe Burglary & Other Property
- Outside the Premises - Money, Securities & Other Property
- Funds Transfer Fraud, Impersonation Fraud \$250,000 sublimit
- Computer Fraud

# ACIP Policy Advantages

- No sublimit for Faithful Performance
- Treasurer/Tax Collector/Bonded Employee exclusions deleted
- Coverage for Volunteers, Leased Workers, Elected/Appointed Officials, members of Committees, specified non-compensated officers and Cal Works program participants
- Coverage automatically extended to all Agencies, governed directly by the Named Insured
- Includes \$75,000 sublimit for expenses incurred to determine the amount of a covered loss
- Vendor Fraud limit of \$1,000,000 excess of vendor insurance policy *(if required by written contract or agreement)*

# ACIP Quote – Optional Limits

Member	18-19 Total Limit	17-18 Total Premium	18-19 Quoted Premium	\$3M Limit Option	\$5M Limit Option
Biggs	\$1,000,000	\$950	\$950	\$2,450	\$3,200
Colfax	\$1,000,000	\$950	\$950	\$1,900	\$2,475
Dunsmuir	\$1,000,000	N/A	\$950	\$1,900	\$2,475
Etna					
Fort Jones (eff. 12/26/18)	\$2,000,000	N/A	\$870	\$1,700	\$2,100
Isleton					
Live Oak	\$1,000,000	\$950	\$950	\$2,450	\$3,200
Loomis	\$1,000,000	\$950	\$950	\$2,450	\$3,200
Loyalton	\$1,000,000	\$950	\$950	\$2,450	\$3,200
Montague	\$1,000,000	\$950	\$950	\$2,450	\$3,200
Mount Shasta					
Portola					
Rio Dell	\$1,000,000	\$950	\$950	\$2,450	\$3,200
Shasta Lake	\$1,000,000	\$950	\$950	\$2,450	\$3,200
Susanville					
Tulelake					
Weed	\$5,000,000	\$3,700	\$3,700	\$2,250	\$3,700
Yreka	\$5,000,000	\$2,531	\$2,531	N/A	\$2,531

# Examples of Large Municipal Losses

Entity	Amount	Description
City of Pasadena	\$6 million	Public Works official used false invoices to direct \$6.4M of funds to personal accounts, funds were supposed to be used for placing utilities underground
City of Placentia	\$4.8 million	Finance Analyst with access to wire transfers allegedly transferred money to personal accounts and forged documents to hide transactions
Los Angeles Unified School District	\$9 million	Procurement official conspired with plumbing supplier to divert materials over several years
City of Santa Barbara	\$750,000	Police Department clerk diverted cash payments for tickets
San Jose State University	\$900,000	IT employee removed equipment and sold on eBay
Association of Bay Area Governments	\$3.9 million	CFO falsified payments to a contractor & diverted them to personal use
Port of Seattle	\$300,000	Airport badging clerk continued to accept cash payments for several years after the Port had discontinued acceptance and diverted proceeds
City of Bell	\$5.5 million	Seven Bell city officials were convicted on conspiracy, misappropriation of public funds, and falsification of public records that nearly bankrupted the city
City of Dixon, Illinois	\$54 million	The Comptroller of this small Illinois city was arrested for misappropriating city funds over six years by moving funds from various bank accounts through a series of wire transfers & checks payable to "Treasurer"

# QUESTIONS?

## CONTACT INFORMATION:

Mike Simmons  
Marcus Beverly  
Michelle Minnick

[msimmons@alliant.com](mailto:msimmons@alliant.com)  
[Marcus.Beverly@alliant.com](mailto:Marcus.Beverly@alliant.com)  
[Michelle.Minnick@alliant.com](mailto:Michelle.Minnick@alliant.com)

(415) 403-1425  
(916) 643-2704  
(916) 643-2715





# Alliant Crime Insurance Program (ACIP)

Alliant Insurance Services created the Alliant Crime Insurance Program (ACIP) to protect California's public entities from the scourge of crime. The program offers broad coverage for illegal acts committed by employees while on the job, offering valuable peace of mind and an iron-clad layer of protection against crime-related damages.



## SIZE AND STABILITY

ACIP is among the state's largest programs of its kind and is comprised primarily of public entities with fewer than 1,000 employees. ACIP has a strong track record of results and a historically low loss ratio. This combination of size and stability empowers Alliant to offer competitive rates that are impervious to fluctuations in the general insurance market. Additionally, as a group purchase program, there is no risk sharing and, therefore, no possibility of assessments.

## PROGRAM FEATURES

ACIP is a flexible insurance solution with a broad array of best-in-class features. It is customized to meet the wide-ranging needs of California's public entities, providing access to:

- Basic program limits of \$1 million with a \$25,000 deductible for each coverage
- The option to buy down the \$25,000 deductible to \$2,500
- Program limits up to \$10 million available
- Faithful performance of duty up to the full employee theft limit
- Coverage for the treasurer/tax collector and any employees required by statute to carry individual bonds
- Coverage for volunteers

## ALLIANT INSURANCE SERVICES: THE PARTNER YOU DESERVE.

With a history dating back to 1925, Alliant Insurance Services is one of the nation's leading distributors of diversified insurance products and services. Operating through a national network of offices, Alliant provides property and casualty, workers' compensation, employee benefits, surety, and financial products and services to more than 26,000 clients nationwide.

[www.alliant.com](http://www.alliant.com)

---

## CONTACT

Tom E. Corbett  
Senior Vice President  
**949 660 8132**  
[tecorbett@alliant.com](mailto:tecorbett@alliant.com)



**QUARTERLY FINANCIAL REPORT  
PERIOD ENDED SEPTEMBER 30, 2018**

**ACTION ITEM**

**ISSUE:** The Board of Directors receives a quarterly report on the financial status of SCORE. Gilbert Associates will present SCORE's Financials for Quarter ending September 30, 2018 to the Board of Directors for their review.

**RECOMMENDATION:** Receive and file the Quarterly Financials as presented.

**FISCAL IMPACT:** None

**BACKGROUND:** Each quarter the Board of Directors reviews the quarterly financials for accuracy and refers questions for follow-up, or receives and files the report as presented.

**ATTACHMENT(S):** Quarterly Financial Reports as of 9/30/18

**Small Cities Organied Risk Effort**  
**Statement of Net Position**  
**As of September 30, 2018 and September 30, 2017**

	<b>Sep 30, '18</b>	<b>Sep 30, '17</b>
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Checking/Savings</b>		
Mechanics Bank - General	\$ 1,976,136.57	\$ 1,034,422.76
Mechanics Bank Claims Accounts		
Mechanics Bank - Liability	34,717.34	31,478.17
Mechanics Bank - Workers' Comp	45,170.45	38,296.39
<b>LAIF</b>		
LAIF	413,251.16	407,431.86
<b>Total LAIF</b>	413,251.16	407,431.86
<b>Petty Cash</b>		
<b>Total Checking/Savings</b>	2,469,275.52	1,511,629.18
<b>Other Current Assets</b>		
<b>Chandler Investments</b>		
Chandler - Investments	1,888,361.01	10,881,303.15
Chandler - Unrealized Gain (Loss)	(8,334.41)	(17,796.17)
US Bank	71,852.99	267,170.49
<b>Total Chandler - Investment Account</b>	1,951,879.59	11,130,677.47
Due from Members - Adj Premiums	-	5,274.06
Interest Receivable	45,856.66	42,183.01
Member Accounts Receivable	369,415.10	867,350.66
Claim Recovery Receivable	126,984.28	24,871.16
Prepaid Insurance	817,411.98	681,322.28
Prepaid Administration	214,618.50	202,758.75
Prepaid Expenses	50,987.86	28,385.16
<b>Total Other Current Assets</b>	3,577,153.97	12,982,822.55
<b>Total Current Assets</b>	6,046,429.49	14,494,451.73
<b>Noncurrent Assets</b>		
<b>Chandler Investments</b>		
Chandler - Investments	9,350,341.24	-
Chandler - Unrealized Gain (Loss)	(205,049.78)	-
<b>Total Chandler - Investment Account</b>	9,145,291.46	-
<b>TOTAL ASSETS</b>	<b>\$ 15,191,720.95</b>	<b>\$ 14,494,451.73</b>

**Small Cities Organied Risk Effort**  
**Statement of Net Position**  
**As of September 30, 2018 and September 30, 2017**

	<b>Sep 30, '18</b>	<b>Sep 30, '17</b>
<b>LIABILITIES</b>		
<b>Current Liabilities</b>		
Accounts Payable	171,004.91	18,438.88
Deferred Income	1,577,245.25	1,333,937.42
Dividend Payable to Members	5,835.00	5,835.00
<b>Claims Reserves - Current</b>		
Claims Reserves - W/C	835,754.00	339,233.00
Claims Reserves - Liability	156,750.59	165,204.00
<b>Total Claims Payable - Current</b>	992,504.59	504,437.00
<b>IBNR - Current</b>		
IBNR Reserves - W/C	-	-
IBNR Reserves - Liability	192,427.41	-
<b>Total IBNR</b>	192,427.41	-
<b>Total Current Liabilities</b>	2,939,017.16	1,862,648.30
<b>Long Term Liabilities</b>		
<b>Claims Reserves - Non-Current</b>		
Claims Reserves - W/C	1,423,749.62	1,869,041.50
Claims Reserves - Liability	-	74,172.15
<b>Total Claims Payable - Non-Current</b>	1,423,749.62	1,943,213.65
<b>IBNR</b>		
IBNR Reserves - W/C	2,420,786.75	1,924,410.00
IBNR Reserves - Liability	593,956.59	622,909.00
<b>Total IBNR</b>	3,014,743.34	2,547,319.00
<b>ULAE</b>		
ULAE - W/C	321,000.00	303,000.00
ULAE - Liability	57,000.00	69,000.00
<b>Total ULAE</b>	378,000.00	372,000.00
<b>Total Long Term Liabilities</b>	4,816,492.96	4,862,532.65
<b>Total Liabilities</b>	7,755,510.12	6,725,180.95
<b>NET POSITION</b>		
<b>Net Position - Workers' Compensation</b>		
Board Designated - W/C	1,250,000.00	1,250,000.00
Workers' Compensation Banking Layer	1,276,499.20	1,168,406.69
<b>Net Position - Liability</b>		
Board Designated - Liability	2,500,000.00	2,500,000.00
Liability Banking Layer	1,320,885.21	940,532.97
<b>Undesignated Net Position</b>		

**Small Cities Organied Risk Effort**  
**Statement of Net Position**  
**As of September 30, 2018 and September 30, 2017**

	<b>Sep 30, '18</b>	<b>Sep 30, '17</b>
<b>Unrestricted</b>	1,165,259.01	1,595,070.39
<b>Net Revenues Over (Under) Expenditures</b>	(76,432.59)	315,260.73
<b>Total Net Position</b>	<b>\$ 7,436,210.83</b>	<b>\$ 7,769,270.78</b>

**Small Cities Organied Risk Effort**  
**Statement of Revenue, Expenses and Changes in Net Position**  
**For the Quarter and Year to Date Ended September 30, 2018 and September 30, 2017**

	<u>Jul '18 - Sep '18</u>	<u>Jul '18 - Sep '18</u>	<u>Jul '17 - Sep '17</u>
<b>Ordinary Revenue</b>			
Revenue			
Member Contributions	\$ 1,021,710.26	\$ 1,021,710.26	\$ 940,256.24
Member Assessment/Refunds	83.80	83.80	-
Bank/LAIF Interest	2,307.99	2,307.99	1,354.34
Managed Portfolio	52,823.22	52,823.22	45,092.89
Miscellaneous Income	-	-	57,631.00
<b>Total Operating Revenue</b>	<u>1,076,925.27</u>	<u>1,076,925.27</u>	<u>1,044,334.47</u>
<b>Operating Expenses</b>			
General and Administrative Expenses			
Bank Service Charges	108.84	108.84	-
Accreditation Fee	-	-	-
Cash Over/Short	-	-	-
Conference	-	-	-
Dues & Subscriptions	-	-	450.00
ID Fraud Coverage	938.91	938.91	906.66
Insurance	-	-	-
Meeting Expense	815.02	815.02	1,297.56
Member Conference Reimbursement	-	-	-
Miscellaneous Expenses	-	-	-
Office Supplies	-	-	-
Safety Services	26,250.00	26,250.00	17,500.00
Safety Training	13,156.25	13,156.25	8,517.67
Treasury Services (Fort Jones)	-	-	-
User Funding Assessment (WC)	-	-	-
<b>Total Administration</b>	<u>41,269.02</u>	<u>41,269.02</u>	<u>28,671.89</u>
Board Meeting/Travel			
Consulting Services			
Accounting Services	14,135.13	14,135.13	13,200.00
Actuarial Study	-	-	-
Administration Costs	65,802.00	65,802.00	61,211.25
Appraisal Services			
Audit Services			
Claims Audit	-	-	-
Audit - Financial	19,350.00	19,350.00	-
<b>Total Audit Services</b>	<u>19,350.00</u>	<u>19,350.00</u>	<u>-</u>
Claims Services			
Claims Management -WC	25,378.77	25,378.77	25,127.41
Claims Management - Liability	24,862.50	24,862.50	24,862.50
Consulting Services	-	-	-
TPA - Annual Fees	5,737.50	5,737.50	6,375.00
<b>Total Claims Services</b>	<u>55,978.77</u>	<u>55,978.77</u>	<u>56,364.91</u>
Contract Services			
Investment Fees	3,649.25	3,649.25	3,659.33
Legal	-	-	-
<b>Total Consulting Services</b>	<u>158,915.15</u>	<u>158,915.15</u>	<u>134,435.49</u>
<b>Total General and Administrative Expenses</b>	<u>200,184.17</u>	<u>200,184.17</u>	<u>163,107.38</u>
<b>Insurance Expenses</b>			
Workers' Compensation			
Combined GL/AL Excess			
Property Coverage			
Crime Policy			
Insurance Premiums	270,960.17	270,960.17	226,676.93
<b>Total Insurance Expenses</b>	<u>270,960.17</u>	<u>270,960.17</u>	<u>226,676.93</u>
<b>Claims Expenses</b>			
Claims Payments			
Claim Payments - WC	296,473.23	296,473.23	283,427.07
Claim Payments - Liability	67,719.25	67,719.25	43,306.79

**Small Cities Organied Risk Effort**  
**Statement of Revenue, Expenses and Changes in Net Position**  
**For the Quarter and Year to Date Ended September 30, 2018 and September 30, 2017**

	<u>Jul '18 - Sep '18</u>	<u>Jul '18 - Sep '18</u>	<u>Jul '17 - Sep '17</u>
Total Claim Payments	364,192.48	364,192.48	326,733.86
Changes in Claims Liabilities			
Change in Reserves	238,085.08	238,085.08	6,674.33
Changes in IBNR	-	-	-
Changes in ULAE	-	-	-
Total Change in Claims Liabilities	<u>238,085.08</u>	<u>238,085.08</u>	<u>6,674.33</u>
Total Claims Expenses	<u>602,277.56</u>	<u>602,277.56</u>	<u>333,408.19</u>
Grant Fund Program	7,435.82	7,435.82	3,614.46
Dividends	-	-	-
General Contingency	-	-	-
Total Expenses	<u>1,080,857.72</u>	<u>1,080,857.72</u>	<u>726,806.96</u>
Net Operating Revenue	(3,932.45)	(3,932.45)	317,527.51
Other Revenue (Expense)			
ERMA Dividend Exp	(49,477.00)	(49,477.00)	-
Investment Gain/Loss	(23,023.14)	(23,023.14)	(2,266.78)
Net Revenue Over (Under) Expenses	<u>\$ (76,432.59)</u>	<u>\$ (76,432.59)</u>	<u>\$ 315,260.73</u>
		<u>\$ 7,512,643.42</u>	<u>\$ 7,454,010.05</u>
Net Position, Beginning			
		<u>\$ 7,436,210.83</u>	<u>\$ 7,769,270.78</u>
Net Position Ending			

**Small Cities Organied Risk Effort**  
**Statement of Revenue, Expenses Budget to Actual**  
**For the Year to Date Ended September 30, 2018**

	<u>Jul '18 - Sep '18</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
<b>Ordinary Revenue</b>				
<b>Revenue</b>				
Member Contributions	\$ 1,021,710.26	\$ 1,039,968.00	\$ (18,257.74)	98.2%
Bank/LAIF Interest	2,307.99	-	2,307.99	100.0%
Managed Portfolio	52,823.22	-	52,823.22	100.0%
Member Assessments / Refunds	83.80	-	83.80	100.0%
Miscellaneous Income	-	-	-	0.0%
<b>Total Operating Revenue</b>	<u>1,076,925.27</u>	<u>1,039,968.00</u>	<u>36,957.27</u>	<u>103.6%</u>
<b>Operating Expenses</b>				
Accreditation Fee	-	-	-	0.0%
Bank Service Charges	108.84	125.00	(16.16)	87.1%
Conference	-	-	-	0.0%
Contingency Reserve	-	6,250.00	(6,250.00)	0.0%
Dues & Subscriptions	-	250.00	(250.00)	0.0%
Insurance	938.91	1,058.00	(119.09)	88.7%
Member Conference Reimbursement	-	4,750.00	(4,750.00)	0.0%
Meeting Expense	815.02	7,162.50	(6,347.48)	11.4%
Miscellaneous Expenses	-	250.00	(250.00)	0.0%
Office Supplies	-	-	-	0.0%
Safety Services	26,250.00	26,250.00	-	100.0%
Safety Training	13,156.25	13,156.25	-	100.0%
Treasury Services (Fort Jones)	-	250.00	(250.00)	0.0%
User Funding Assessment (WC)	-	7,359.75	(7,359.75)	0.0%
<b>Total Administration</b>	<u>41,269.02</u>	<u>66,861.50</u>	<u>(25,592.48)</u>	<u>61.7%</u>
<b>Board Meeting/Travel</b>				0.0%
<b>Consulting Services</b>				
Accounting Services	14,135.13	14,180.00	(44.87)	99.7%
Actuarial Study	-	2,715.00	(2,715.00)	0.0%
Administration Costs	65,802.00	65,802.25	(0.25)	100.0%
Appraisal Services	-	-	-	0.0%
Audit Services	-	-	-	0.0%
Claims Audit	-	775.00	(775.00)	0.0%
Audit - Financial	19,350.00	5,375.00	13,975.00	360.0%
<b>Total Audit Services</b>	<u>19,350.00</u>	<u>6,150.00</u>	<u>13,200.00</u>	<u>314.6%</u>
<b>Bookkeeping Services</b>	-	-	-	0.0%
<b>Claims Services</b>				
Claims Management -WC	25,378.77	25,378.75	0.02	100.0%
Claims Management - Liability	24,862.50	24,862.50	-	100.0%
TPA - Annual Fees	5,737.50	6,375.00	(637.50)	90.0%
<b>Total Claims Services</b>	<u>55,978.77</u>	<u>56,616.25</u>	<u>(637.48)</u>	<u>98.9%</u>
<b>Contract Services</b>				
<b>Investment Fees</b>	3,649.25	3,625.00	24.25	100.7%
<b>Legal</b>	-	1,750.00	(1,750.00)	0.0%
<b>Total Consulting Services</b>	<u>158,915.15</u>	<u>150,838.50</u>	<u>8,076.65</u>	<u>105.4%</u>
<b>Total General and Administrative Expenses</b>	<u>200,184.17</u>	<u>217,700.00</u>	<u>(17,515.83)</u>	<u>92.0%</u>



