



President
Mr. Roger Carroll
Town of Loomis

Vice President
Mr. Steve Baker
City of Yreka

Secretary
Ms. Brooke Woodcox
City of Rio Dell

Treasurer
Ms. Linda Romaine
Town of Fort Jones

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

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

Date: Friday, January 27, 2017
Time: 10:00 AM
Location: Gaia Hotel & Spa
4125 Riverside Place
Anderson, CA

PAGE A. CALL TO ORDER

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

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

Pg. 5 E. CONSENT CALENDAR

A 1

All matters listed 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.

- Pg. 6 1.** Board of Directors Meeting *Draft* Minutes – October 13-14, 2016
- Pg. 20 2.** Special Executive Committee Meeting *Draft* Minutes – December 20, 2016
- Pg. 22 3.** Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2016
- Pg. 23 4.** Treasurer’s Report as of September 30, 2016
- Pg. 24 5.** Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – December 31, 2016
- Pg. 25 6.** Treasurer’s Report as of December 31, 2016
- Pg. 26 7.** US Bank Custodial Account Statement – November – December 2016
- Pg. 61 8.** SCORE Checking Register as of December 31, 2016
- Pg. 65 9.** Investment Statements from Chandler Asset Management – October – December 2016
- Pg. 77 10.** Target Solutions Course Completions – November 2015 – October 2016
- Pg. 82 11.** Company Nurse Injury Summary Report – December 2016

F. ADMINISTRATIVE REPORTS

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



- 1. **President’s Report** I 4
Roger Carroll will address the Board on items pertaining to SCORE.
- 2. **Alliant Update** I 4
Marcus Beverly will update the Board on Alliant matters pertinent to SCORE.
- 3. **CJPRMA Update** I 4
Roger Carroll will provide the Board with an update on CJPRMA matters relative to SCORE’s participation. Minutes of the last meeting can be found at cjprma.org.
- 4. **ERMA Update** I 4
John Duckett will update the Board on ERMA matters relative to SCORE’s participation. Minutes of the last meeting can be found at ermajpa.org.
- 5. **LAWCX Update** I 4
Steve Baker will update the Board on LAWCX matters relative to SCORE’s participation. Minutes of the last meeting can be found at lawcx.org.

G. FINANCIAL

- Pg. 85 1. **Dividend and Assessment Analysis** A 1
Gilbert Associates will provide an updated analysis of the pool’s financial position as respects any dividends or assessments that may be declared by the Board, per SCORE’s Dividend and Assessment Plan (DAP).
- Pg. 89 2. **Quarterly Financial Report – Period Ended September 30, 2016** A 2
Gilbert Associates will present the September 30, 2016 Quarterly Financial Report and the Board may take action to Accept and File or give direction.
- Pg. 90 3. **Projected Workers’ Compensation Experience Modification Factors** I 1
The Board will be presented a draft of their Ex Mod factors for FY 17/18.
- Lunch Presentation – SCORE FY 16/17 Annual Report** I 2
Marcus Beverly will present the SCORE Annual Report, highlighting SCORE’s programs, services and activities over the last year.

H. JPA BUSINESS

- 1. **Master Plan Document (MPD’s) Amendments** A 1
The Board will review and consider adopting amendments to the MPD’s to make the changes the Board has recommended.
- Pg. 94 a. **Workers’ Compensation MPD’s**
- Pg. 98 b. **Liability MPD’s**

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



Pg. 100	2. Discussion of Long Range Planning Work Plan <i>Staff will review feedback from the FY 16/17 Long Range Planning Session and recommendations for future activities.</i>	I	1
Pg. 101	3. FY 17/18 Meeting Dates and Locations <i>The Board is asked to discuss dates and locations for the FY 17/18 meetings.</i>	A	1
Pg. 103	4. Form 700 Reporting Protocol Changes <i>The FPPC has made changes to the Form 700 Reporting process and the Board will receive an update regarding how to submit via the online platform.</i>	I	1
Pg. 104	5. Loss Control Grant Fund Program <i>The Board will be presented with the current funding available for the FY 16/17.</i>	I	1
Pg. 106	6. SCORE Service Provider Survey Results <i>The Board will receive the results of the Service Provider Survey and may take action or give direction.</i>	A	1
Pg. 125	7. FY 17/18 Service Calendar <i>Michelle Minnick will present the Board with the updated FY 17/18 Service Calendar and the Board will have the opportunity to approve the changes.</i>	A	1
Pg. 134	8. FY 17/18 Renewal Marketing Plan <i>Marcus Beverly will provide the Board with the marketing plan for FY 17/18 and an estimate of coverage rate trends.</i>	I	3
Pg. 135	I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 *REQUESTING AUTHORITY		
	1. Workers' Compensation	A	4
	a. SCWA-555963 v. City of Shasta Lake*		
	b. SCWA-503501 v. City of Crescent City*		
	2. Liability		
	a. Blakely v. City of Mt. Shasta		
	J. REPORT FROM CLOSED SESSION	I	4
Pg. 136	K. INFORMATION ITEMS	I	
	1. PARMA Conference – February 12 – 15, 2017 in Anaheim, CA		4
Pg. 137	2. Glossary of Terms		1
Pg. 146	3. SCORE Travel Reimbursement Form 2017		1
Pg. 147	4. SCORE Resource Contact Guide FY 16/17		1

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L. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

I 4

M. CLOSING COMMENTS

N. ADJOURNMENT

UPCOMING MEETING

Board of Directors Meeting – March 31, 2017, Gaia Hotel, Anderson, CA

IMPORTANT NOTICES AND DISCLAIMERS:

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Michelle Minnick at Alliant Insurance at (916) 643-2715. The Agenda packet will be posted on the SCORE website at www.scorejpa.org. Documents and material relating to an open session agenda item that are provided to the SCORE Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815. Access to some buildings and offices may require routine provisions of identification to building security. However, SCORE does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

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**Small Cities Organized Risk Effort
Board of Directors Meeting
January 27, 2017**

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

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

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

FISCAL IMPACT: None.

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

ATTACHMENT:

1. Board of Directors Meeting *Draft* Minutes – October 13-14, 2016
2. Special Executive Committee Meeting *Draft* Minutes – December 20, 2016
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments –September 30, 2016
4. Treasurer’s Report as of September 30, 2016
5. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments –December 31, 2016
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7. US Bank Custodial Account Statement – November – December 2016
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9. Investment Statements from Chandler Asset Management – October – December 2016
10. Target Solutions Course Completions – November 2015 – October 2016
11. Company Nurse Injury Summary Report – December 2016



Small Cities Organized Risk Effort (SCORE) Training & Long Range Planning Meeting October 13, 2016

Member Cities Present:

John Busch, City of Biggs
Wes Heathcock, City of Colfax
Bryce Craig, City of Dunsmuir
Linda Romaine, Town of Fort Jones
Robert Jankovitz, City of Isleton
Hope Ithurnburn, City of Live Oak
Roger Carroll, Town of Loomis
Cricket Strock, Town of Loomis
Shelley Gray, City of Montague
Muriel Howarth-Terrell, City of Mt. Shasta

Robert Meacher, City of Portola
Brooke Woodcox, City of Rio Dell
John Duckett, City of Shasta Lake
Laura Redwine, City of Shasta Lake
Jared Hancock, City of Susanville
Jenny Coelho, City of Tulelake
Diana Howard, City of Weed
Steve Baker, City of Yreka
Debbie Ramirez, City of Yreka

Member Cities Absent:

Marilyn Seward, City of Etna

Kathy LeBlanc, City of Loyalton

Consultants & Guests

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Michael Christian, Jackson Lewis
David Patzer, DKF
John Balestrini, DKF

Dori Zumwalt, York Risk Services
Cameron Dewey, York Risk Services
Ariel Leonhard, York Risk Services
Craig Nunn, York Risk Services
Randy Musgraves

SCORE ORIENTATION FOR NEW MEMBERS

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

SCORE MEMBER SERVICES

Marcus Beverly presented the Board with information about vendor services that are available to members through their participation in SCORE. Members were encouraged to ask questions and to provide feedback regarding these services.