**Small Cities Organied Risk Effort**  
**Statement of Revenue, Expenses Budget to Actual**  
**For the Year to Date Ended September 30, 2018**

	<u>Jul '18 - Sep '18</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
<b>Insurance Expenses</b>				
Workers' Compensation			-	0.0%
Combined GL/AL Excess			-	0.0%
Property Coverage			-	0.0%
Crime Policy			-	0.0%
Insurance Premiums	270,960.17	248,615.25	22,344.92	109.0%
<b>Total Insurance Expenses</b>	<u>270,960.17</u>	<u>248,615.25</u>	<u>22,344.92</u>	<u>109.0%</u>
<b>Claims Expenses</b>				
<b>Claims Payments</b>				
Claim Payments - WC	296,473.23		296,473.23	100.0%
Claim Payments - Liability	67,719.25		67,719.25	100.0%
<b>Total Claim Payments</b>	<u>364,192.48</u>	<u>-</u>	<u>364,192.48</u>	<u>100.0%</u>
<b>Changes in Claims Liabilities</b>				
Change in Reserves	238,085.08	-	238,085.08	100.0%
Changes in IBNR		-	-	0.0%
Changes in ULAE		-	-	0.0%
<b>Total Change in Claims Liabilities</b>	<u>238,085.08</u>	<u>-</u>	<u>238,085.08</u>	<u>100.0%</u>
Change in IBNR	-	-	-	0.0%
Change in ULAE	-	-	-	0.0%
<b>Total Claims Expenses</b>	<u>602,277.56</u>	<u>-</u>	<u>602,277.56</u>	<u>100.0%</u>
<b>Grant Fund Program</b>	7,435.82	-	7,435.82	100.0%
<b>Dividends</b>	-	-	-	0.0%
<b>General Contingency</b>				
<b>Total Expenses</b>	<u>1,080,857.72</u>	<u>466,315.25</u>	<u>614,542.47</u>	<u>231.8%</u>
<b>Net Operating Revenue</b>	(3,932.45)	573,652.75	(577,585.20)	
<b>Other Revenue (Expense)</b>				
ERMA Dividend Exp	(49,477.00)	-	(49,477.00)	100.0%
Investment Gain/Loss	(23,023.14)	-	(23,023.14)	100.0%
<b>: Revenue Over (Under) Expenses</b>	<u>\$ (76,432.59)</u>	<u>\$ 573,652.75</u>	<u>\$ (650,085.34)</u>	

Small Cities Organized Risk Effort  
Combining Statement of Revenues, Expenses, and Changes in Net Position  
For The Year To Date Ended September 30, 2018

REVENUES:	Liability	Workers' Compensation	EPLI, EAP, & Property (Other Programs)	Total
Contributions	353,383	517,077	151,250	1,021,710
Other Income (ERMA Refund)	-			-
Member Assessments	84	-	-	84
Other Income	-	-	-	-
Investment Income	22,580	32,552	-	55,131
Miscellaneous Income	-	-	-	-
Total Revenues	<u>376,047</u>	<u>549,628</u>	<u>151,250</u>	<u>1,076,925</u>
 EXPENSES:				
Operating				
Claims Expense	48,587	553,691	-	602,278
Excess Insurance	42,449	77,971	150,541	270,960
Program Administration	27,018	38,784	-	65,802
Claims Administration	28,688	27,291	-	55,979
Retro Dividends	-		-	-
General and Administrative	31,807	45,658	8,375	85,839
Total operating expenses	<u>178,548</u>	<u>743,394</u>	<u>158,916</u>	<u>1,080,858</u>
Operating Income (Loss)	197,499	(193,766)	(7,665)	(3,932)
Nonoperating Income (Loss)				
ERMA Dividend Exp	(49,477)			(49,477)
Member Dividends	-	-		-
Investment income	(9,453)	(13,570)	-	(23,023)
Net Income (Loss)	138,568	(207,336)	(7,665)	(76,433)
Beginning Net Position	<u>5,494,389</u>	<u>2,091,696</u>	<u>(73,445)</u>	<u>7,512,640</u>
Ending Net Position	<u>5,632,957</u>	<u>1,884,360</u>	<u>(81,110)</u>	<u>7,436,207</u>

Small Cities Organized Risk Effort  
Combining Statement of Net Position  
As Of September 30, 2018

<b>ASSETS</b>	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
Current Assets				
Cash & Equivalents	1,317,811	1,223,317	-	2,541,128
Accrued Interest	23,906	21,950	-	45,856
Contributions Receivable	354,213	15,202	-	369,415
Investments	980,096	899,931	-	1,880,027
Other Receivable	31,192	95,792	-	126,984
Prepaid Assets	261,654	369,331	452,035	1,083,020
Total Current Assets	<u>2,968,873</u>	<u>2,625,523</u>	<u>452,035</u>	<u>6,046,430</u>
Noncurrent Assets				
Investments	3,755,061	5,390,230	-	9,145,291
Total Noncurrent Assets	<u>3,755,061</u>	<u>5,390,230</u>	<u>-</u>	<u>9,145,291</u>
Total Assets	6,723,934	8,015,753	452,035	15,191,721
<b>LIABILITIES</b>				
Current Liabilities				
Accounts Payable	49,849	121,156	-	171,005
Dividend Payable	5,835	-	-	5,835
Deferred Revenue	1,051,751	-	525,494	1,577,245
Claims Reserves	349,178	835,754	-	1,184,932
Total Current Liabilities	<u>1,456,614</u>	<u>956,910</u>	<u>525,494</u>	<u>2,939,018</u>
Noncurrent Liabilities				
Unpaid Claims and Claims Adjustments	650,957	4,165,537	-	4,816,494
Total Noncurrent Liabilities	<u>650,957</u>	<u>4,165,537</u>	<u>-</u>	<u>4,816,494</u>
Total Liabilities	<u>2,107,571</u>	<u>5,122,447</u>	<u>525,494</u>	<u>7,755,512</u>
<b>NET POSITION</b>	<u>5,632,957</u>	<u>1,884,360</u>	<u>(81,110)</u>	<u>7,436,207</u>

Small Cities Organized Risk Effort  
 Supplemental Schedule  
 Workers' Compensation Banking Layer Equity by Member  
 July 1, 2018 through September 30, 2018

	<u>*Biggs*</u>	<u>Colfax</u>	<u>Crescent City</u>	<u>Dorris</u>	<u>Dunsmuir</u>	<u>*Etna*</u>	<u>*Fort Jones*</u>
<b>Member Contributions</b>							
Banking Layer Work Comp Contributions	1,676.50	\$ 3,335.00	\$ -	\$ -	\$ 3,420.25	\$ 2,340.50	\$ 1,955.25
Shared Layer Distributions to Banking							
<b>Total Member Contributions</b>	<u>1,676.50</u>	<u>3,335.00</u>	<u>-</u>	<u>-</u>	<u>3,420.25</u>	<u>2,340.50</u>	<u>1,955.25</u>
<b>Total Contributions</b>	<u>1,676.50</u>	<u>3,335.00</u>	<u>-</u>	<u>-</u>	<u>3,420.25</u>	<u>2,340.50</u>	<u>1,955.25</u>
<b>Claims Cost</b>							
Banking Layer Incurred Expense	-	-	-	-	(947.90)	2,411.84	-
<b>Total Expenses</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(947.90)</u>	<u>2,411.84</u>	<u>-</u>
<b>Net Contributions over Expenses</b>	<u>1,676.50</u>	<u>3,335.00</u>	<u>-</u>	<u>-</u>	<u>4,368.15</u>	<u>(71.34)</u>	<u>1,955.25</u>
<b>Beginning Banking Layer Equity: July 1, 2018</b>	40,196.00	60,734.09	37,049.54	4,369.21	13,205.89	16,534.50	510.06
<b>Prior Year Assessments</b>							
<b>Current Year Assessments</b>							
<b>Distribution (from)/to Banking</b>							
<b>Shared Layer Offset</b>							
<b>Transfers from (to) Liability Banking Layer</b>							
<b>Ending Banking Layer Equity: September 30, 2018</b>	<u>\$ 41,872.50</u>	<u>\$ 64,069.09</u>	<u>\$ 37,049.54</u>	<u>\$ 4,369.21</u>	<u>\$ 17,574.04</u>	<u>\$ 16,463.16</u>	<u>\$ 2,465.31</u>

\*Mini Cities\*

Small Cities Organized Risk Effort  
 Supplemental Schedule  
 Workers' Compensation Banking Layer Equity by Member  
 July 1, 2018 through September 30, 2018

	<u>Ione</u>	<u>Live Oak</u>	<u>Loomis</u>	<u>*Loyalton*</u>	<u>*Montague*</u>	<u>Mt. Shasta</u>	<u>Portola</u>
<b>Member Contributions</b>							
<b>Banking Layer Work Comp Contributions</b>	\$ -	\$ 4,441.75	\$ 3,011.50	\$ 457.50	\$ 1,483.50	\$ 13,932.00	\$ 3,204.75
<b>Shared Layer Distributions to Banking</b>							
<b>Total Member Contributions</b>	<u>-</u>	<u>4,441.75</u>	<u>3,011.50</u>	<u>457.50</u>	<u>1,483.50</u>	<u>13,932.00</u>	<u>3,204.75</u>
<b>Total Contributions</b>	<u>-</u>	<u>4,441.75</u>	<u>3,011.50</u>	<u>457.50</u>	<u>1,483.50</u>	<u>13,932.00</u>	<u>3,204.75</u>
<b>Claims Cost</b>							
<b>Banking Layer Incurred Expense</b>	<u>-</u>	<u>319.95</u>	<u>-</u>	<u>74.01</u>	<u>19,000.00</u>	<u>9.50</u>	<u>27,359.12</u>
<b>Total Expenses</b>	<u>-</u>	<u>319.95</u>	<u>-</u>	<u>74.01</u>	<u>19,000.00</u>	<u>9.50</u>	<u>27,359.12</u>
<b>Net Contributions over Expenses</b>	<u>-</u>	<u>4,121.80</u>	<u>3,011.50</u>	<u>383.49</u>	<u>(17,516.50)</u>	<u>13,922.50</u>	<u>(24,154.37)</u>
<b>Beginning Banking Layer Equity: July 1, 2018</b>	12,720.67	131,298.78	72,033.00	12,529.92	(18,614.50)	126,547.14	407.50
<b>Prior Year Assessments</b>							
<b>Current Year Assessments</b>							
<b>Distribution (from)/to Banking</b>							
<b>Shared Layer Offset</b>							
<b>Transfers from (to) Liability Banking Layer</b>							
<b>Ending Banking Layer Equity: September 30, 2018</b>	<u>\$ 12,720.67</u>	<u>\$ 135,420.58</u>	<u>\$ 75,044.50</u>	<u>\$ 12,913.41</u>	<u>\$ (36,131.00)</u>	<u>\$ 140,469.64</u>	<u>\$ (23,746.87)</u>

\*Mini Cities\*

Small Cities Organized Risk Effort  
 Supplemental Schedule  
 Workers' Compensation Banking Layer Equity by Member  
 July 1, 2018 through September 30, 2018

	<u>Rio Dell</u>	<u>Shasta Lake</u>	<u>Susanville</u>	<u>*Tulelake*</u>	<u>Weed</u>	<u>Williams</u>
<b>Member Contributions</b>						
<b>Banking Layer Work Comp Contributions</b>	\$ 4,272.75	\$ 10,578.50	\$ 19,968.75	\$ 1,577.00	\$ 5,717.50	\$ -
<b>Shared Layer Distributions to Banking</b>						
<b>Total Member Contributions</b>	<u>4,272.75</u>	<u>10,578.50</u>	<u>19,968.75</u>	<u>1,577.00</u>	<u>5,717.50</u>	<u>-</u>
<b>Total Contributions</b>	<u>4,272.75</u>	<u>10,578.50</u>	<u>19,968.75</u>	<u>1,577.00</u>	<u>5,717.50</u>	<u>-</u>
<b>Claims Cost</b>						
<b>Banking Layer Incurred Expense</b>	<u>(379.07)</u>	<u>14,001.51</u>	<u>14,731.64</u>	<u>-</u>	<u>2,587.50</u>	<u>-</u>
<b>Total Expenses</b>	<u>(379.07)</u>	<u>14,001.51</u>	<u>14,731.64</u>	<u>-</u>	<u>2,587.50</u>	<u>-</u>
<b>Net Contributions over Expenses</b>	<u><u>4,651.82</u></u>	<u><u>(3,423.01)</u></u>	<u><u>5,237.11</u></u>	<u><u>1,577.00</u></u>	<u><u>3,130.00</u></u>	<u><u>-</u></u>
<b>Beginning Banking Layer Equity: July 1, 2018</b>	38,237.76	242,547.26	212,944.35	18,753.00	79,263.46	25,000.00
<b>Prior Year Assessments</b>						
<b>Current Year Assessments</b>						
<b>Distribution (from)/to Banking</b>						
<b>Shared Layer Offset</b>						
<b>Transfers from (to) Liability Banking Layer</b>						
<b>Ending Banking Layer Equity: September 30, 2018</b>	<u><u>\$ 42,889.58</u></u>	<u><u>\$ 239,124.25</u></u>	<u><u>\$ 218,181.46</u></u>	<u><u>\$ 20,330.00</u></u>	<u><u>\$ 82,393.46</u></u>	<u><u>\$ 25,000.00</u></u>

\*Mini Cities\*

Small Cities Organized Risk Effort  
 Supplemental Schedule  
 Workers' Compensation Banking Layer Equity by Member  
 July 1, 2018 through September 30, 2018

	<u>Yreka</u>	<u>Total W/C Banking Layer</u>
<b>Member Contributions</b>		
Banking Layer Work Comp Contributions	\$ 15,377.00	\$ 96,750.00
Shared Layer Distributions to Banking		\$ -
<b>Total Member Contributions</b>	<u>15,377.00</u>	<u>96,750.00</u>
<b>Total Contributions</b>	<u>15,377.00</u>	<u>96,750.00</u>
<b>Claims Cost</b>		
Banking Layer Incurred Expense	60,480.78	139,648.88
<b>Total Expenses</b>	<u>60,480.78</u>	<u>139,648.88</u>
<b>Net Contributions over Expenses</b>	<u>(45,103.78)</u>	<u>(42,898.88)</u>
<b>Beginning Banking Layer Equity: July 1, 2018</b>	193,130.45	1,319,398.08
<b>Prior Year Assessments</b>		-
<b>Current Year Assessments</b>		-
<b>Distribution (from)/to Banking</b>		-
<b>Shared Layer Offset</b>		-
<b>Transfers from (to) Liability Banking Layer</b>		-
<b>Ending Banking Layer Equity: September 30, 2018</b>	<u>\$ 148,026.67</u>	<u>\$ 1,276,499.20</u>

\*Mini Cities\*

Small Cities Organized Risk Effort  
 Supplemental Schedule  
 Liability Banking Layer Equity by Member  
 July 1, 2018 through September 30, 2018

	Biggs	Colfax	Crescent City	Dorris	Dunsmuir	Etna
<b>Member Contributions</b>						
Banking Layer Liability Contributions	1,650.75	2,431.50	-	-	3,719.75	1,700.00
Shared Layer Distributions to Banking						
<b>Total Member Contributions</b>	<u>1,650.75</u>	<u>2,431.50</u>	<u>-</u>	<u>-</u>	<u>3,719.75</u>	<u>1,700.00</u>
<b>Total Contributions</b>	<u>1,650.75</u>	<u>2,431.50</u>	<u>-</u>	<u>-</u>	<u>3,719.75</u>	<u>1,700.00</u>
<b>Claims Cost</b>						
Banking Layer Incurred Expense						
<b>Total Claims Cost</b>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net Contributions over Expenses</b>	<u>1,650.75</u>	<u>2,431.50</u>	<u>-</u>	<u>-</u>	<u>3,719.75</u>	<u>1,700.00</u>
<b>Beginning Banking Layer Equity: July 1, 2018</b>	4,445.15	34,261.66	-	12,500.00	57,254.23	25,203.25
<b>Prior Year Assessments</b>						
<b>Current Year Assessments</b>						
<b>Distributions (from)/to Banking Layer</b>						
<b>Shared Layer Offset</b>						
<b>Transfers from/(to) WC Banking Layer</b>						
<b>Ending Banking Layer Equity: September 30, 2018</b>	<u>\$ 6,095.90</u>	<u>\$ 36,693.16</u>	<u>\$ -</u>	<u>\$ 12,500.00</u>	<u>\$ 60,973.98</u>	<u>\$ 26,903.25</u>



Small Cities Organized Risk Effort  
 Supplemental Schedule  
 Liability Banking Layer Equity by Member  
 July 1, 2018 through September 30, 2018

	Fort Jones	Ione	Isleton	Live Oak	Loomis	Loyalton
<b>Member Contributions</b>						
Banking Layer Liability Contributions	1,449.25	-	930.75	3,819.25	3,537.50	368.50
Shared Layer Distributions to Banking						
<b>Total Member Contributions</b>	<u>1,449.25</u>	<u>-</u>	<u>930.75</u>	<u>3,819.25</u>	<u>3,537.50</u>	<u>368.50</u>
<b>Total Contributions</b>	<u>1,449.25</u>	<u>-</u>	<u>930.75</u>	<u>3,819.25</u>	<u>3,537.50</u>	<u>368.50</u>
<b>Claims Cost</b>						
Banking Layer Incurred Expense			9.00	900.00	4,999.00	
<b>Total Claims Cost</b>	<u>-</u>	<u>-</u>	<u>9.00</u>	<u>900.00</u>	<u>4,999.00</u>	<u>-</u>
<b>Net Contributions over Expenses</b>	<u>1,449.25</u>	<u>-</u>	<u>921.75</u>	<u>2,919.25</u>	<u>(1,461.50)</u>	<u>368.50</u>
<b>Beginning Banking Layer Equity: July 1, 2018</b>	25,886.00	31,434.00	53,370.10	102,049.13	16,246.56	26,720.50
<b>Prior Year Assessments</b>						
<b>Current Year Assessments</b>						
<b>Distributions (from)/to Banking Layer</b>						
<b>Shared Layer Offset</b>						
<b>Transfers from/(to) WC Banking Layer</b>						
<b>Ending Banking Layer Equity: September 30, 2018</b>	<u>\$ 27,335.25</u>	<u>\$ 31,434.00</u>	<u>\$ 54,291.85</u>	<u>\$ 104,968.38</u>	<u>\$ 14,785.06</u>	<u>\$ 27,089.00</u>

Small Cities Organized Risk Effort  
 Supplemental Schedule  
 Liability Banking Layer Equity by Member  
 July 1, 2018 through September 30, 2018

	Montague	Mt. Shasta	Portola	Rio Dell	Shasta Lake	Susanville
<b>Member Contributions</b>						
Banking Layer Liability Contributions	1,183.25	10,802.00	2,470.25	3,113.75	9,833.00	11,744.00
Shared Layer Distributions to Banking						
<b>Total Member Contributions</b>	<u>1,183.25</u>	<u>10,802.00</u>	<u>2,470.25</u>	<u>3,113.75</u>	<u>9,833.00</u>	<u>11,744.00</u>
<b>Total Contributions</b>	<u>1,183.25</u>	<u>10,802.00</u>	<u>2,470.25</u>	<u>3,113.75</u>	<u>9,833.00</u>	<u>11,744.00</u>
<b>Claims Cost</b>						
Banking Layer Incurred Expense		19,583.54	(4.00)		3.00	8.00
<b>Total Claims Cost</b>	<u>-</u>	<u>19,583.54</u>	<u>(4.00)</u>	<u>-</u>	<u>3.00</u>	<u>8.00</u>
<b>Net Contributions over Expenses</b>	<u>1,183.25</u>	<u>(8,781.54)</u>	<u>2,474.25</u>	<u>3,113.75</u>	<u>9,830.00</u>	<u>11,736.00</u>
<b>Beginning Banking Layer Equity: July 1, 2018</b>	21,877.08	58,069.96	72,123.15	70,563.03	218,703.84	185,264.51
<b>Prior Year Assessments</b>						
<b>Current Year Assessments</b>						
<b>Distributions (from)/to Banking Layer</b>						
<b>Shared Layer Offset</b>						
<b>Transfers from/(to) WC Banking Layer</b>						
<b>Ending Banking Layer Equity: September 30, 2018</b>	<u>\$ 23,060.33</u>	<u>\$ 49,288.42</u>	<u>\$ 74,597.40</u>	<u>\$ 73,676.78</u>	<u>\$ 228,533.84</u>	<u>\$ 197,000.51</u>

Small Cities Organized Risk Effort  
 Supplemental Schedule  
 Liability Banking Layer Equity by Member  
 July 1, 2018 through September 30, 2018

	Tulelake	Weed	Williams	Yreka	Total Liability Banking Layer
<b>Member Contributions</b>					
Banking Layer Liability Contributions	1,209.50	8,040.75	-	8,496.25	76,500.00
Shared Layer Distributions to Banking					-
<b>Total Member Contributions</b>	<u>1,209.50</u>	<u>8,040.75</u>	<u>-</u>	<u>8,496.25</u>	<u>76,500.00</u>
<b>Total Contributions</b>	<u>1,209.50</u>	<u>8,040.75</u>	<u>-</u>	<u>8,496.25</u>	<u>76,500.00</u>
<b>Claims Cost</b>					
Banking Layer Incurred Expense	1.00	535.05		3,495.51	29,530.10
<b>Total Claims Cost</b>	<u>1.00</u>	<u>535.05</u>	<u>-</u>	<u>3,495.51</u>	<u>29,530.10</u>
<b>Net Contributions over Expenses</b>	<u>1,208.50</u>	<u>7,505.70</u>	<u>-</u>	<u>5,000.74</u>	<u>46,969.90</u>
<b>Beginning Banking Layer Equity: July 1, 2018</b>	26,366.96	31,499.34	-	200,076.86	1,273,915.31
<b>Prior Year Assessments</b>					-
<b>Current Year Assessments</b>					-
<b>Distributions (from)/to Banking Layer</b>					-
<b>Shared Layer Offset</b>					-
<b>Transfers from/(to) WC Banking Layer</b>					-
<b>Ending Banking Layer Equity: September 30, 2018</b>	<u>\$ 27,575.46</u>	<u>\$ 39,005.04</u>	<u>\$ -</u>	<u>\$ 205,077.60</u>	<u>\$ 1,320,885.21</u>



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item H.2.**

**LAWCX DEFICIT CURE PLAN OPTIONS**

**ACTION ITEM**

**ISSUE:** SCORE's excess Workers' Compensation coverage provider, the Local Agency Workers' Compensation Excess JPA (LAWCX) declared an assessment on its members prior to the end of FY 17/18.

The assessment due from SCORE is \$129,592 payable beginning July 1, 2019, in 10 equal annual installments. SCORE has the option of paying the entire amount up front and receiving a 10% discount on the total. The equivalent discount rate received by paying up front is 1.963%.

A review by SCORE's financial advisor recommended maximize SCORE's financial flexibility, with the potential to earn more than the 1.963% discount rate over 10 years, by spreading the LAWCX payment over the 10-year period.

**RECOMMENDATION:** Pay the LAWCX assessment over a ten-year period.

**FISCAL IMPACT:** None – the liability was booked at the end of FY 17/18. The rate of return may or may not be greater by paying in installments but likely will not make a substantial difference in the total paid.

**BACKGROUND:** LAWCX declared an assessment on its members in April, 2018, to bring the funding for Program Years 1993 through 2008 up to an 80% confidence level. This process included transferring surplus funds from years above the 80% level to those below. SCORE's share of the net amount needed to bring the remaining years up to 80% is \$129,592, as indicated in the attached.

SCORE can receive a discount of 10% of the total, a return calculated at 1.963%, by paying \$116,633 by August 15, 2019. The ten-year average return for SCORE has been approximately 2%, with LAIF currently paying over 2%. Given this, SCORE has the potential to earn slightly more interest by paying installments.

In addition, the Workers' Compensation Shared Layer currently does not have enough assets to declare a dividend, so funding the full amount up front could impact the members if funding of that layer continues to fall short of SCORE's benchmarks. Maintaining financial flexibility is ultimately the main reason to fund the assessment over ten years.

**ATTACHMENT:** LAWCX Deficit Cure Plan Summary and Exhibits

# LAWCX



**Subject:** Review of Proposed Deficit Curing and Assessment Plan

**Recommendation:** *Review the updated Deficit Curing and Assessment Plan and recommend approval to the Board of Directors.*

**Discussion:** The Deficit Curing and Assessment Plan has been reviewed by the Executive Committee at the last three meetings, and the key elements were presented to the Board of Directors at the November 7, 2017, meeting. Staff has collected input received from the Board, Executive Committee, and members, and incorporated such into the attached comprehensive plan document. The key elements contained in the Plan are shown in the table below. Staff will review the Plan elements and the Plan document with the Committee.

**Table 1**  
**Deficit Curing and Assessment Plan Elements**

<b>Plan Element</b>	<b>Description</b>
A. Program years included in Plan	1993 through 2008. Program year must be at least 10 years old.
B. Confidence level funding target	80% confidence level
C. Valuation date	June 30, 2017
D. Surplus transfer	Surplus in any of the subject program years that exceeds the 80% confidence level can be transferred on a member by member basis to program years with a deficit at the 80% confidence level.
E. Assessment amount	Assessment will be set at the amount of the net deficit in all subject program years after the surplus transfer has been complete.
F. Assessment duration	10 years
G. Issuance date of assessment installment invoices	July 1 <sup>st</sup>
H. Date of first assessment installment invoice	July 1, 2019

I. Invoice due date	August 15 <sup>th</sup>
J. Delinquent Date	90 days after the invoice due date
K. Prepayment of assessment	Members will receive a 10% discount if their entire assessment amount is paid on or before August 15, 2019.
L. Discount for payment acceleration	No discount will be offered for accelerated payments unless the entire assessment amount is paid by August 15, 2019.
M. Late payment of assessment installments	A penalty of \$500 will be billed to members for any installment not received within 90 days of the stated due date.
N. Period Review of the Plan	The Plan will not be adjusted for the first three years. Staff will perform an internal review based on the annual actuarial analysis of updated ultimate losses in the program years contained in the Plan. Staff will present a formal review of the Plan to the Executive Committee after the third year, or sooner, if there have been material changes in the status of the Plan.
O. Frequently Asked Question	A list of frequently asked questions is included as an Appendix.
P. Plan Calculations	Exhibits have been included within the Plan showing all calculations by member.

**Attachments:** Deficit Curing and Assessment Plan Draft

**Prepared by:** Jim Elledge, Executive Director

**LAWCX**  
**Deficit Curing Plan**  
**Transfer of Surplus to Deficit Years by Member**

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Total Deficit
<b>Rialto</b>	0	0	0	0	1,927	0	0	0	0	0	0	0	0	0	0	0	1,927
No transfers																	
<b>Roseville</b>	19,532	16,012	(19,731)	(20,835)	3,102	(7,207)	(58,099)	(64,881)	(102,966)	(261,339)	(258,949)	(167,020)	33,075	147,392	193,160	124,734	
1993 to 1995	(19,532)		19,532														
1994 to 1996		(16,012)		16,012													
1997 to 1995			199		(199)												
1997 to 1996				2,903	(2,903)												
2005 to 1996				1,920									(1,920)				
2005 to 1998						7,207							(7,207)				
2005 to 1999							23,948						(23,948)				
2006 to 1999							34,151							(34,151)			
2006 to 2000								64,881						(64,881)			
2006 to 2001									48,360					(48,360)			
2007 to 2001									54,606						(54,606)		
2007 to 2002										138,554					(138,554)		
2008 to 2002										122,785						(122,785)	
2008 to 2003											1,949					(1,949)	
	0	0	(0)	(0)	0	(0)	0	(0)	(0)	0	(257,000)	(167,020)	0	0	(0)	0	(424,019)
<b>San Leandro</b>	0	0	0	0	0	0	0	0	0	0	0	(64,910)	11,721	64,159	82,161	53,223	
2005 to 2004												11,721	(11,721)				
2006 to 2004												53,189		(53,189)			
	0	0	0	0	0	0	0	0	0	0	0	0	(0)	10,970	82,161	53,223	146,355
<b>Santa Maria</b>	0	0	0	0	0	0	0	0	0	0	0	0	8,571	35,685	43,641	28,008	115,905
No transfers																	
<b>Santee</b>	0	0	0	0	0	0	0	0	0	0	0	(14,769)	3,893	16,622	20,833	13,153	
2005 to 2004												3,893	(3,893)				
2006 to 2004												10,876		(10,876)			
	0	0	0	0	0	0	0	0	0	0	0	(0)	(0)	5,746	20,833	13,153	39,732
<b>SCORE</b>	0	7,272	(8,780)	(7,633)	1,118	(2,089)	(17,761)	(19,283)	(28,495)	(72,698)	(84,166)	(50,191)	9,847	48,689	58,738	35,841	
1994 to 1995		(7,272)	7,272														
1997 to 1995			1,118		(1,118)												
2005 to 1995			390										(390)				
2005 to 1996				7,633									(7,633)				
2005 to 1998						1,824							(1,824)				
2006 to 1998						265								(265)			
2006 to 1999							17,761							(17,761)			
2006 to 2000								19,283						(19,283)			
2006 to 2001									11,380					(11,380)			
2007 to 2001									17,115						(17,115)		
2007 to 2002										41,623					(41,623)		
2008 to 2002										31,075						(31,075)	
2008 to 2003											4,766					(4,766)	
	0	(0)	0	(0)	(0)	(0)	(0)	(0)	(0)	0	(79,400)	(50,191)	0	0	(0)	0	(129,592)
<b>SDWCA</b>	23,274	19,934	(23,696)	(3,005)	0	0	0	0	0	(261,587)	(367,352)	(8,403)	0	0	0	0	
1993 to 1995	(23,274)		23,274														
1994 to 1995		(422)	422														
1994 to 1996		(3,005)		3,005													
1994 to 2002		(16,507)								16,507							

**LAWCX**  
Deficit Curing Plan  
**Final Surplus and Deficit Allocation by Member**  
(after surplus transfer)

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Remaining Deficit to be Assessed	Annual Assessment Installment
Alameda	(0)	0	(0)	0	0	(0)	(0)	(0)	(0)	(62,589)	(229,350)	(160,790)	0	0	(0)	(0)	(452,731)	(45,273)
Albany	0	(0)	0	(1,250)	(0)	(1,307)	(9,848)	(10,240)	(13,498)	(31,967)	0	0	0	0	0	0	(68,110)	(6,811)
Albany CSJPA	0	0	0	0	0	0	0	(981)	(1,983)	(5,028)	0	0	0	0	0	0	(7,991)	(799)
ACWA/JPIA	(0)	1,782	0	0	1,507	0	0	0	0	0	0	0	0	0	0	0	(0)	(0)
ABAG	0	0	0	0	0	0	0	0	0	(0)	(31,360)	(11,057)	(0)	(0)	(0)	0	(42,418)	(4,242)
BCJPIA	0	0	0	0	0	0	0	0	0	0	(0)	(211,315)	0	(0)	0	(0)	(211,316)	(21,132)
Benicia	0	0	0	0	0	0	0	0	0	0	0	0	0	(0)	(0)	2,758	(0)	(0)
Brisbane	0	0	0	0	0	0	0	0	(10,779)	(28,830)	0	0	0	0	0	0	(39,609)	(3,961)
CCCSIF	0	0	0	0	0	0	0	0	0	0	(315,794)	(218,962)	9	0	0	0	(534,756)	(53,476)
CHWCA	0	0	0	0	0	0	0	0	0	0	0	0	28,520	113,436	117,799	64,917	0	0
CSJVRMA	0	0	0	0	0	0	0	0	(0)	(356,232)	(628,425)	(430,322)	0	(0)	(0)	0	(1,414,980)	(141,498)
Clovis	0	0	(0)	0	0	(0)	(0)	(0)	(0)	(3,030)	(123,924)	(80,930)	(0)	(0)	(0)	(0)	(207,886)	(20,789)
Coronado	0	0	0	0	0	0	0	0	0	0	0	0	0	5,007	20,111	12,737	0	0
CCCTA	0	0	0	0	0	0	0	0	0	(0)	(31,243)	(31,535)	0	(0)	(0)	0	(62,779)	(6,278)
PERMA	(0)	0	0	(0)	0	(0)	0	(0)	0	0	0	0	0	0	38,666	123,220	(1)	(0)
Desert Hot Springs	0	0	0	0	0	(450)	(3,747)	(2,846)	(6,288)	0	0	0	0	0	0	0	(13,330)	(1,333)
East Bay Parks	(0)	(0)	0	0	(0)	0	0	0	(0)	(157,618)	(136,386)	(91,196)	0	(0)	0	0	(385,201)	(38,520)
Encinitas	0	0	0	0	0	0	0	0	0	0	0	0	(0)	6,031	29,488	18,643	(0)	(0)
Emeryville	(0)	(0)	(0)	(1,237)	(0)	(2,264)	(18,013)	(12,302)	(15,936)	(38,920)	0	0	0	0	0	0	(88,672)	(8,867)
MESA	0	0	0	0	0	0	0	(5,140)	(9,622)	(22,858)	0	0	0	0	0	0	(37,619)	(3,762)
FASIS	0	0	0	0	0	0	0	0	0	0	0	0	46,396	167,692	195,143	119,743	0	0
Fremont	(0)	0	0	(0)	(0)	(0)	(21,876)	(113,707)	(167,205)	(440,323)	(275,793)	(126,265)	(0)	(0)	0	0	(1,145,170)	(114,517)
Gilroy	0	0	0	0	0	0	0	0	0	0	0	(16,328)	(0)	0	0	0	(16,328)	(1,633)
Livermore	(0)	(0)	0	0	0	(0)	0	(0)	(0)	(93,229)	(146,767)	(72,142)	0	0	0	(0)	(312,140)	(31,214)
Lodi	0	(0)	(0)	0	(0)	(0)	0	0	(0)	(63,223)	(130,978)	(80,252)	(0)	(0)	(0)	(0)	(274,456)	(27,446)
Los Gatos	0	0	0	0	0	(0)	0	0	0	(33,449)	(67,272)	(41,012)	(0)	(0)	(0)	(0)	(141,734)	(14,173)
MBASIA	0	0	0	0	0	0	0	0	0	0	0	0	10,244	46,680	53,653	39,773	0	0
MCLAIA	0	0	0	0	0	0	0	0	0	0	0	0	(0)	13,834	30,628	20,343	(0)	(0)
Merced	0	(0)	0	0	(0)	0	(0)	0	0	(5,980)	(98,918)	(65,991)	0	0	0	0	(170,889)	(17,089)
Morgan Hill	0	0	(0)	0	0	0	0	0	(0)	(2,070)	(56,850)	(36,542)	0	(0)	0	(0)	(95,463)	(9,546)
Newark	0	0	(0)	(0)	0	(0)	(0)	(0)	0	(86,820)	(100,396)	(67,100)	0	(0)	0	(0)	(254,317)	(25,432)
Pacific Grove	0	0	0	0	912	0	0	0	0	0	0	0	0	0	0	0	0	0
Palm Springs	(0)	0	(0)	(7,684)	(0)	(4,828)	(38,972)	0	0	0	0	0	0	0	0	0	(51,485)	(5,148)
PARDEC	0	14,896	(0)	(0)	0	0	0	0	0	0	0	0	0	0	0	0	(1)	(0)
PARSAC	0	(0)	0	(0)	0	0	(0)	0	(0)	(0)	(145,727)	(232,776)	0	(0)	(0)	0	(378,504)	(37,850)
Piedmont	0	(0)	0	(753)	0	(1,289)	(10,241)	(11,209)	(17,393)	(42,205)	0	0	0	0	0	0	(83,091)	(8,309)
Placentia	0	0	0	0	0	0	0	0	0	0	0	(2,255)	0	(0)	(0)	0	(2,256)	(226)
Pleasanton	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rialto	0	0	0	0	1,927	0	0	0	0	0	0	0	0	0	0	0	0	0
Roseville	0	0	(0)	(0)	0	(0)	0	(0)	(0)	0	(257,000)	(167,020)	0	0	(0)	0	(424,022)	(42,402)
San Leandro	0	0	0	0	0	0	0	0	0	0	0	0	(0)	10,970	82,161	53,223	(0)	(0)
Santa Maria	0	0	0	0	0	0	0	0	0	0	0	0	8,571	35,685	43,641	28,008	0	0
Santee	0	0	0	0	0	0	0	0	0	0	0	(0)	(0)	5,746	20,833	13,153	(0)	(0)
SCORE	0	(0)	0	(0)	(0)	(0)	(0)	(0)	(0)	0	(79,400)	(50,191)	0	0	(0)	0	(129,593)	(12,959)
SDWCA	(0)	(0)	0	0	0	0	0	0	0	(245,080)	(367,352)	(8,403)	0	0	0	0	(620,836)	(62,084)
South Lake Tahoe	0	0	0	0	0	(0)	(0)	(0)	(0)	(71,591)	(66,415)	(40,199)	(0)	0	(0)	0	(178,206)	(17,821)
Suisun City	0	0	0	0	0	0	0	0	0	0	0	(0)	(1,010)	0	(0)	(0)	(1,011)	(101)
Sunline Transit Age	0	0	0	0	(0)	(720)	(7,885)	(9,732)	(17,491)	(41,136)	0	0	0	0	0	0	(76,965)	(7,697)
Union City	(0)	(0)	(0)	0	(0)	(0)	(20,358)	(24,368)	(47,471)	(124,156)	0	0	0	0	0	0	(216,354)	(21,635)
Vacaville	(0)	0	0	(0)	(0)	0	(0)	0	0	(110,153)	(201,647)	(131,623)	0	(0)	(0)	0	(443,425)	(44,343)
Vallejo	0	(0)	(0)	(0)	0	(0)	(0)	(0)	(25,513)	(298,378)	(282,844)	(136,789)	(0)	(0)	0	(0)	(743,526)	(74,353)
VCJPA	(0)	0	0	(0)	(0)	(0)	0	0	0	(55,386)	(82,944)	(50,084)	0	0	(0)	0	(188,416)	(18,842)
Vista	0	0	0	0	0	0	0	0	0	0	0	(0)	0	16,687	50,382	32,790	(0)	(0)
<b>Surplus (Deficit) After Offsets</b>	<b>(2)</b>	<b>16,677</b>	<b>0</b>	<b>(10,924)</b>	<b>4,346</b>	<b>(10,858)</b>	<b>(130,940)</b>	<b>(190,526)</b>	<b>(333,179)</b>	<b>(2,420,248)</b>	<b>(3,856,785)</b>	<b>(2,562,090)</b>	<b>93,743</b>	<b>421,767</b>	<b>682,504</b>	<b>529,310</b>	<b>(9,515,590)</b>	<b>(951,559)</b>