SCORE ADVANCED SESSION

Marcus Beverly presented the Board with information about SCORE funding for the Liability and Workers' Compensation programs and how funding is calculated for each program. A question was asked as to why there was no use of an Experience Modifier (Ex Mod) in the calculation of Administrative Costs but the Ex Mod is used in calculation for funding programs. Marcus noted that every member receives admin benefits and is required to pay for a claims person to be there to manage the claims whether or not there are claims reported. However, larger members with more payroll do pay more of the variable admin costs.

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 9:35a

B. ROLL CALL

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

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: John Duckett

SECOND: Robert Meacher

**MOTION CARRIED
UNANIMOUSLY**

D. PUBLIC COMMENT

There were no public comments.

E. OPENING COMMENTS

E1. PRESIDENT'S REPORT

Mr. Roger Carroll welcomed the members and noted that once a year York provides a free training session – this year it's on Wednesday October 26th in Rocklin from 9am-3p and covers mostly Workers' Compensation related items but mentioned that it is really worth going to.

F. IMPORTANT FUNDING ITEMS

F1. MINI-CITIES POOL FUNDING

F.1.a. ADMINISTRATIVE EXPENSE ALLOCATION

Marcus Beverly noted that there is a Mini-Cities group in the Workers' Compensation pool and we have been assessing possible changes in how we allocate the cost of Administrative Expenses to members. He noted that currently the expenses are allocated based on a formula of 50 fixed cost and



50 based on payroll. He also noted that we treat the Mini-Cities as one member and we are currently assessing whether or not to treat every member individually (including the Mini-Cities Members). He mentioned that making a change to treat every member individually for Administrative Expenses and keeping the allocation at 50 fixed/50 payroll would mean an increase in the Mini-Cities members' share of the Administrative Expenses while the regular members would see a decrease.

In an effort to help ease the Mini-Cities members into a higher Administrative cost Marcus recommended phasing in any change over a period of time. He also recommended changing the Administrative Expenses formula to treat all members equally (there will be no Mini-Cities for the purpose of Administrative Expenses) and the change would be phased in over a three year period – calculated as follows:

Year One – 30% to be fixed cost and 70% based on payroll

Year Two – 40% to be fixed cost and 60% based on payroll

Year Three – 50% to be fixed cost and 50% based on payroll

There was a discussion about this item and a question as to why some members Ex Mod going up – it was noted that this could be due to a good year of losses dropping off and a bad year rotating on. There was a discussion about caps but it was noted the problem with capping is that you are essentially re-distributing the excess to other members and it was mentioned that capping Ex Mod's may be more appropriate.

A motion was made to treat all members the same (there will be no Mini Cities for the purpose of Administrative Expense calculation) and phase in the change as illustrated in Attachment 1 over 3 years (30/70 first year, 40/60 second year, 50/50 in the third year) to go into effect FY 2017/18.

MOTION: Jared Hancock

SECOND: Steve Baker

**MOTION CARRIED
UNANIMOUSLY**

F.1.b. MINI-CITIES COMPOSITION

Marcus Beverly presented information about how the composition of the Mini-Cities would change if criteria were established to move members out of the Mini-Cities Group. He noted the second attachment shows the change in Mini-Cities composition if we were to use an average of DE9 Payroll over the last three years – members whose average payroll over three years exceeding \$500,000 will no longer be considered a Mini-City member and should graduate to a regular member. Using this threshold Loomis, Portola and Rio Dell would move out of the Mini-Cities group. It was noted that participation in the Mini-Cities is voluntary but there needs to be criteria set to help determine who is eligible to be a Mini-Cities member. After a lengthy discussion it was noted that Mini-Cities members can become regular members at any time but there should be a wait period before being able to re-enter the Mini-Cities.