**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item H.3.**

**SCORE DIVIDEND & ASSESSMENT PLAN**

**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, 2018 Audited Financial Statements.

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

- **Work Comp:** *no distribution* from the Shared Layer, \$96,330 *paid* from the Banking Layer.
- **Liability:** \$300,000 *distributed* from the Shared Layer, \$312,851 *paid* from the Banking Layer.
- **Assessments:** *None.* All members will receive a distribution this year.

**FISCAL IMPACT:** The recommended distributions will reduce SCORE's overall Net Position by \$394,937, with most of the money coming from the Liability Program. The rest comes from the Workers' Compensation Banking Layer and it is notable that the *Shared Layer is funded below the benchmark*. Given this, and the fact that the Liability Shared Layer is well above the benchmark, the Program Managers recommend *funding the full \$100,000 for Safety Grants from the Liability Shared Layer*, rather than splitting between the programs. The Work Comp Banking Layer will retain \$925,398 and the Liability Banking Layer will retain \$987,915 above SCORE's minimum funding benchmarks.

**DISTRIBUTION TO CITY OF IONE:** Ione left SCORE in 2011 and currently has two years left in the DAP calculation. Based on the latest DAP calculation they have \$34,760 in their Liability Banking Layer and \$12,721 left in their Work Comp Banking funds. The Program Managers recommend transferring the remaining Banking funds from Liability to Workers' Comp to bring that balance to \$25,000 and distribute the remaining funds to the City. This is the same process and funding requirement approved for former members Crescent City and Williams.



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**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. 2018-19 Combined Dividend Calculations

SCORE LIAB PROGRAM  
Liability Dividend Calculation  
2018-2019

SHARED LAYER

BANKING LAYER

CITY	STARTING POINT		
	6/30/2018 BANKING LAYER BALANCE	6/30/2018 SHARED RISK BALANCE	AUDITED 6/30/2018 PLAN TOTAL
BIGGS	4,445		
COLFAX	34,262		
CRESCENT CITY	-		
DORRIS	12,500		
DUNSMUIR	57,254		
ETNA	25,203		
FORT JONES	25,886		
IONE	31,434		
ISLETON	53,370		
LIVE OAK	102,049		
LOOMIS	16,247		
LOYALTON	26,721		
MONTAGUE	21,877		
MOUNT SHASTA	58,070		
PORTOLA	72,123		
RIO DELL	70,563		
SHASTA LAKE	218,704		
SUSANVILLE	185,265		
TULELAKE	26,367		
WEED	31,499		
WILLIAMS	-		
YREKA	200,077		
<b>TOTAL</b>	<b>1,273,915</b>	<b>4,180,633</b>	<b>5,454,548</b>

DATA INPUTS									
(1)	(2)	(3)	(4)	(5)	(6)	(4)	(5)	(6)	
	Last 10 years	Claims	(1)/10	(2)/10	(3)/10	(1)+(2)-(3)/10	(4)/Total	(5)*Total	
Premiums	Assess/(Div)		10 year	10 year	10 year	Net	Alloc %	Distrib.	"Waterfall"
			Avg Prem	Avg A/(D)	Avg Claims				To Banking
101,324	(25,889)	39,683	10,132	(2,589)	3,968	3,575	1.20%	3,599	----->
134,798	(33,028)	-	13,480	(3,303)	-	10,177	3.41%	10,245	----->
235,114	(48,395)	79,671	23,511	(4,840)	7,967	10,705	3.59%	10,776	----->
23,603	(9,396)	-	2,360	(940)	-	1,421	0.48%	1,430	----->
166,734	6,625	208,675	16,673	663	20,868	(3,532)	0.00%	-	----->
80,428	(22,525)	-	8,043	(2,253)	-	5,790	1.94%	5,829	----->
52,130	(12,238)	-	5,213	(1,224)	-	3,989	1.34%	4,016	----->
69,712	(36,673)	-	6,971	(3,667)	-	3,304	1.11%	3,326	----->
104,012	-	142,485	10,401	-	14,248	(3,847)	0.00%	-	----->
283,398	(61,027)	-	28,340	(6,103)	-	22,237	7.46%	22,386	----->
187,091	(45,216)	7,663	18,709	(4,522)	766	13,421	4.50%	13,511	----->
46,046	(14,909)	-	4,605	(1,491)	-	3,114	1.04%	3,134	----->
70,738	(19,731)	-	7,074	(1,973)	-	5,101	1.71%	5,135	----->
563,952	(79,766)	232,638	56,395	(7,977)	23,264	25,155	8.44%	25,323	----->
156,107	(44,398)	-	15,611	(4,440)	-	11,171	3.75%	11,245	----->
191,905	(50,961)	-	19,191	(5,096)	-	14,094	4.73%	14,188	----->
707,601	(217,457)	50,001	70,760	(21,746)	5,000	44,014	14.77%	44,308	----->
733,339	(164,682)	127,393	73,334	(16,468)	12,739	44,126	14.81%	44,421	----->
67,211	(13,969)	-	6,721	(1,397)	-	5,324	1.79%	5,360	----->
501,549	(31,279)	321,682	50,155	(3,128)	32,168	14,859	4.99%	14,958	----->
130,108	(45,596)	-	13,011	(4,560)	-	8,451	2.84%	8,508	----->
717,514	(171,004)	66,690	71,751	(17,100)	6,669	47,982	16.10%	48,302	----->
<b>TOTAL</b>	<b>(1,141,514)</b>	<b>1,276,580</b>				<b>290,632</b>		<b>300,000</b>	

6/30/2018 BANKING BALANCE	SHARED RISK DISTRIB	BANKING BALANCE TOTAL	Banking Alloc %	Max Dist Avail	Min Bal Reqmt*	Permitted Distrib
4,445	3,599	8,044	0.51%	1,533	12,500	-
34,262	10,245	44,507	2.83%	8,483	12,500	8,483
-	10,776	10,776	0.68%	2,054	12,500	10,776 **
12,500	1,430	13,930	0.89%	2,655	12,500	1,430
57,254	-	57,254	3.64%	10,913	24,321	10,913
25,203	5,829	31,032	1.97%	5,915	12,500	5,915
25,886	4,016	29,902	1.90%	5,700	12,500	5,700
31,434	3,326	34,760	2.21%	6,626	12,500	6,626
53,370	-	53,370	3.39%	10,173	12,500	10,173
102,049	22,386	124,435	7.91%	23,718	12,500	23,718
16,247	13,511	29,757	1.89%	5,672	15,979	5,672
26,721	3,134	29,855	1.90%	5,691	12,500	5,691
21,877	5,135	27,012	1.72%	5,149	12,500	5,149
58,070	25,323	83,393	5.30%	15,895	38,558	15,895
72,123	11,245	83,369	5.30%	15,891	12,500	15,891
70,563	14,188	84,752	5.38%	16,154	12,500	16,154
218,704	44,308	263,012	16.71%	50,132	12,500	50,132
185,265	44,421	229,685	14.59%	43,780	21,561	43,780
26,367	5,360	31,727	2.02%	6,047	12,500	6,047
31,499	14,958	46,457	2.95%	8,855	31,991	8,855
-	8,508	8,508	0.54%	1,622	12,500	8,508 **
200,077	48,302	248,379	15.78%	47,343	23,512	47,343
<b>1,273,915</b>	<b>300,000</b>	<b>1,573,915</b>		<b>300,001</b>		<b>312,851 ***</b>

Sum of Positive Values 1,273,915  
Sum of Negative Values -

Sum of Positive Values 298,011  
Sum of Negative Values (7,379)

Sum of Positive Values 1,573,915  
Sum of Negative Values -

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

Amount available for SHARED LAYER distribution:

Share Risk Layer Net Position:	\$ 4,180,633
Min Equity Reserve (\$475,000 x 5):	(2,375,000)
70% Confidence Level Adjustment for Claims Liabilities:	(147,000)
Safety Grant Fund:	(50,000)
Undesignated Net Assets	<u>1,608,633</u>

Example Distribution: \$ 300,000

Amount available for BANKING LAYER distribution:

Banking Net Assets + Shared Distribution Available:	1,573,915
Min Banking Reserve (example 10 x \$25k):	(250,000)
70% Confidence Level Adjustment for Claims Liabilities:	(36,000)
Net Assets Subject to Distribution:	<u>1,287,915</u>

Example Distribution: 300,000

\*\* Minimum Balance Requirement was changed to \$0 as of 6/16/17. Total Banking Balance is eligible for distribution

\*\*\* Recommendation for Board approval to be distributed from the Banking Layer

SCORE WC PROGRAM  
WC Dividend Calculation  
2018-2019

STARTING POINT			
CITY	6/30/2018 BANKING LAYER BALANCE	6/30/2018 SHARED RISK BALANCE	6/30/2018 PLAN TOTAL
COLFAX	60,734		
CRESCENT CITY	37,050		
DUNSMUIR	13,206		
IONE	12,721		
LIVE OAK	131,299		
LOOMIS	72,033		
MOUNT SHASTA	126,547		
PORTOLA	408		
RIO DELL	38,238		
SHASTA LAKE	242,547		
SUSANVILLE	212,944		
WEED	79,263		
WILLIAMS	25,000		
YREKA	193,130		
MINICITIES	74,278		
	<u>1,319,398</u>	<u>716,284</u>	<u>2,035,682</u>

Sum of Positive Values 1,319,398

Sum of Negative Values -

6/30/2018	
MINI CITIES	BANKING LAYER BALANCE
BIGGS	40,196
DORRIS	4,369
ETNA	16,535
FORT JONES	510
LOYALTON	12,530
MONTAGUE	(18,615)
TULELAKE	18,753
	<u>74,278</u>

Sum of Positive Values 92,893

Sum of Negative Values (18,615)

SHARED LAYER

DATA INPUTS									
(1)	(2)	(3)	(4)	(5)	(6)	(4)	(5)	(6)	
			(1)/10	(2)/10	(3)/10	[(1)+(2)-(3)]/10	(4)/Total	(5)*Total	
Last 10 years			10 year	10 year	10 year	Combined			"Waterfall"
Premiums	Assess/(Div)	Claims	Avg Prem	Avg A/(D)	Avg Claims	10 Yr Avg	Alloc %	Distrib.	To Banking
151,228	(5,888)	62,999	15,123	(589)	6,300	8,234	3.41%	-	COLFAX
256,619	-	307,997	25,662	-	30,800	(5,138)	0.00%	-	CRESCENT CITY
163,396	(10,158)	123,196	16,340	(1,016)	12,320	3,004	1.25%	-	DUNSMUIR
55,437	(3,582)	-	5,544	(358)	-	5,186	2.15%	-	IONE
307,802	(27,225)	-	30,780	(2,723)	-	28,058	11.63%	-	LIVE OAK
206,126	(8,298)	-	20,613	(830)	-	19,783	8.20%	-	LOOMIS
719,015	15,331	751,618	71,902	1,533	75,162	(1,727)	0.00%	-	MOUNT SHASTA
191,690	(7,077)	133,074	19,169	(708)	13,307	5,154	2.14%	-	PORTOLA
260,408	(8,634)	7,053	26,041	(863)	705	24,472	10.14%	-	RIO VISTA
678,147	(59,023)	101,995	67,815	(5,902)	10,200	51,713	21.44%	-	SHASTA LAKE
1,167,077	(61,290)	675,043	116,708	(6,129)	67,504	43,074	17.85%	-	SUSANVILLE
500,217	(19,847)	266,505	50,022	(1,985)	26,651	21,386	8.87%	-	WEED
127,290	(2,560)	101,528	12,729	(256)	10,153	2,320	0.96%	-	WILLIAMS
985,163	(59,241)	700,107	98,516	(5,924)	70,011	22,581	9.36%	-	YREKA
467,152	(12,076)	392,273	46,715	(1,208)	39,227	6,280	2.60%	-	MINICITIES
						<u>234,381</u>	<u>Total</u>	<u>-</u>	

Sum of Positive Values 241,246

Sum of Negative Values (6,865)

**Amount available for SHARED LAYER distribution:**

Shared Risk Layer Net Position:	716,284
Min Equity Reserve (\$225,000 x 5):	(1,125,000)
70% Conf Level Adjustment for Claims Liabilities:	(446,000)
Safety Grant Fund:	(50,000)
Net Position in Excess of Designations	<u>(904,716)</u>

Distribution: -

BANKING LAYER

(7)	(8)	(9)	(10)	(11)	(12)	(13)
JUNE 30 BANKING BALANCE	Col. (6) SHARED RISK DISTRIB	(7)+(7.5)+(8) BANKING BALANCE TOTAL	(9)/+Total Banking Alloc %	(10)*Total Max Dist Avail	(12) Min Bal Reqmt*	(13) (9)-(12)=<(11) Permitted Distrib
60,734	-	60,734	4.60%	4,603	12,500	4,603
37,050	-	37,050	2.81%	2,808	25,000 *	2,808
13,206	-	13,206	1.00%	1,001	18,007	-
12,721	-	12,721	0.96%	964	12,500	221
131,299	-	131,299	9.95%	9,951	12,500	9,951
72,033	-	72,033	5.46%	5,460	12,500	5,460
126,547	-	126,547	9.59%	9,591	43,589	9,591
408	-	408	0.03%	31	12,500	-
38,238	-	38,238	2.90%	2,898	12,500	2,898
242,547	-	242,547	18.38%	18,383	22,777	18,383
212,944	-	212,944	16.14%	16,139	60,922	16,139
79,263	-	79,263	6.01%	6,008	14,871	6,008
25,000	-	25,000	1.89%	1,895	25,000 *	-
193,130	-	193,130	14.64%	14,638	46,599	14,638
74,278	-	74,278	5.63%	5,630	25,000 *	5,630
<u>1,319,398</u>	<u>-</u>	<u>1,319,398</u>		<u>100,000</u>		<u>96,330 **</u>

Sum of Positive Values 1,319,398

Sum of Negative Values -

**Amount available for BANKING LAYER distribution:**

Banking Net Position + Shared Distribution Available:	1,319,398
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>1,025,398</u>

Distribution: 100,000

ALLOC BASED ON CONTRIBUTION

MINI CITIES	%	DISTRIB
BIGGS	23.82%	1,341
DORRIS	3.61%	203
ETNA	22.14%	1,247
FORT JONES	15.88%	894
LOYALTON	6.77%	381
MONTAGUE	18.22%	1,026
TULELAKE	9.55%	538
	<u>100.00%</u>	<u>5,630</u>

\* Current Members: Avg of last 5 years claims or \$12.5K (Minicities \$25K) whichever is higher.  
Former Members: Min Bal Reqmt was set at \$25K per Board instruction for resolution of any remaining WC claims.

\*\* Recommendation for Board approval to be distributed from the Banking Layer

**SCORE Dividend Distribution (Assessment) Calculation  
2018-2019**

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	-	-	-	-	1,341	-	-	1,341	1,341
COLFAX	8,483	-	-	8,483	4,603	-	-	4,603	13,086
CRESCENT CITY	10,776	-	-	10,776	2,808	(5,138)	-	(2,330)	8,446 <A>
* DORRIS	1,430	-	-	1,430	203	-	-	203	1,633
DUNSMUIR	10,913	(3,532)	-	7,381	-	-	-	-	7,381
* ETNA	5,915	-	-	5,915	1,247	-	-	1,247	7,162
* FORT JONES	5,700	-	-	5,700	894	-	-	894	6,594
IONE	6,626	-	-	6,626	221	-	-	221	6,847
ISLETON	10,173	(3,847)	-	6,326	-	-	-	-	6,326
LIVE OAK	23,718	-	-	23,718	9,951	-	-	9,951	33,669
LOOMIS	5,672	-	-	5,672	5,460	-	-	5,460	11,132
* LOYALTON	5,691	-	-	5,691	381	-	-	381	6,072
* MONTAGUE	5,149	-	-	5,149	1,026	-	-	1,026	6,175
MOUNT SHASTA	15,895	-	-	15,895	9,591	(1,727)	-	7,864	23,759
PORTOLA	15,891	-	-	15,891	-	-	-	-	15,891
RIO DELL	16,154	-	-	16,154	2,898	-	-	2,898	19,052
SHASTA LAKE	50,132	-	-	50,132	18,383	-	-	18,383	68,515
SUSANVILLE	43,780	-	-	43,780	16,139	-	-	16,139	59,919
* TULELAKE	6,047	-	-	6,047	538	-	-	538	6,585
WEED	8,855	-	-	8,855	6,008	-	-	6,008	14,863
WILLIAMS	8,508	-	-	8,508	-	-	-	-	8,508
YREKA	47,343	-	-	47,343	14,638	-	-	14,638	61,981
	<u>312,851</u>	<u>(7,379)</u>	<u>-</u>	<u>305,472</u>	<u>96,330</u>	<u>(6,865)</u>	<u>-</u>	<u>89,465</u>	<u>394,937</u>
	-	-	-	-	-	-	-	-	-
* Mini City									

**Notes:**

Banking activity - per banking balances at 6/30/18

Shared layer - Audited program balance at 6/30/18 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%

<A> No liability minimum balance requirement, \$25K WC minimum balance requirement



BACK TO AGENDA

**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

*Lunch Presentation*

## **STATE OF THE INSURANCE MARKET 2019**

### **INFORMATION ITEM**

**ISSUE:** Marcus Beverly will present an update regarding the current insurance market, including emerging risks and potential responses.

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

**FISCAL IMPACT:** None.

**BACKGROUND:** Alliant annually updates clients on the state of the insurance market, provides information on emerging risks, and projects how the upcoming renewals will be impacted by the trends.

**ATTACHMENT(S):** None - presentation at meeting.



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item I.1.**

**FY 19/20 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. 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. However, due to increasing claim severity we expect an increase of approximately \$30,000 (19%) for FY 19/20.
- **Property:** The APIP program re-evaluates carriers annually, with carriers being added or deleted depending on market conditions. Alliant has previously marketed the Property program and determined it provides members with the broadest coverage and the lowest cost; this continues in today's environment. We will ask for quote to lower the auto deductible from \$10,000 to \$5,000.
- **Crime:** We plan to remain with the Alliant Crime program (ACIP) and continue to encourage members to consider limits above \$1 million.

**RECOMMENDATION:** None at this time

**FISCAL IMPACT:** TBD. We expect to see pricing pressures in the Property market due to continuing catastrophes, including the Camp fire and SCORE's own loss experience. The Workers' Compensation market continues to be impacted by rising medical costs, and LAWCX continues funding their \$2-5 million layer again due to losses in that range. We expect SCORE's own liability and workers' compensation rates to be relatively stable, helping to blunt the impact of any excess coverage increases.

- Workers' Compensation – 5 to 10% increase.
- Liability – 5 to 10% increase
- Property – 10% to 15% increase
- Crime – flat, with possible increase of up to 50% for higher limits

*Members are reminded if their payroll increases or their property insured values increase that will also directly impact their funding for next year.*

**BACKGROUND:** The Market Update and Renewal Marketing Plan is reviewed annually by the Board to keep members apprised of the current market conditions with each group purchase program as well as commercial insurance options. The Board received the Market Update at the last Board meeting, in October.

**ATTACHMENT(S):** None



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item I.2.**

**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 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 November 2018 Long Range Planning meeting members were notified that a survey of SCORE’s Service Providers would be sent out during the month of November and closed at the end of December so the results would be presented at the January 2019 meeting.

A satisfaction survey of current Service Providers—Alliant Insurance Services, Gilbert Associates, Inc., York Risk Services and DKF Risk Services—through Survey Monkey was sent to all SCORE members in an effort to receive feedback regarding these service providers. This year each provider was evaluated as a separate survey to increase the overall response from members.

**ATTACHMENT(S):** 2018 SCORE Member Service Provider Survey Responses



## 2018 SCORE Service Provider Survey Program Administrator

**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	100.0%	11
Often or Most of the time	0.0%	0
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>		<b>11</b>
<i>skipped question</i>		<b>0</b>

**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%	11
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>		<b>11</b>
<i>skipped question</i>		<b>0</b>

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

Answer Options	Response Percent	Response Count
Very knowledgeable	100.0%	11
Knowledgeable	0.0%	0
Not Knowledgeable	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		<b>11</b>
<i>skipped question</i>		<b>0</b>

**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
Always or Most of the time	100.0%	11
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>		<b>11</b>
<i>skipped question</i>		<b>0</b>

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

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	11
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>		<b>11</b>
<i>skipped question</i>		<b>0</b>

### 2017 Responses

Response Percent	Response Count
85.7%	12
14.3%	2
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0	0
<i>answered</i>	<b>14</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
100.0%	14
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	<b>14</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
85.7%	12
14.3%	2
0.0%	0
0.0%	0
0	0
<i>answered</i>	<b>14</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
85.7%	12
14.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	<b>13</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
100.0%	13
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	<b>13</b>
<i>skipped</i>	<b>0</b>

### 2016 Responses

Response Percent	Response Count
85.7%	6
14.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0	0
<i>answered</i>	<b>7</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	<b>6</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
85.7%	6
14.3%	1
0.0%	0
0.0%	0
0	0
<i>answered</i>	<b>7</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	<b>6</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	<b>6</b>
<i>skipped</i>	<b>0</b>

### 2015 Responses

Response Percent	Response Count
83.3%	10
16.7%	2
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0	0
<i>answered</i>	<b>12</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	<b>12</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
75.0%	9
25.0%	3
0.0%	0
0.0%	0
0	0
<i>answered</i>	<b>12</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
90%	10
10%	1
0%	0
0%	0
0%	0
<i>answered</i>	<b>11</b>
<i>skipped</i>	<b>0</b>

Response Percent	Response Count
90%	10
10%	1
0%	0
0%	0
0%	0
<i>answered</i>	<b>11</b>
<i>skipped</i>	<b>0</b>

## 2018 SCORE Service Provider Survey Program Administrator

**6. Is SCORE properly meeting your insurance (protection) needs and expectations?**

Answer Options	Response Percent	Response Count
Meets or Exceeds Expectations	100.0%	11
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>		11
<i>skipped question</i>		0

**7. The SCORE website contains timely and useful information?**

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	72.7%	8	86%
Sometimes and/or Below Expectations	9.1%	1	14%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	18.2%	2	0%
Other (please specify)		0	0%
<i>answered question</i>		11	11
<i>skipped question</i>		0	

**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%	11
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>		11
<i>skipped question</i>		0

**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
	4
<i>answered question</i>	4
<i>skipped question</i>	7

Respondents	Response
1 Dec 14 2018 04:53 PM	Michelle and Marcus are amazing!
2 Dec 05 2018 10:43 AM	We have always had great staff assigned to SCORE, but I think we currently have the best ever (Marcus and Michelle). If either of them left, I would have to consider retirement myself.
3 Nov 26 2018 09:34 AM	They are doing a great job! Marcus and Michelle are great. They always seem to be immediately accessible and available to assist.
4 Nov 21 2018 07:36 AM	

### 2017 Responses

Response Percent	Response Count
100.0%	14
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	14
<i>skipped</i>	0

Response Percent	Response Count
85.7%	9
14.3%	1
0.0%	0
0.0%	0
0.0%	1
<i>answered</i>	11
<i>skipped</i>	0

Response Percent	Response Count
92.9%	13
7.1%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	14
<i>skipped</i>	0

Response Count	
3	
<i>answered</i>	3
<i>skipped</i>	11

### 2016 Responses

Response Percent	Response Count
71.4%	5
28.6%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

Response Percent	Response Count
85.7%	3
14.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	4
<i>skipped</i>	0

Response Percent	Response Count
100.0%	7
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

Response Count	
0	
<i>answered</i>	0
<i>skipped</i>	7

### 2015 Responses

Response Percent	Response Count
100.0%	11
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	11
<i>skipped</i>	0

Response Percent	Response Count
62.5%	5
37.5%	3
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	8
<i>skipped</i>	0

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Count	
3	
<i>answered</i>	3
<i>skipped</i>	9

## 2018 SCORE Service Provider Survey Accounting - Gilbert

**1. Gilbert Associates, Inc. provides timely and accurate financial information for SCORE Board Members and Staff?**

Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	11
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>		11
<i>skipped question</i>		0

**2. Gilbert Associates, Inc. helps SCORE maintain effective internal controls over financial transactions and reporting**

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Often or Most of the time	81.8%	9	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	18.2%	2	0%
Other (please specify)		0	0%
<i>answered question</i>		11	11
<i>skipped question</i>		0	

**3. 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	% W/out Don't/Can't Answer
Often or Most of the time	90.9%	10	100.0%
Sometimes	0.0%	0	0.0%
Never	0.0%	0	0%
Don't Know or Can't Answer	9.1%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		11	11
<i>skipped question</i>		0	

**4. Gilbert Associates, Inc. displays professionalism in its interactions with SCORE Board Members and Staff**

Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	11
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>		11
<i>skipped question</i>		0

**5. Gilbert Associates, Inc. responds promptly and timely to payment and reimbursement requests from SCORE members and vendors.**

Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	11
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>		11
<i>skipped question</i>		0

### 2017 Responses

Response Percent	Response Count	
100.0%	12	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		12
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	11	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		11
<i>skipped</i>		0

Response Percent	Response Count	
87.5%	10	
12.5%	1	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		11
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	12	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		12
<i>skipped</i>		0

Response Percent	Response Count	
87.5%	10	
12.5%	1	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		12
<i>skipped</i>		0

### 2016 Responses

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		6
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		6
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		6
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		6
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	4	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		4
<i>skipped</i>		0

### 2015 Responses

Response Percent	Response Count	
100.0%	11	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		11
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	9	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		9
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	11	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		11
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	11	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		11
<i>skipped</i>		0

Response Percent	Response Count	
100.0%	8	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		8
<i>skipped</i>		0

## 2018 SCORE Service Provider Survey Accounting - Gilbert

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

Answer Options	Response Percent	Response Count
Very Satisfied	100.0%	11
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>		11
<i>skipped question</i>		0

7. 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
	1
<i>answered question</i>	
1	
<i>skipped question</i>	
10	

Respondents

Of all the decisions we have made at SCORE, I think choosing Gilbert was one of the best.

1 Dec 05 2018 10:37 AM

### 2017 Responses

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	
12	
<i>skipped</i>	
0	

Response Count	
2	
<i>answered</i>	
2	
<i>skipped</i>	
10	

### 2016 Responses

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	
6	
<i>skipped</i>	
0	

Response Count	
2	
<i>answered</i>	
2	
<i>skipped</i>	
7	

### 2015 Responses

Response Percent	Response Count
100.0%	11
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	
11	
<i>skipped</i>	
0	

Response Count	
3	
<i>answered</i>	
3	
<i>skipped</i>	
9	

## 2018 SCORE Service Provider Survey Loss Prevention/Training Program Services

### 1. DKF Solutions Group is responsive to requests for assistance.

Answer Options	Response Percent	Response Count
Often or Most of the time	90.9%	10
Sometimes	9.1%	1
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

### 2. Are the subjects of training provided by DKF Solutions Group valuable?

Answer Options	Response Percent	Response Count
Often or Most of the time	100.0%	11
Sometimes	0.0%	1
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

### 3. Do the inspections/visits completed by DKF Solutions Group provide value?

Answer Options	Response Percent	Response Count
Often or Most of the time	90.9%	10
Sometimes	9.1%	1
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		11
<i>skipped question</i>		0

### 4. Is the frequency of DKF Solutions Group inspections/visits adequate?

Answer Options	Response Percent	Response Count
Agree	54.6%	6
Somewhat Agree	36.4%	4
Neutral	9.1%	1
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		1
<i>answered question</i>		11
<i>skipped question</i>		0

#### Respondents

1 Dec 05 2018 10:40 AM I feel like an annual meeting is a little too spread out. But I don't want kill the budget, either.

### 5. DKF Solutions Group exhibits expertise with risk pools and provides valuable input in regards torisk and safety issues that are relevant to SCORE and its members.

Answer Options	Response Percent	Response Count
Agree	100.0%	11
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>		11
<i>skipped question</i>		0

## 2017 Responses

Response Percent	Response Count
84.6%	10
15.4%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	13
<i>skipped</i>	0

Response Percent	Response Count
92.3%	12
7.7%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	13
<i>skipped</i>	0

Response Percent	Response Count
88.5%	11
11.5%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
53.9%	7
30.8%	4
15.4%	2
0.0%	0
0.0%	0
0.0%	1
<i>answered</i>	13
<i>skipped</i>	0

Response Percent	Response Count
84.6%	11
7.7%	1
7.7%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	13
<i>skipped</i>	0

## 2016 Responses

Response Percent	Response Count
85.7%	6
14.3%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

Response Percent	Response Count
85.7%	4
14.3%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	5
<i>skipped</i>	0

Response Percent	Response Count
85.7%	5
14.3%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

Response Percent	Response Count
57.1%	4
28.6%	2
14.3%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

Response Percent	Response Count
85.7%	6
0.0%	0
14.3%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

## 2015 Responses

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
91.7%	11
8.3%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
91.7%	11
8.3%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
75.0%	9
8.3%	1
16.7%	2
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

## 2018 SCORE Service Provider Survey Loss Prevention/Training Program Services

6. How would you rate your overall satisfaction with DKF Solutions Group as the Loss Prevention specialist?

Answer Options	Response Percent	Response Count
Very Satisfied	81.8%	9
Somewhat Satisfied	18.2%	2
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>		11
<i>skipped question</i>		0

7. 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>	
<i>skipped question</i>	
	3
	10

Respondents	Comments
1 Dec 05 2018 10:40 AM	The service, information and training they have provided is invaluable. Also, they
2 Nov 26 2018 09:36 AM	John does a great job and so does Edie!

### 2017 Responses

Response Percent	Response Count
80.8%	10
19.3%	2
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	
<i>skipped</i>	
	12
	0

Response Count	
3	
<i>answered</i>	
<i>skipped</i>	
3	
10	

### 2016 Responses

Response Percent	Response Count
85.7%	6
14.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	
<i>skipped</i>	
	12
	0

Response Count	
0	
<i>answered</i>	
<i>skipped</i>	
0	
7	

### 2015 Responses

Response Percent	Response Count
91.7%	11
8.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	
<i>skipped</i>	
	12
	0

Response Count	
2	
<i>answered</i>	
<i>skipped</i>	
2	
10	

## 2018 SCORE Service Provider Survey SCORE JPA Satisfaction

### 1. How well does SCORE effectively manage its member's issues?

Answer Options	Response Percent	Response Count
Effectively	100.0%	12
Somewhat Effectively	0.0%	1
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)	0.0%	0
<i>answered question</i>		12
<i>skipped question</i>		0

### 2. 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

#### Respondents

1 Dec 17 2018 10:10 AM

I have not been to a meeting. This is attended by Robert kankovitz a council member for the City of isleton

### 3. How is SCORE perceived by your City's Leadership as providing value to your City?

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	66.7%	8	83.4%
Sometimes and/or Below Expectations	8.3%	1	16.7%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	25.0%	3	0%
Other (please specify)		1	0%
<i>answered question</i>		12	9
<i>skipped question</i>		0	

#### Respondents

1 Dec 05 2018 10:30 AM

I think our leadership is quite ignorant to SCORE. Perhaps we need to see about putting Marcus on an agenda sometime.

### 4. ERMA Members: Evaluate the counsel provided by the EPL Hotline.

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
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)		1	0%
<i>answered question</i>		12	5
<i>skipped question</i>		0	

#### Respondents

1 Dec 05 2018 10:30 AM

Knock on wood...we have never needed the EPL hotline.

### 2017 Responses

Response Percent	Response Count
91.7%	11
8.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
83.4%	9
16.7%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	2
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
75.0%	7
25.0%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	2
<i>answered</i>	10
<i>skipped</i>	0

### 2016 Responses

Response Percent	Response Count
85.7%	6
0.0%	0
14.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

Response Percent	Response Count
85.7%	6
14.3%	1
8.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

Response Percent	Response Count
100.0%	2
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	2
<i>skipped</i>	0

### 2015 Responses

Response Percent	Response Count
75.0%	9
16.7%	2
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
8.3%	1
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
91.7%	11
0.0%	0
8.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
100.0%	10
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	10
<i>skipped</i>	0

Response Percent	Response Count
100.0%	5
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

## 2018 SCORE Service Provider Survey SCORE JPA Satisfaction

5. Does SCORE sponsored training meet or exceed your expectations?			
Answer Options	Response Percent	Response Count	% W/out Don't/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	11
<i>skipped question</i>		0	

6. 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)		0	
<i>answered question</i>		12	
<i>skipped question</i>		0	

7. How would you rate the level of risk control services you currently receive by SCORE?			
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	91.7%	11	100%
Sometimes and/or Below Expectations	0.0%	1	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)		1	0%
<i>answered question</i>		12	11
<i>skipped question</i>		0	

**Respondents**

I am judging this by the past. This year (we usually meet with John during December) but it has been rescheduled a few times.

1 Dec 05 2018 10:30 AM

8. How is SCORE meeting your risk control service needs?			
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	91.7%	11	100.0%
Sometimes and/or Below Expectations	0.0%	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	11
<i>skipped question</i>		0	

**Respondents**

I am judging this by the past. This year (we usually meet with John during December) but it has been rescheduled a few times.

1 Dec 05 2018 10:30 AM

9. Overall, how would you 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	

### 2017 Responses

Response Percent	Response Count
91.7%	11
8.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
91.7%	11
8.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
91.7%	11
8.3%	1
0.0%	0
0.0%	0
0.0%	0
0.0%	2
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
85.7%	5
14.3%	1
0.0%	0
0.0%	0
0.0%	2
<i>answered</i>	8
<i>skipped</i>	0

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

### 2016 Responses

Response Percent	Response Count
71.4%	5
0.0%	0
0.0%	0
28.6%	2
0.0%	0
<i>answered</i>	7
<i>skipped</i>	0

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

Response Percent	Response Count
85.7%	5
14.3%	1
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

Response Percent	Response Count
100.0%	6
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	6
<i>skipped</i>	0

### 2015 Responses

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
83.3%	10
8.3%	1
0.0%	0
8.3%	1
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0

Response Percent	Response Count
83.3%	9
16.7%	2
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	11
<i>skipped</i>	0

Response Percent	Response Count
100.0%	12
0.0%	0
0.0%	0
0.0%	0
0.0%	0
0.0%	0
<i>answered</i>	12
<i>skipped</i>	0



## 2018 SCORE Service Provider Survey SCORE JPA Satisfaction

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

Answer Options	Response Percent	Response Count
Very Satisfied	83.3%	10
Somewhat Satisfied	8.3%	1
Neutral	8.3%	1
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>		<b>12</b>
<i>skipped question</i>		<b>0</b>

11. 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
<i>answered question</i>	<b>1</b>
<i>skipped question</i>	<b>11</b>

**Respondents**  
1 Dec 05 2018 10:30 AM I think the new president should bring puppets to the meetings.

### 2017 Responses

Response Percent	Response Count	
100.0%	12	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		<b>12</b>
<i>skipped</i>		<b>0</b>

Response Count	
<b>1</b>	
<i>answered</i>	<b>1</b>
<i>skipped</i>	<b>11</b>

### 2016 Responses

Response Percent	Response Count	
100.0%	6	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		<b>6</b>
<i>skipped</i>		<b>0</b>

Response Count	
<b>0</b>	
<i>answered</i>	<b>0</b>
<i>skipped</i>	<b>7</b>

### 2015 Responses

Response Percent	Response Count	
100.0%	12	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
0.0%	0	
<i>answered</i>		<b>12</b>
<i>skipped</i>		<b>0</b>

Response Count	
<b>2</b>	
<i>answered</i>	<b>2</b>
<i>skipped</i>	<b>10</b>



Agenda Item I.3.