A motion was made to establish the following criteria for Mini-Cities membership: 1) a member can leave the Mini-Cities voluntarily at any time and graduate to the regular pool, 2) once a Mini-Cities



Member leaves they cannot re-enter the Mini-Cities for three years, 3) if an average of DE9 Payroll for the last three years exceeds \$500,000 that member will become a regular member, 4) any member can request to become a Mini-Cities member if they meet the above criteria but request must be made to the Board for a vote, 5) any member whose average of DE9 Payroll for the last three years below \$500,000 can make a request to the Board to become a Mini-City member.

MOTION: Steve Baker

SECOND: Jared Hancock

**MOTION CARRIED
UNANIMOUSLY**

F.1.c. EXPERIENCE MODIFICATION FACTORS

Marcus Beverly noted that we base our funding on losses valued at 12/31 and the numbers presented in the Agenda are using losses valued at 9/30 so there is still claim development for the remainder of this year. He recommended waiting until January to see the actual numbers at December 31, 2016 and see what the trend is looking like at that time.

A motion was made to table the issue until a future meeting (targeting January).

MOTION: Steve Baker

SECOND: Jared Hancock

**MOTION CARRIED
UNANIMOUSLY**

Motion to revisit these formulas in 4 years and add that every 4 years the BOD examines funding formula.

MOTION: Steve Baker

SECOND: Bryce Craig

**MOTION CARRIED
UNANIMOUSLY**

G. TRAINING PRESENTATIONS

G.1. EMPLOYMENT PRACTICES TRAINING—LEGAL UPDATE

Michael Christian from Jackson Lewis presented the Board with legal updates and hiring practices about Work Place Hot Topics. He mentioned that every member of ERMA receives one hour a month where members can get free advice from an attorney. He provided the Board with Claim Statistics and noted there has been a spike in EEOC allegations of retaliation (Title VII only) and disability cases from 2010 to 2015. He then provided a brief overview of current litigation for the following cases:

AB 1661 – Local Government Sexual Harassment Prevention training and education is required for all local agency officials (Legislative and elected officials) within 6 months of hire and then every 2 years thereafter for supervisors. Includes new record keeping requirements (copies of the materials) – goes in to effect January 2017.

AB 1732 – Starting March 1, 2017 all single-user toilet facilities in any business establishment, place of public accommodation, or government agency, must be identified as all-gender (gender neutral) toilet facilities



AB 2028 – Public employee’s retirement involuntary termination

SB 1001 – Employment – unfair practices – makes it unlawful to ask for more or different authorization documents than required under federal law.

AB 1843 –prohibits employers from asking about juvenile arrests, detentions, or court dispositions unless certain specified exceptions apply

AB 2337 – Employment protections: victims of domestic violence, sexual assault, or stalking – expands the notice requirement employees with 25 or more employees must give employees regarding domestic violence protections form to be provided by labor commissioner effect 7/1/17

G.2. RISK CONTROL SERVICES

G.2.a. SEWER STAFFING – BENCHMARKING REPORT PRESENTATION

David Patzer noted that the 2016/17 DKF contract included a survey of Sewer Collection Operations for all SCORE members. He introduced Randy Musgraves who performed the survey of all SCORE members with the exception of Loomis, Susanville and Colfax (as Loomis and Susanville that have special districts). Randy Musgraves provided a high level overview of the survey results and noted the following Summary Findings:

-) City Councils take an active role
-) Sewer rates are low
-) Funding and staffing are constrained
-) Sewer collection system workers are Public Works employees and used for all Public Works activities
-) Sewer pipes need substantial renewal and replacement
-) Training is limited due to time and cost

Randy made some suggestions to the JPA on steps to take in the future and encouraged the JPA to consider establishing a committee to develop educational material or to establish a small group of grant writers. He also suggested an incentive for member agencies to ensure their sewer service charges are at a level to obtain State and Federal grants, loans and debt financing. Another option would be to share resources amongst the members.