**PROPERTY PROGRAM APPRAISAL ALLOCATION**

**ACTION ITEM**

**ISSUE:** The Board shall determine how to allocate the cost of the HCA Property Appraisal to members.

**FISCAL IMPACT:** The total amount owed for SCORE’ appraisal of all members is \$58,384, to be allocated among members as part of their FY 19/20 funding.

**RECOMMENDATION:** Recommend allocating the cost of the appraisal per building as noted below.

Entity	Base Buildings	Did Not Appraise	Added Buildings	TOTAL	Proposed Cost Allocation per building	Proposed Cost Allocation per TIV (presented in FY 18/19 Budget)
BIGGS	29	0	4	33	\$2,706	\$1,799
COLFAX	34	1	7	40	\$3,280	\$2,560
DUNSMUIR	44	1	12	55	\$4,510	\$2,825
ETNA	15	1	5	19	\$1,558	\$1,211
FORT JONES	15	0	5	20	\$1,640	\$878
ISLETON	15	1	3	17	\$1,394	\$1,254
LIVE OAK	77	12	4	69	\$5,658	\$7,078
LOOMIS	4	0	0	4	\$328	\$740
LOYALTON	23	4	9	28	\$2,296	\$1,566
MONTAGUE	43	8	4	39	\$3,198	\$2,451
MOUNT SHASTA	34	2	4	36	\$2,952	\$1,797
PORTOLA	23	1	6	28	\$2,296	\$1,495
RIO DELL	37	8	8	37	\$3,034	\$1,912
SHASTA LAKE	86	8	13	91	\$7,462	\$12,903
SUSANVILLE	53	5	3	51	\$4,182	\$4,559
TULELAKE	23	0	2	25	\$2,050	\$2,012
WEED	31	0	4	35	\$2,870	\$2,515
YREKA	86	5	4	85	\$6,970	\$10,442
<b>TOTAL</b>	<b>672</b>	<b>57</b>	<b>97</b>	<b>712</b>	<b>\$58,384</b>	<b>\$60,000</b>

**BACKGROUND:** The Board approved of the property appraisal to be completed by HCA at the August 24, 2018 Teleconference. The total cost to appraise Buildings and contents for 712 locations is in compliance with their proposal (cost of \$82/building & contents). Originally members were provided with a cost allocation based on Total Insurable Value but as HCA charges by building for appraisal services we have now provided an allocation based on the number of buildings appraised for each member.

**ATTACHMENTS:** None.



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item I.4.**

**LOSS CONTROL GRANT FUND PROGRAM – FY 18/19 UPDATE  
INFORMATION ITEM**

**ISSUE:** SCORE's *Loss Control Grant Fund Program* provides member funding on an annual basis for risk management related products and services. The Board is presented with information about current usage of the Loss Control Grant Funds for FY 18/19.

**RECOMMENDATION:** The Board is asked to consider shared services (Sidewalk Concrete Cutting) or training sessions which members can consider using their allocated Loss Control Grant Funds.

**FISCAL IMPACT:** T.B.D.

**BACKGROUND:** At the March 30, 2018 Board of Directors Meeting, SCORE chose to continue the Loss Control Grant Fund Program for the FY 17/18 funding it with \$100,000; \$50,000 out of each of the Liability and Workers' Compensation programs. The funding has been provided from the Pool's net position, before the distribution of any dividends.

Members of each Program were allocated an amount directly related to their percentage contribution into that Program, subject to a minimum of \$1,000 per Program for each participating Member. The funds are available for use on a combined basis. Projects can also span over multiple years although the disbursement of monies will be limited to the member's annual allocation in any given year, and the continuation of the Loss Control Grant Program by the Board of Directors. The deadline for submitting reimbursement requests is June 15 of every Fiscal Year.

We have seen an increase in use of the Loss Control Grant Funds with 7 members making requests for funds during FY 18/19. Currently there is \$80,438 available in un-used Loss Control Grant Funds.

**ATTACHMENT(S):** 2018-2019 Loss Control Grant Fund Usage as of 1/18/18

**SCORE Loss Control Grant Fund Member Utilization FY 2018/19 as of 1/18/19**

Member Entity	TOTAL Grant Fund Allocation	Amount requested during FY 18-19	Remaining amount available	Notes
Biggs *	\$4,562.93	\$1,979.54	\$2,583.39	*Request made 6/15/18 by Mark Sorenson to roll over all unused funds (\$2,211.55) into FY 18/19 *Request made 7/2/18 by Paul Pratt for divider wall & Computer Monitor for training at PW (\$1,979.54)
Colfax *	\$6,682.36	\$3,500.00	\$3,182.36	*Request made 6/15/18 by Wes Heathcock to roll over all unused funds (\$3,050.07) into FY 18/19 *Request made 10/25/18 by Lorraine Cassidy for two (2) training sessions (\$3,500)
Dunsmuir	\$8,034.44			*Request made 6/15/18 by Blake Michaelson to roll over all unused funds (\$3,911.99) into FY 18/19
Etna *	\$2,745.72			
Fort Jones *	\$2,424.49			
Isleton	\$1,000.00			
Live Oak	\$5,073.38	\$2,091.67	\$2,981.71	*Request made 2/5/18 by Hope Ithurnburn for Ergo Furniture (total cost actually \$7,324.38) *NOTE: Amount requested exceeded amount available - \$2,091.67 will be used from FY 18/19 Loss Control Grant Funds
Loomis	\$4,010.15			
Loyalton *	\$2,000.00			
Montague *	\$2,116.09			
Mt. Shasta	\$12,471.21			
Portola	\$3,590.95	\$3,907.69	-\$316.74	*Request made 6/15/18 by Melissa Klundby to roll over all unused funds (\$24.06) into FY 18/19 *Request made 8/2/18 by Melissa Klundby for Street Barricades & reflective cones (\$4,411.66) - this request was updated on 9/19/18 when total invoice submitted was \$3,907.69 *NOTE: Amount Requested exceeded amount available - \$316.74 will be used from FY 19/20 Loss Control Grant Funds if approved by BOD
Rio Dell	\$4,462.34			
Shasta Lake	\$11,818.61			
Susanville	\$16,831.32	\$4,110.89	\$12,720.43	*Request made 6/15/18 by Debi Savage to roll over all unused funds (\$216.15) into FY 18/19 *Request made 8/8/18 by Debi Savage for Purchase of 7 Ergo Chairs (\$2,214.71) * Request made 10/5/18 by Debi Savage for Purchase of 4 Ergo Chairs for FD (\$1,896.18)
Tulelake*	\$2,135.77	\$4,500.00	-\$2,364.23	*Request made 6/14/18 by Jenny Coelho requesting to roll all FY 18/19 Loss Control Funds into FY 19/20 if approved by the BOD for purchase of Ergonomic furniture - total requested \$4,500)
Weed	\$7,667.41			
Yreka	\$12,809.72	\$20,257.00	-\$7,447.28	*Request made by Renee Hoisington for purchase of 2 Floor Jacks (\$20,257)*NOTE: Amount requested exceeded amount available - \$7,447.28 will be used from FY 19/20 Loss Control Grant Funds if approved by the BOD
<b>Total:</b>	<b>\$110,436.90</b>			

\* Mini-Cities



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item I.5.**

**FORM 700 REPORTING – ANNUAL FILING DEADLINE APRIL 1, 2019**

**INFORMATION ITEM**

**ISSUE:** The Fair Political Practices Commission (FPPC) has implemented an electronic filing system for the Form 700. Beginning January 2017, SCORE Members will need to file their assuming office, leaving office and annual reports online. Members should have already received an email from the FPPC in January that will provide a link to the online platform to complete the Annual Form 700 by the deadline of April 1, 2019.

The Board is reminded if the Form 700 is filed after the deadline April 1, 2019 under Government Code section 91013, a fine of \$10 per day, up to a maximum of \$100, may be imposed for the late filing of this form.

**RECOMMENDATION:** None - information only

**FISCAL IMPACT:** None

**BACKGROUND:** The Fair Political Practices Commission (FPPC) has purchased SouthTech Systems online management system to automate the management of the 25,000 Government Employees who are required to submit their Form 700's to the FPPC. This online system helps streamline the filing process with a cost effective solution that eliminates the time-consuming, manual process of tracking the Agency's Form 700's. This system will help our member agencies stay fully compliant with the FPPC regulations.

If you have any questions regarding your filing officer duties, please call your FPPC contact Christine Chen at Phone: (916) 324-7602 or Email: [Form700@fppc.ca.gov](mailto:Form700@fppc.ca.gov). For other questions, please call toll free at 1-866-275-3772, ext. 2 or email [advice@fppc.ca.gov](mailto:advice@fppc.ca.gov).

**ATTACHMENT(S):** 2019 Statement of Economic Interests – Form 700 Fact Sheet Multi County Agencies



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item I.6.**

**FY 19/20 MEETING DATES AND LOCATIONS**

**ACTION ITEM**

**ISSUE:** The SCORE Board approved the meeting dates for the FY 18/19 year at their meeting in January of 2018. The two remaining dates this year are set for Friday, March 29, 2019 and Friday, June 14, 2019, both starting at 10:00 a.m. The meeting date resolution states the location as Anderson, CA. For the next year members expressed interest in holding the Long Range Planning Meeting in a different location so to help avoid scheduling conflicts during the FY 19/20 we have proposed meeting dates.

**RECOMMENDATION:** Consider and approve dates and locations for the FY 19/20 meetings, including the annual retreat and Board meeting.

**FISCAL IMPACT:** T.B.D.

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

**ATTACHMENT(S):** Resolution 19-02 Proposed Meeting Dates and Locations

**RESOLUTION NO. 19-02**

**RESOLUTION OF THE BOARD OF DIRECTORS  
SMALL CITIES ORGANIZED RISK EFFORT (SCORE)  
ESTABLISHING MEETING DATES FOR THE PROGRAM YEAR 2019/20**

**BE IT RESOLVED THAT:**

The following meeting dates are hereby established for the 2019/20 Program Year:

Friday, August 23, 2019 commence at 10:00 a.m.	Teleconference
Thursday, October 3, 2019 commence at 8:00 a.m.	Anderson, CA
Friday, October 4, 2019 commence at 8:00 a.m.	Anderson, CA
Friday, January 31, 2020 commence at 10:00 a.m.	Anderson, CA
Friday, March 27, 2020 commence at 10:00 a.m.	Anderson, CA
Friday, June 26, 2020 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 25, 2019 in Anderson, California, by the following vote:

**AYES:**

**NAYS:**

**ABSTAIN:**

**ABSENT:**

**ATTEST:**

---

**Steve Baker, SCORE President**



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item I.7.**

**FY 19/20 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 FY 19/20 Service Calendar.

**FISCAL IMPACT:** T.B.D.

**BACKGROUND:** The FY 19/20 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 throughout the course of the year to ensure we adhere to submission deadlines provided by carriers.

**ATTACHMENT(S):** FY 19/20 Service Calendar





## FY 2019-20 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

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
<b>JULY 2019</b>		
07/03/2019	Send Program Invoices from ERMA, LAWCX, & CJPRMA to Gilbert Associates for payment	ALL
07/03/2019	Finalize June Board of Directors draft minutes	AS
07/08/2019	Send Members Binders for all coverages including: WC, GL, Property, Crime, etc via email	
07/08/2019	Update SCORE Website to include coverage information	AS
07/10/2019	Prepare all signature items for Board President – Policies, MOCs, Summaries of Coverage, etc. Follow up with President of the Board regarding items needing signatures	AS/BD
07/11/2019	Begin Agenda for October Board of Directors Meeting 10/03/19 - 10/04/19 (it will be presented as a DRAFT at Aug Teleconference Meeting)	AS
07/11/2019	Request Proposal for either WC or LIAB Claims audit (then alternate WC every even year, Liab every odd year)	AS
07/15/2019	Follow up with ACIP members regarding premium payments	AS
07/19/2019	Property Summary – send to Members	AS, GB
07/19/2019	Follow up on payments for ERMA, LAWCX, PEPIP, CJPRMA, etc	AS
07/22/2019	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature	AS
07/23/2019	Request Consent Calendar items from vendors for August Board of Directors Meeting	AS
07/25/2019	Continue work on Agenda for October Training Day for inclusion in the 8/23/2019 Agenda	AS
07/26/2019	Request RSVP by 08/16/2019 to members for Aug BOD Meeting on 08/23/2019 – Teleconference	AS, BD
07/31/2019	DE9 due to EDD by today	
<b>AUGUST 2019</b>		
08/05/2019	Send request to members for DE9 Reports for Q2 of 2019	AS, BD
08/05/2019	Begin work on October Training and Board of Directors Agenda	AS
08/05/2019	LAWCX sends renewal apps to members in Workers' Compensation	AS/BD
08/07/2019	Follow up with members to ensure they complete the LAWCX application on RiskConsole Website (Payroll Audit) due 09/15/2019	AS/BD
08/17/2019	Post BOD Meeting Agenda on SCORE Website and email to members	AS
08/17/2019	Confirm Attendance for BOD Meeting (ensure quorum)	AS
08/22/2019	Collect Q2 2019 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2019	BD/AS

## FY 2019-20 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

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
08/22/2019	Begin Public Self/Insurers Report with the State of California (OSIP)	AS
08/22/2019	LAWCX Actual payroll Audit by class code –receive from members and post to LAWCX website with DE9’s for all members	AS
<b>08/23/2019</b>	<b>August Board of Directors Meeting – Teleconference</b>	AS
<b>Mtg</b>	Begin Selecting topics for Training Day Agenda	AS/BD
<b>Mtg</b>	Conflict of Interest Code Revision/Approval (every even year)	AS/BD
<b>Mtg</b>	ACI Quarterly Utilization Reports: April 1, 2019 – June 30, 2019	AS
<b>Mtg</b>	Quarterly Financials as of June 30 , 2019	GB
<b>Mtg</b>	Select & Reserve October Training Day and Board meeting location	AS
<b>Mtg</b>	Draft October Training Day Agenda	AS
<b>Mtg</b>	Remind members about LAWCX application due 09/15/2019	BD
<b>Mtg</b>	Select Training Material and Potential Trainer to present at Training Day Meeting in November 2019	AS/BD
08/26/2019	Submit Fiscal Year Financial Information to Auditor – York and Gilbert as needed	AS
08/26/2019	Debrief from 08/23/2019 BOD meeting—determine action steps	AS
<b>SEPTEMBER 2019</b>		
09/05/2019	Finalize and email August Board Meeting draft minutes – due today	AS
09/05/2019	Prepare Annual Report for members – ready for October 3, 2019 BOD MTG	AS
	CAJPA Accreditation (2017 and every 3 years after – next up late 2020)	AS
09/05/2019	Retrieve Loss Run data from York and determine if loss trends exist that can be addressed through training	AS
09/05/2019	Request Consent Calendar Items from Service Providers	GB
09/05/2019	Develop Loss Analysis charts showing frequency and severity of claims by department and cause of loss to present at Training Day	AS
09/05/2019	Reminder email RSVP by 09/19/2019 to members for October BOD Meeting on 10/03/2019-10/04/2019 in Anderson, California	BD/AS
09/09/2019	Financial Audit - review status and determine if ready for BOD	BD/AS
<b>09/10/2019-09/13/2019</b>	<b>2019 CAJPA Fall Conference and Training Seminar – South Lake Tahoe</b>	<b>BD/AS</b>
09/13/2019	Final reminder email to all members to complete LAWCX application on RiskConsole Website (Payroll Audit) due 09/13/2019	AS
09/13/2019	LAWCX application deadline is today	BD
09/16/2019	Work with Board Members on finalizing October Training Day reservations and scheduling	AS
09/16/2019	Confirm Attendance for BOD Meeting (ensure quorum, catering and hotel accommodations)	AS

## FY 2019-20 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

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
09/16/2019	OSIP Public Self Insurer's Annual Report for JPA & Members – due 10/01/2019	AS
09/19/2019	Request RSVP from members by today for October BOD Meeting on 10/3/2019-10/4/2019 in Anderson, California	BD/AS
09/23/2019	Biennial Notice for JPA & Members-deadline 10/01/2019	AS/York
<b>OCTOBER 2019</b>		
10/01/2019	Annual Report of Financial Transactions Report -deadline 10/01/2019	GS, AS/York
10/01/2019	Biennial Notice for JPA & Members-deadline 10/01/2019	AS/York
10/03/2019-10/04/2019	<b>Training Day and Board of Directors Meeting – Anderson, CA</b>	<b>BD</b>
<b>Mtg</b>	Present Loss Analysis Data to Board for review	BD
<b>Mtg</b>	Investment Policy - submit for approval (annually)	BD
<b>Mtg</b>	Annual Survey Members – Vendor Performance – Announce & Send after	AS
<b>Mtg</b>	List PARMA Conference on Board/Training Day agenda	
10/07/2019	Follow up with Action Plan from Long Range Planning Meeting-debrief	AS
10/07/2019	Draft Program Manuals – when complete notify members via email when posted to the website	AS
10/07/2019	Begin working on CSAC Pollution Renewal (currently 3 year policy 7/1/2018 – 7/1/2021) – may request additional application from members	AS
10/07/2019	Follow up with Action Plan from Long Range Planning Meeting-debrief	AS
10/15/2019	Receive ACI Quarterly Utilization Reports	AS
10/15/2019	Finalize and October Training Day and Board Meeting Draft Minutes for inclusion in the January 2020 Agenda	AS
10/15/2019	File Controllers Report with the State of California (filed with Controller)	GB
10/17/2019	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature and for November Agenda	AS
10/21/2019	Annual Recertification Profile Report for RRE ID# 36464 (Medicare) – receive email and respond	AS
10/21/2019	Prepare FY 2020/21 Marketing Plan & Renewal Timeline - submit for approval	AS
10/30/2019	Completed Program Manual sent to Members and posted to the website	AS
10/31/2019	Send request to members for DE9 Reports for Q3 of 2019	AS,BD
10/31/2019	DE9 due to EDD by today	
<b>NOVEMBER 2019</b>		
11/08/2019	Collect Q3 2019 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2020	AS

## FY 2019-20 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

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
11/12/2019	Property (location schedules), Liability & WC Programs (estimated payroll) - request renewal specifications for the next fiscal year, if needed	AS, BD
11/18/2019	Follow up with LAWCX regarding their W.C. Claims Audit	AS/GB
11/25/2019	Set up new year Budget file	AS
<b>DECEMBER 2019</b>		
12/03/2019	Request Agenda items for vendors to be included in the January 2020 Board of Directors Meeting including Excess Pool Partners	AS, BD
12/10/2019	Submit Audited Financials to County of Sacramento and State of California	AS, GB
12/12/2019	Mail out Christmas Cards to Board Members	AS
12/13/2019	Prepare Statement of Facts – Roster of Public Agencies to be filed with the State and County – DUE 1/1/2020	AS
12/13/2019	Prepare 2019/20 Service Calendar – Prepare for January 2020 Board mtg.	BD
12/16/2019	Begin preparing agenda for January Board meeting	AS
<b>JANUARY 2020</b>		
01/01/2020	Statement of Facts – Roster of Public Agencies to be filed with the State and County – due today	AS
01/01/2020	Form 700s – FPPC will email BOD Representatives and Alternates to complete online – deadline 04/1/2020	BD/AS
01/03/2019	Request RSVP by 01/24/2019 to members for January BOD Meeting on 01/31/2019 in Anderson, California	AS
01/03/2020	Determine WCIRB Class Code Rates - taken from WCIRB.com for member payroll allocations by class code	AS
01/06/2020	Request Electronic Loss Runs from York for Liability and Workers' Compensation and ask to separate 4850. Deadline 01/15/2020 for receipt from York	AS, York
01/06/2020	Begin working with Gilbert on next year's dividend calculations	AS, GB
01/06/2020	Review to do list from prior Board of Directors Meeting	AS
01/15/2020	Begin working on preliminary FY 2020/21 Budget – put loss data & payroll into the Budget Spreadsheet	BD, AS
01/17/2020	Request Audit of WC and Liability Programs (then alternate WC every even year, Liab every odd year)	AS
01/17/2020	Property Program – <u>Upon notification</u> send out Renewal items & Property Schedules/Vehicle Schedules to members and request update—deadline March 2, 2020 Update Oasys with member updates to property schedule as they come in	AS
01/17/2020	Submit Loss Runs, Payroll data and any options requested to Actuary for studies in Liability/ WC	AS

## FY 2019-20 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

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
01/17/2020	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature	AS
01/21/2020	Send Loss Runs to Gilbert Associates for review	AS
01/21/2020	Follow up with Gilbert Associates for dividend return calculations	GB
01/21/2020	Develop recommendation for dividend release for the Board	AS, GB
01/22/2020	Submit Incurred Loss Valued as of 12/31/2019 OR "No Known Loss" letter to send to ERMA	AS
01/24/2020	Confirm Attendance for BOD Meeting on 01/31/2020 in Anderson, California (ensure quorum, catering and hotel accommodations)	AS, BD
01/24/2020	Post January BOD Meeting Agenda on SCORE Website & Email to members	AS
01/29/2020	Send out renewal items for ACIP Crime program	AS
01/30/2020	Upon receipt send PEPIP Policy to members and Post on SCORE website	BD
01/30/2020	Property (PEPIP) Policy Notebooks – when available prepare and send via email to Members and post to the website	AS
01/30/2020	Reminder to member that Property Schedules need to be reviewed and returned – deadline March 2, 2020	AS/BD
01/30/2020	Obtain Draft Quarterly Financials from Gilbert Associates–deadline 03/18/2020	GB
01/30/2020	Collect Q4 2019 DE9 from members and submit 2018 CY Payroll to: ERMA (all members) in Excel format – deadline 02/01/2020 CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2020	AS
01/30/2020	Reminder to member that Property Schedules need to be submitted – deadline March 2, 2020	AS
01/30/2020	Send request to members for DE9 Reports for Q4 of 2019	AS
01/30/2020	DE9 due to EDD by today	
<b>01/31/2020</b>	<b>Board of Directors Meeting – in Anderson, California</b>	<b>BD/AS</b>
<b>Mtg</b>	2020/21 Service Calendar - submit for approval	BD
<b>Mtg</b>	2020/21 Meeting Dates Calendar - submit for approval	BD
<b>Mtg</b>	Present Marketing Plan & Renewal Timeline: submit for approval	BD
<b>Mtg</b>	Survey Member interest in joining ERMA	BD
<b>Mtg</b>	Present Claims Administration Audit agreement to Board ( <i>even years ONLY</i> )	BD
<b>Mtg</b>	Present the Long Range Planning derived Action Plan to Board of Directors (every other year, after LRP Meeting)	AS
<b>Mtg</b>	Dividend and Assessment Analysis	BD
<b>Mtg</b>	Loss Control Grant Fund Program Update	AS
<b>Mtg</b>	Service Provider Performance Evaluations – Submit responses for review	BD

## FY 2019-20 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

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
<b>FEBRUARY 2020</b>		
02/03/2020	Submit 2019 Calendar Year Payroll (for all members) to ERMA in Excel format – deadline 02/01/2020	AS
02/03/2020	Debrief of 01/31/2020 BOD meeting – determine action steps	AS
02/03/2020	Review Loss Runs for Common Loss Trends	AS
02/05/2020	Collect APIP Renewal information from Members and Submit to Alliant Underwriting	AS, BD
02/06/2020	Reminder to member that Property Schedules need to be submitted – deadline March 2, 2020	AS
02/06/2020	Receive Dividend Calculations and Info from CJPRMA	AS, BD
02/06/2020	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/07/2020	Request consent calendar items for March Agenda	AS
02/07/2020	Prepare January BOD Meeting Draft Minutes for inclusion in March Agenda	AS
02/10/2020-02/13/2020	<b>PARMA Annual Risk Management Conference – Anaheim, California</b>	BD/AS
02/13/2020	Crime Program – prepare and send applications to Members	AS, BD
02/13/2020	Submit CSAC Pollution Program Renewal Applications to Members – Confirm ACE policy (currently 3 year policy 7/1/2018 – 7/1/2021)	AS, BD
02/13/2020	Reminder to member that Property Schedules need to be reviewed and returned – deadline March 2, 2020	AS/BD
02/15/2020	Collect drafts of WC & Liability Actuarial Studies for March 2020 BOD meeting and send to Gilbert Associates for EX mods and credibility	AS, Actuary
02/20/2020	Request RSVP by 03/19/2020 to members for March Board Meeting on 03/27/2020 in Anderson, California	AS, BD
02/20/2020	Reminder – Form 700s to Board and Alternate Members – due 04/01/2020	AS, BD
02/27/2020	Reminder to member that Property Schedules need to be submitted – deadline March 2, 2020 (next week)	AS
<b>MARCH 2020</b>		
03/02/2020	Claims Audit – if any findings, request response from York and include in agenda packet.	AS, York
03/02/2020	Reminder to member that Property Schedules need to be submitted – deadline TODAY	AS
03/05/2020-03/08/2020	Begin work on Draft Budget and Member allocations for next Fiscal Year (Review and incorporate LAWCX, ERMA, CJPRMA & PEPID draft members into budget)	AS
03/19/2020	Confirm Attendance for BOD Meeting	AS
03/20/2020	Post BOD Meeting Agenda on SCORE Website & send out to all members	AS

## FY 2019-20 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

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
<b>03/27/2020</b>	<b>Board of Directors Meeting – Anderson, California</b>	<b>BD</b>
<b>Mtg</b>	4 <sup>th</sup> Quarter Investment Reports (as of 12/31) - submit for review	BD
<b>Mtg</b>	4 <sup>th</sup> Quarter Financials (as of 12/31) - submit for review	BD
<b>Mtg</b>	Review and approve actuarial studies	BD
<b>Mtg</b>	Preliminary FY 2020/21 Budget - submit for review	BD
<b>Mtg</b>	Liability & WC Banking & Shared Layer – preliminary deposit calculation for review	BD
<b>Mtg</b>	Claims Auditor – Receive audit results for Both Liability and Worker’s Compensation and present to Board for review and approval	BD
03/30/2020	Debrief from 03/27/2020 BOD Meeting–determine action steps	AS
03/30/2020	Renewal Certificates List sent to members for review – Deadline 30 days	AS, BD
03/30/2020	Form 700s - receive from Board Members and Alternates – due 04/01/20	AS, BD
<b>APRIL 2020</b>		
04/01/2020	Form 700s - file with FPPC due today – – due 04/01/2020 (TODAY IS LAST DAY TO SUBMIT)	AS
04/03/2020	Service Provider contract signing & submission for approval at June Board Mtg	AS
04/03/2020	Finalize March Board of Directors Draft Minutes for inclusion in June Agenda	AS
04/05/2020	Issue Payment for Treasurer’s Bond	AS
04/15/2020	Alliant begins contact with various contractors regarding renewal terms	AS
04/17/2020	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature for inclusion in the June Agenda	AS
04/20/2020	1 <sup>st</sup> Quarter Losses - receive from York (as of 03/31)	GB
04/23/2020	Banking Layer and Shared Risk Layer Member Allocation Calculations finalized	AS
04/23/2020	Update Draft Budget to include updates from the March BOD meeting	AS
04/27/2020	Crime Renewal Apps received – send to ACIP	AS
04/30/2020	CJRPMA Certificate Renewal List DUE TODAY	AS
04/30/2020	SCORE Certificate Renewal List Due	AS
04/30/2020	DE9 due to EDD by today	
<b>MAY 2020</b>		
05/01/2020	Review Contracts and terms for next FY	AS
05/01/2020	Annual Certificate Renewal reminder to members – all submitted?	AS, BD
05/01/2020	Obtain PEPiP Renewal Proposals From Oasys	AS
05/01/2020	Obtain Quarterly Financials as of 3/31/2020	AS
05/06/2020	Send request to members for DE9 Reports for Q1 of 2020	AS

## FY 2019-20 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

Orange denotes request for information from member	Purple denotes Conference Dates	Light Blue indicates a SCORE Board Meeting Date
Tentative Dates	Activity	Completed by
05/06/2020	Obtain Final Actuarial Reports for W.C. and Liability for June BOD Meeting	AS
05/10/2020	Collect Q1 2020 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2020	AS
05/15/2020	Request Agenda Items from Vendors	AS
05/15/2020	W.C. & Liability Memorandum of Coverage FY 2020/21 – submit for approval	AS
05/15/2020	Request RSVP by 06/08/2020 to members for June BOD Meeting on 06/19/2020 in Anderson, California, California	AS, BD
05/22/2020	Property Renewal Status Review	AS
05/29/2020	Request Employee Count (from all members) for ACI renewal and budget allocations- reminder about payroll by class code to ensure proper allocations	AS, BD
<b>JUNE 2020</b>		
06/06/2020	Claims analysis (as of 12/31)	RM
06/07/2020	Confirm Attendance for BOD Meeting	AS
06/19/2020	Post BOD Meeting Agenda on SCORE Website & email to all members	AS
<b>06/26/2020</b>	<b>Board of Directors Meeting – in Anderson, California</b>	<b>BD</b>
<b>Mtg</b>	1 <sup>st</sup> Quarter Investment Reports (as of 03/31) - submit for approval	BD
<b>Mtg</b>	1 <sup>st</sup> Quarter Financials (as of 03/31) - submit for approval	BD
<b>Mtg</b>	FY 2020/21 Budget - submit final for approval	BD
<b>Mtg</b>	Liability and WC FY 2020/21 Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
<b>Mtg</b>	Liability Memorandum of Coverage FY 2020/21 - submit for approval	BD
<b>Mtg</b>	WC Memorandum of Coverage FY 2020/21 - submit for approval	BD
<b>Mtg</b>	Property Program - provide report and allocations on renewal quotes	BD
<b>Mtg</b>	Crime Program – provide report and allocations on renewal quotes	AS
06/29/2020	Send Bind Orders for PEPiP Program – BOD will vote at 6/14/2020 meeting	AS
06/29/2020	Debrief from 06/26/2020 BOD meeting – determine action steps	AS
06/29/2020	Generate Certificate Holder Renewal Insurance Certificates for next year	AS
06/30/2020	Send certificates to Certificate Holders and Members	AS
06/30/2020	Generate Auto ID Cards for Members – send out	AS





**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item J.**

**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:

\*\*Request for Authority

**1. Liability**

a. Joan & Cathy Lynch v. City of Yreka\*\*

**2. Workers' Compensation**

a. SCWA-556041 v. City of Weed\*\*

b. SCWA-555810 v. City of Portola\*\*

c. SCWA-555981 v. City of Portola\*\*

d. SCWA-556055 v. City of Shasta Lake\*\*

e. SCWA-556018 v. City of Dunsmuir\*\*

f. SCWA-556012 v. City of Dunsmuir\*\*

g. SCWA-555997 v. City of Yreka\*\*

**FISCAL IMPACT:** TBD

**RECOMMENDATION:** None

**BACKGROUND:** None

**ATTACHMENTS:** None



BACK TO AGENDA

**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item K.**

**REPORT FROM CLOSED SESSION  
INFORMATION ITEM**

**ISSUE:** The floor will be open to the Board for discussion.

**RECOMMENDATION:** None

**FISCAL IMPACT:** None

**BACKGROUND:** This item is added to each agenda for any topics or ideas members would like to discuss.

**ATTACHMENTS:** None.



**Small Cities Organized Risk Effort  
Board of Directors Meeting  
January 25, 2019**

**Agenda Item L.**

**INFORMATION ITEMS**

**ISSUE:** The following items are being presented as information for SCORE members.

**PARMA Conference:** The Board of Directors is encouraged to attend the conference held in Anaheim, CA at the Disneyland Hotel from February 10-13, 2019.

**Glossary of Terms:** A Glossary of terms has been created and added to the agenda packet per Member request. This will continue to be included in future Board agenda packets.

**SCORE Resource Contact Guide FY 18/19:** A Resource Contact Guide has been created for members to have all Service Providers contact information in one document.

**SCORE Travel Reimbursement Form:** This form should be used to request reimbursement for travel expenses related to attending a SCORE meeting

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

**BACKGROUND:** None

**FISCAL IMPACT:** None

**ATTACHMENT(S):**

1. PARMA Conference – February 10 – 13, 2019 in Anaheim, CA
2. Glossary of Terms
3. SCORE Resource Contact Guide FY 18/19
4. SCORE Travel Reimbursement Form 2019

# 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
<b>ACV</b> (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
Additional Insured	A type of status associated with general liability insurance policies that provides coverage to other individuals/groups that were not initially named. After endorsement, the additional insured will then be protected under the named insurer's policy and can file a claim in the event that they are sued.
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)
<b>ATD</b> (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
<b>AME</b> (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
<b>ACIP</b> (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.
<b>APIP</b> (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
<b>ADA</b> (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)
<b>AIS</b> (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

# GLOSSARY OF TERMS

<b>AGRIP</b> (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
<b>ALCM</b> (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).
<b>ARM</b> (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
Binder	A legal agreement issued by either an agent or an insurer to provide temporary evidence of insurance until a policy can be issued. Binders should contain definite time limits, should be in writing, and should clearly designate the insurer with which the risk is bound.
<b>BOD/BD</b> (Board of Directors)	body of elected or appointed members who jointly oversee the activities of a company or organization
<b>BI</b> (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.
<b>CAJPA</b> (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
<b>CIPRA</b> (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
<b>CJPRMA</b> (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to SCORE's Liability Program
California State Association of Governments ( <b>CSAC</b> )	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 ( <b>CSAC-EIA</b> )	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
<b>CalTIP</b> (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

# GLOSSARY OF TERMS

Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members
<b>CIC</b> (Certified Insurance Counselor)	an insurance agent professional certification designation
Certificate Of Insurance	A certificate of insurance is a document issued by an insurance company/broker that is used to verify the existence of insurance coverage under specific conditions granted to listed individuals.
Certified Industrial Hygienist ( <b>CIH</b> )	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 ( <b>CPCU</b> )	CPCU is a professional designation in property-casualty insurance and risk management
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 ( <b>C&amp;R</b> )	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 ( <b>CL</b> )	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 ( <b>CSP</b> )	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 ( <b>CSAC-EIA</b> )	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</i>

# GLOSSARY OF TERMS

	<i>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 (DIC)	A specialized property insurance policy written to provide coverage for perils 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

# GLOSSARY OF TERMS

Errors and Omissions Insurance ( <b>E&amp;O</b> )	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 ( <b>EC</b> )	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)
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 ( <b>FASB</b> )	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 ( <b>GAAP</b> )	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 ( <b>GASB</b> )	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 ( <b>HIPAA</b> )	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 ( <b>IBNR</b> )	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"> <li>- 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</li> </ul>



# GLOSSARY OF TERMS

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 ( <b>IIPP</b> )	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 ( <b>IRIC</b> )	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. ( <b>ISO</b> )	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
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 ( <b>LAWCX</b> )	LAWCX provides excess coverage to SCORE's workers' compensation pool
Long Range Planning ( <b>LRP</b> )	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 ( <b>LAE</b> )	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 Payee	The party to whom the claim from a loss is to be paid. Loss payee can mean several different things; in the insurance industry, the insured or the party entitled to payment is the loss payee. The insured can expect reimbursement from the insurance carrier in the event of a loss.
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 ( <b>MMI</b> )	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once

# GLOSSARY OF TERMS

	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
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

# GLOSSARY OF TERMS

Personal Protective Equipment ( <b>PPE</b> )	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 ( <b>PARMA</b> )	A statewide association for risk managers in the public sector. Educational and lobbying activities
Public Entity Property Insurance Program ( <b>PEPIP</b> )	A group purchase program from which many SCORE members purchase their insurance
Public Risk Management Association ( <b>PRIMA</b> )	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
<b>QME</b> (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 ( <b>RC</b> )	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)

# GLOSSARY OF TERMS

Risk and Insurance Management Society ( <b>RIMS</b> )	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 ( <b>SIR</b> )	the maximum amount of exposure to a single loss retained by SCORE
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