Program Administrators were asked to research for a vendor who can perform appraisals on all Sewer Treatment Plants as compared to the cost of buying the cameras (\$12,000 for a black & white push camera). It was also requested that the Program Administrators draft a Letter to Councils discussing how sewer systems affect claims for those members who have a rate increase to help describe why sewer operations (though mostly underground) are so important.



G.2.b. DKF WEBSITE RESOURCES

David Patzer and John Balestrini presented information about the DKF Website Resources that are available to SCORE members.

It was noted that all members are set up with My Safety Officer (MSO) – David noted that DKF will only assign training that is required by CalOSHA and this is based upon the description of job duties/work activities for employees that were communicated to DKF. He also mentioned that there are over 75 downloadable Tailgate Training topics available on the DKF Website – per OSHA a Tailgate Training needs to occur once every 10 days. There are also dozen webinars that are recorded and available on the website for later viewing.

Lastly David mentioned the online Computer-Based Training Modules – which included SCORE Customized Training Courses. As DKF completed their site visits and helped to create the CalOSHA required policies and procedures he reminded member that DKF has generated a companion online training resource on the same topic.

G.2.c. DKF SCORECARD UPDATE

John Balestrini noted that there are three new policies that are available to choose from this year: 1) Blood borne pathogens, 2) Lockout/tagout procedures, and 3) Transit pipe. He highlighted some training topics of interest to members—Fall Protection Awareness and Ergonomics Part 2. Members were encouraged to share thoughts and feedback about the services that DKF are providing. John also noted that when he is completing his site visits at each individual member city that he would like to go out into the field with some of their employees to see them performing their normal job responsibilities.

***NOTE: At this time the Board requested a review of Item G.4.**

G.4. STATE OF THE INSURANCE MARKET 2017

Marcus Beverly presented information about the State of the Insurance Market and mentioned that generally we have been in a soft market for the last few years. He noted that Global Catastrophic (CAT) losses for the first half of 2016 are at their highest level since 2011. Cyber risks continue to increase, with more options for risk management and coverage coming to market.

45:17

G.3. TARGET FUNDING BENCHMARKS

Marcus Beverly presented information about SCORE Target funding. He noted the key benchmarks are: 1) exposure to large losses (net position to SIR), 2) reserving errors (Expected Liabilities to Net Position), and 3) pricing errors (Net contributions to net position).



SCORE's recent results are favorable, with all of the benchmarks within the target ranges after each program suffered a bad year or two beginning in 2012. Net Position in both programs increased in 2016, 22% in Liability and 36% in Workers' Compensation.

H. CLOSING COMMENTS

There were no closing comments.

I. AJOURNMENT

The meeting was adjourned at 3:38 PM

NEXT MEETING DATE: October 14, 2016 in Anderson, CA

Respectfully Submitted,

Brooke Woodcox, Secretary

Date

DRAFT



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting
October 14, 2016**

Member Cities Present:

John Busch, City of Biggs
Wes Heathcock, City of Colfax
Bryce Craig, City of Dunsmuir
Linda Romaine, Town of Fort Jones
Robert Jankovitz, City of Isleton
Hope Ithurnburn, City of Live Oak
Roger Carroll, Town of Loomis
Cricket Strock, Town of Loomis
Kathy LeBlanc, City of Loyalton

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

Member Cities Absent:

Marilyn Seward, City of Etna

Shelley Gray, City of Montague

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Cindy Conklin, Gilbert & Associates
Arthur Ngo, Crowe Howarth

Dori Zumwalt, York Risk Services
Cameron Dewey, York Risk Services
Ariel Leonhard, York Risk Services
Craig Nunn, York Risk Services

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 8:35 am

B. ROLL CALL

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

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Robert Meacher

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

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

MOTION: Linda Romaine

SECOND: John Busch

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORT

F.1. President's Report

Mr. Roger Carroll reminded members that once a year York provides a free training session called Fall into Education. This year it's on Wednesday October 26th in Rocklin from 9am-3p and covers mostly Workers' Compensation related items and is really worth going to. Members simply need to RSVP to Dori Zumwalt to attend. He also thanked John Busch for coordinating the entertainment at the dinner.