# GLOSSARY OF TERMS

	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

# SCORE RESOURCE CONTACT GUIDE

## FY 2018/19

**PROGRAM ADMINISTRATION**  
 Alliant Insurance Services, Inc.  
 2180 Harvard Street Ste 460  
 Sacramento, CA 95815  
 Main: (916) 643-2700 Fax: (916) 643-2750  
[www.Alliant.com](http://www.Alliant.com)

SUBJECT	MAIN CONTACT	PHONE	EMAIL
<b>JPA MANAGEMENT ISSUES</b> –coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development; program budget/funding, financial analysis, coordination w/financial auditor/JPA accountant	<p style="text-align: center;"><b>Marcus Beverly</b></p> <p style="text-align: center;"><b>Michael Simmons</b></p> <p style="text-align: center;"><b>Michelle Minnick</b></p> <p style="text-align: center;">Joan Crossley</p>	<p style="text-align: center;">(916) 643-2704 (916) 660-2725 (cell)</p> <p style="text-align: center;">(415) 403-1425 (925) 708-3374 (cell)</p> <p style="text-align: center;">(916) 643-2715</p> <p style="text-align: center;">(916) 643-2712</p>	<p style="text-align: center;"><a href="mailto:Marcus.Beverly@alliant.com">Marcus.Beverly@alliant.com</a></p> <p style="text-align: center;"><a href="mailto:msimmons@alliant.com">msimmons@alliant.com</a></p> <p style="text-align: center;"><a href="mailto:Michelle.Minnick@alliant.com">Michelle.Minnick@alliant.com</a></p> <p style="text-align: center;"><a href="mailto:jcrossley@alliant.com">jcrossley@alliant.com</a></p>
<b>JPA ADMINISTRATIVE ISSUES</b> – meeting agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website maintenance.	<p style="text-align: center;"><b>Michelle Minnick</b></p> <p style="text-align: center;"><b>Marcus Beverly</b></p> <p style="text-align: center;">Joan Crossley</p>		
<b>COVERAGE / RISK MANAGEMENT ISSUES</b> – <ul style="list-style-type: none"> <li>➤ Certificates of coverage, additions/deletions of coverage’s, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs</li> <li>➤ Coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development</li> <li>➤ Insurance Requirements in Contracts (IRIC), hold harmless agreements, indemnification clauses, safety program planning, RFPs for JPA services &amp; audits, third party contract review</li> </ul>	<p style="text-align: center;"><b>Michelle Minnick</b></p> <p style="text-align: center;"><b>Marcus Beverly</b></p> <p style="text-align: center;">Joan Crossley</p>		

# SCORE RESOURCE CONTACT GUIDE

## FY 2018/19

**CLAIMS ADMINISTRATION**  
 York Risk Services Group, Inc.  
 P.O. Box 619079  
 Roseville, CA 95678  
 Main: (800) 922-5020 Fax: (866) 548-2637  
[www.yorkrsg.com](http://www.yorkrsg.com)

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>CLAIMS ADMINISTRATION</b> – questions regarding liability and Workers’ Compensation claims handling can be forwarded to York Risk Services Group</p> <p><b>Property Recovery Program</b> This program is designed to recover damages from a third party when a member has incurred a loss caused by a third party who was determined to be liable.</p> <p style="text-align: center;"><b><u>Liability Claims</u></b></p> <p style="text-align: center;"><b><u>Workers’ Compensation Claims</u></b></p> <p style="text-align: center;"><b><u>Subrogation</u></b></p>	<p><b>Shawn Millar</b>, Property &amp; Casualty Adjuster  <b>Craig Nunn</b>, Property &amp; Casualty Adjuster  <b>Kelly Winters</b>, Property &amp; Casualty Adjuster  <b>Dana Calkins</b>, Property &amp; Casualty Adjuster</p> <p><b>Ariel Leonhard</b>, Claims Examiner  <b>Teng Her</b>, Unit Manager</p> <p><b>D’Ana Seivert</b>, Subrogation Manager</p>	<p>(530) 768-7385  (925) 349-3879  (916) 960-1024  (916) 960-0919</p> <p>(916) 960-0974  (916) 746-6302</p> <p>(916) 960-0980</p>	<p><a href="mailto:shawn.millar@yorkrsg.com">shawn.millar@yorkrsg.com</a>  <a href="mailto:craig.Nunn@yorkrsg.com">craig.Nunn@yorkrsg.com</a>  <a href="mailto:kelly.winters@yorkrsg.com">kelly.winters@yorkrsg.com</a>  <a href="mailto:dana.calkins@yorkrsg.com">dana.calkins@yorkrsg.com</a></p> <p><a href="mailto:ariel.leonhard@yorkrsg.com">ariel.leonhard@yorkrsg.com</a>  <a href="mailto:teng.her@yorkrsg.com">teng.her@yorkrsg.com</a></p> <p><a href="mailto:D’Ana.Seivert@yorkrsg.com">D’Ana.Seivert@yorkrsg.com</a></p>
<p><b>ADMINISTRATIVE ISSUES</b> - annual contracts for services, IT issues, reports, service issues  <b>COMPUTER SERVICES, TRUST ACCOUNT SERVICES</b> – loss runs, special reports, check registers, bank reconciliations</p>	<p><b>Dori Zumwalt</b>, Sr. Account Manager  <b>Tom Baber</b>, Director Casualty Claims</p>	<p>(916) 960-1017  (714) 620-1302</p>	<p><a href="mailto:dorienne.zumwalt@yorkrsg.com">dorienne.zumwalt@yorkrsg.com</a>  <a href="mailto:tom.baber@yorkrsg.com">tom.baber@yorkrsg.com</a></p>

# SCORE RESOURCE CONTACT GUIDE

## FY 2018/19

### CLAIM REPORTING AND TRIAGE SERVICES

Company Nurse Injury Hotline

Main: (888) 817-9282

<https://companynurse.com/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>CLAIM REPORTING AND TRIAGE SERVICES</b> – Company Nurse strives to streamline injury reporting and reduce injury reporting lag time and overall cost</p> <ul style="list-style-type: none"> <li>• Quick, easy, cost efficient way to immediately report workplace injuries</li> <li>• 24/7 Nurse Triage Hotline 1-888-545-9154 (Please ensure to use the city code specific to your member)</li> </ul>	<p><b>Chris Park</b>, Account Executive</p>	<p>(480) 717-6842</p>	<p><a href="mailto:service@companynurse.com">service@companynurse.com</a></p>

### ACCOUNTING SERVICES

Gilbert Associates, Inc.

Main: (916) 646-6464 Fax: (916) 929-6836

[www.gilbertcpa.com](http://www.gilbertcpa.com)

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>ACCOUNTING SERVICES</b> – any questions regarding accounting, accounts payable, invoicing, and checks can be forwarded to Gilbert Associates</p>	<p style="text-align: center;"><b>Kevin Wong</b></p> <p style="text-align: center;"><b>Jennifer Zraick</b></p>	<p>(916) 646-6464</p>	<p><a href="mailto:kswong@gilbertcpa.com">kswong@gilbertcpa.com</a></p> <p><a href="mailto:JZraick@gilbertcpa.com">JZraick@gilbertcpa.com</a></p>

### POLICE AND FIRE RISK MANAGEMENT SERVICES

Lexipol

Main: (949) 484-4444 Fax: (949) 484-4443

<http://www.lexipol.com/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>POLICE RISK MANAGEMENT SERVICES</b> – Lexipol helps to review members' Police and Fire Risk Management policies and offers state-specific policy manuals that are integrated with scenario-based daily training on high-risk, low frequency events</p>	<p><b>David Espinosa</b>, Vice President of Business Development</p>		<p><a href="mailto:despinosa@lexipol.com">despinosa@lexipol.com</a></p>



# SCORE RESOURCE CONTACT GUIDE

## FY 2018/19

### ERMA POOL ADMINISTRATION/EXCESS PARTNER

Main: (800) 541-4591 Fax: (916) 244-1199

<http://www.ermajpa.org/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>ERMA</b> – provides loss prevention services designed to minimize employment practices liability (EPL) exposure of members</p> <p style="text-align: right;"><b>Board Member</b> - John Duckett</p> <p style="text-align: right;"><b>Alternate</b> - Roger Carroll</p> <p><b>Services Offered</b></p> <ul style="list-style-type: none"> <li>• Employee Reporting line</li> <li>• Attorney Hotline</li> <li>• Employment Practices Training</li> </ul>	<p><b>Rob Kramer</b>, Executive Director</p> <p><b>Jennifer Jobe</b>, Assistant Executive Director</p>	<p>(530) 275-7427</p> <p>(916) 652-1840</p> <p>(916) 244-1117</p> <p>(916) 244-1139</p>	<p><a href="mailto:info@ermajpa.org">info@ermajpa.org</a></p> <p><a href="mailto:jduckett@cityofshastalake.org">jduckett@cityofshastalake.org</a></p> <p><a href="mailto:rcarroll@loomis.ca.gov">rcarroll@loomis.ca.gov</a></p> <p><a href="mailto:rkramer@bickmore.net">rkramer@bickmore.net</a></p> <p><a href="mailto:jjobe@bickmore.net">jjobe@bickmore.net</a></p>

### LAWCX POOL ADMINISTRATION/EXCESS PARTNER

Main: (800) 541-4591 Fax: (916) 244-1199

<http://www.lawcx.org/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>LAWCX</b> – Provides Excess Workers’ Compensation coverage and additional training resources</p> <p style="text-align: right;"><b>Board Member</b> - Steve Baker</p> <p style="text-align: right;"><b>Alternate</b> – Marcus Beverly</p> <p><b>Online Risk Control Services</b></p> <ul style="list-style-type: none"> <li>• Employees can access online training courses by registering online at <a href="http://www.lawcx.org">www.lawcx.org</a>.</li> <li>• Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available</li> <li>• Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines</li> <li>• Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms</li> <li>• Blog – Timely and informational reports from Risk Control Experts</li> <li>• Can you Risk It? Liability Exposures- real questions from actual members are answered</li> </ul>	<p><b>Jim Elledge</b>, Executive Director</p> <p><b>Tammy Vitali</b>, Claims Manager</p> <p><b>Terrie Norris</b>, Risk Control Manager</p> <p><b>Kim Sackett</b>, Administrative Analyst</p>	<p>(530) 841-2321</p> <p>(916) 643-2704</p> <p>(916) 244-1124</p> <p>(916) 244-1114</p> <p>(916) 290-4655</p> <p>(916) 290-4601</p>	<p><a href="mailto:sbaker@ci.yreka.ca.us">sbaker@ci.yreka.ca.us</a></p> <p><a href="mailto:Marcus.Beverly@alliant.com">Marcus.Beverly@alliant.com</a></p> <p><a href="mailto:jerlledge@bickmore.net">jerlledge@bickmore.net</a></p> <p><a href="mailto:tvitali@bickmore.net">tvitali@bickmore.net</a></p> <p><a href="mailto:tnorris@bickmore.net">tnorris@bickmore.net</a></p> <p><a href="mailto:kim.sackett@yorkrisk.com">kim.sackett@yorkrisk.com</a></p>



# SCORE RESOURCE CONTACT GUIDE

## FY 2018/19

### LOSS CONTROL SERVICES

#### DKF Solutions

Fax: (707) 647-7200

[www.dkfsolutions.com](http://www.dkfsolutions.com)

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>LOSS CONTROL SERVICES</b> – DKF Solutions is the Loss Control Service Provider responsible for coordination for all Risk Management Training for SCORE. DKF has completed Risk Assessments for all members and is currently working on the approved Risk Control Plans for SCORE.</p> <p><b>Services available to all SCORE members</b>            Maintenance Training &amp; Sewer Management Plans            Phone and email hotline (contact David Patzer)            On-Site Visit with Biomechanics Training &amp; Review of Operations/Current Practices            Online Training: Employees can access online training courses by going to: <a href="http://www.mysafetyofficer.com/employeetraining">www.mysafetyofficer.com/employeetraining</a> and entering the username “employee” and password “safety” which will grant access to the following training:</p> <ul style="list-style-type: none"> <li>• Interactive Training: Free self-paced web training modules which include quiz questions are available to help facilitate knowledge about different topics ranging from Bloodborne Pathogens to Respiratory Protection. * requires Adobe Flash software</li> <li>• Tailgate Training: Free downloadable tailgate training materials covering topics from Aerial Lift Safety to Zoonotics</li> <li>• Webinar archive: access to one-hour webinars in your web browser covering topics ranging from Bloodborne Pathogens Regulations to SSO Volume Estimation * requires Adobe Flash software</li> <li>• ***NOTE: Monthly news update with a different article each month at <a href="http://www.dkfsolutions.com/blog/">http://www.dkfsolutions.com/blog/</a></li> </ul>	<p style="text-align: center;"><b>David Patzer</b></p> <p style="text-align: center;"><b>John Balestrini</b></p> <p style="text-align: center;"><b>Katie Frassinelli</b></p>	<p style="text-align: center;">(707) 373-9709</p> <p style="text-align: center;">(916) 532-5802</p>	<p style="text-align: center;"><a href="mailto:dpatzer@dkfsolutions.com">dpatzer@dkfsolutions.com</a></p> <p style="text-align: center;"><a href="mailto:john@dkfsolutions.com">john@dkfsolutions.com</a></p> <p style="text-align: center;"><a href="mailto:Kfrassinelli@dkfsolutions.com">Kfrassinelli@dkfsolutions.com</a></p>

# SCORE RESOURCE CONTACT GUIDE

## FY 2018/19

<b>EMPLOYEE ASSISTANCE PROGRAM</b> ACI Specialty Benefits Corporation Main: (800) 932-0034 Fax: (858) 452-7819 <a href="http://www.acieap.com">www.acieap.com</a>			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p><b>EMPLOYEE ASSISTANCE PROGRAM</b> - EAP provides 24 hour/365 day assistance to employees and their family members who can receive up to three counseling visits per year by contacting 1-800-932-0034 or by visiting the following website <a href="http://score.acieap.com">http://score.acieap.com</a></p> <ul style="list-style-type: none"> <li>• Each city has 4 hours per year for On-Site Employee Orientations, Manager &amp; Supervisor Trainings, and Lunch ‘n Learn Seminars Per City per year</li> <li>• <i>Unlimited</i> Critical Incident Stress Management (CISM) Telephonic Consultation for Crisis response</li> <li>• Each city has 1 On-Site Critical Incident Stress Debriefing (CISD) per year for Crisis response</li> <li>• Legal and Financial Hardship Services- Employees and their family members have limited access to telephonic legal and financial hardship services (first 60 minutes are free and if they retain the attorney then additional time is offered at a discounted rate)</li> </ul> <p><b>**Services offered at an additional cost**</b></p> <ul style="list-style-type: none"> <li>• <b>Wellness Resources</b> The Core Platform wellness program is available to employees which includes workshops, personalized meal and exercise plans, articles about health, health logs, recipes, exercise tracker and log and blogs about wellness</li> </ul>	<p><b>Colleen Shuster</b></p>	<p>(858) 529-0171</p>	<p><a href="mailto:cshuster@acieap.com">cshuster@acieap.com</a></p>

# SCORE RESOURCE CONTACT GUIDE

## FY 2018/19

<b>TRAINING SERVICES</b> Target Solutions Main: (800) 840-8048 Fax: (858) 487-8762 <a href="http://www.targetsolutions.com">www.targetsolutions.com</a>			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<b>TRAINING SERVICES</b> – a Web-based Safety Training Platform <b>Services Offered</b> <ul style="list-style-type: none"> <li>• OSHA Training Documentation</li> <li>• Online Video Library  <a href="http://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&amp;customerid=19258&amp;customerpath=score">http://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&amp;customerid=19258&amp;customerpath=score</a></li> <li>• Policy Templates (IIPP examples, Bloodborne Pathogens, HAZWOPER, Emergency Response Plans)</li> <li>• Training Records management (i.e. Diplomas, Certificates of Completion)</li> <li>• Continuing Education Courses for Fire and Safety Personnel</li> </ul>	<b>Karly Andrade</b> , Account Specialist	(858) 376-1636	<a href="mailto:karly.andrade@vectorsolutions.com">karly.andrade@vectorsolutions.com</a>

<b>CONCRETE CUTTING</b> Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 <a href="http://www.dontgrind.com">www.dontgrind.com</a>			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<b>SIDEWALK TRIP HAZARD SERVICES</b> <b>Services Offered</b> <ul style="list-style-type: none"> <li>• Sidewalk Asset Management</li> <li>• Surveying Sidewalk Infrastructure</li> <li>• Repairing Uneven Sidewalk Panels</li> </ul>	<b>Joseph Ortega</b>  <b>Katrina Lynch</b>	(650) 576-4303  (916) 847-7346	<a href="mailto:jortega@DontGrind.com">jortega@DontGrind.com</a>  <a href="mailto:Klynch@dontgrind.com">Klynch@dontgrind.com</a>

<b>LEAGUE OF CALIFORNIA CITIES</b> Main: (916) 658-8200 Fax: (866) 593-2927 <a href="http://www.cacities.org">www.cacities.org</a>			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
The League of California Cities is an association of California city officials who work together to enhance their knowledge and skills, exchange information, and combine resources so that they may influence policy decisions that affect cities.	<b>Charles W. Anderson</b> , Regional Public Affairs Manager	(916) 798-2231	<a href="mailto:canderson@cacities.org">canderson@cacities.org</a>

# Small Cities Organized Risk Effort Board of Directors Travel Expense Reimbursement Form

**Please remember to provide all receipts/proof of purchase along with this form  
in order to receive reimbursement.**

**Payee Name** (who the check should be made out to):

\_\_\_\_\_

**Payee Address** (where payment should be sent):

\_\_\_\_\_

**Member City:**

\_\_\_\_\_

**Date of Meeting:**

\_\_\_\_\_

**Meeting or Committee:**

\_\_\_\_\_

**Location of Meeting:**

\_\_\_\_\_

**Total Mileage:**

\_\_\_\_\_

Total miles driven \_\_\_\_\_ X 2019 IRS Rate (\$0.58 *per mile*) = \$

Parking: \$ \_\_\_\_\_

Auto Rental: \$ \_\_\_\_\_

**Total Hotel Accommodations:** \$ \_\_\_\_\_

**Other Expenses:** \$ \_\_\_\_\_

Please explain: \_\_\_\_\_

**TOTAL AMOUNT SUBJECT TO REIMBURSEMENT: \$**

**ALL REIMBURSEMENT CHECKS WILL BE MADE OUT TO THE CITY  
UNLESS OTHERWISE INDICATED ON THIS FORM.**

Signature \_\_\_\_\_ Date \_\_\_\_\_