F.2. Alliant Update

Marcus Beverly mentioned the CalPELRA Conference and noted that it's a great organization to be aware of for labor issues. He also thanked people for coming and hoped that they gain something from the training provided at these Long Range Planning meetings.

**NOTE: At this time the Board requested to review Item H.3.*

H.3. SCORE LIABILITY CLAIMS AUDIT

Marcus Beverly presented the SCORE Liability Claims Audit and noted there were 40 claims randomly selected (15 open 25 closed). He mentioned that this was a great audit with no exceptions noted by the auditor. Investigations were completed timely and the reserves were set accurately and timely. The use of the York Claims Management system for documentation was consistent, accurate and up-to-date.

A motion was made to accept and file the SCORE Liability Claims Audit as presented.

MOTION: Steve Baker

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**



G. FINANCIAL

G.1. AUDITED FINANCIAL REPORT FOR YEAR ENDING JUNE 30, 2015

Arthur Ngo from Crowe Horwath presented the Audited Financial Report for the FYE 6/30/15. He noted that the auditor has issued an unmodified opinion meaning there were good results with no issues. He went onto mention there were no corrected or uncorrected misstatements during their review. Investments are reported at fair value. Marcus Beverly noted that Liabilities are down and indicated there have been other improvements in SCORE’s finances over the last few years.

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

MOTION: Linda Romaine

SECOND: Robert Meacher

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS

H.1. ALLIANT PROPERTY INSURANCE PROGRAM (APIP) VS. ALLIANT MOBILE VEHICLES PROGRAM (AMVP)

Michelle Minnick presented information about the Alliant Property Insurance Program (APIP) as compared to the Alliant Mobile Vehicles Program (AMVP). She provided a brief history of the traditional approach to vehicle coverage as compared to coverage provided under the APIP and AMVP programs.

Differences in the Automatic Acquisition Feature of the two programs were highlighted (in APIP the reporting period is 90 days, AMVP the reporting period is 45 days). Members were provided with a definition of Actual Cash Value (ACV)—the cost of repairing or replacing the damaged portion, up to the fair market value—and Replacement Cost (RC)—replacement will be based upon new for old.

It was highlighted that while in the APIP program members can choose to have either Replacement Cost or Actual Cash Value for their vehicles in the AMVP program there is only Replacement Cost on vehicles that were purchased new within the last three years, all other vehicles will be at Actual Cash Value. A brief summary of each program is provided below:

APIP

- **Deductible Options**
- \$5k, \$10k, \$25k
- **Acquisition Period**
- 90 days, \$10m
- **Valuation Options**
- Member choice of ACV or RC (must be selected by member at renewal)
-
- **Rental Car after covered loss**
- No Sublimit

AMVP

- **Deductible Options**
- \$1k, \$2k, \$5k, \$10k
- **Acquisition Period**
- 45 days, \$250k
- **Valuation Options**
- RC only on Vehicles 3 years old
- ACV for all others
- **Rental Car after covered loss**
- Up to \$10,000



- **Pollutant Cleanup**
- -\$2mil, \$75K SIR, \$25mil Aggregate Report within 7 days
- **Flood/Earthquake Option**
 - Sublimit \$5m with \$10m Aggregate
- **Pollutant Cleanup**
 - \$10k, must be reported within 180 days
- **Flood/Earthquake Included**

It was noted that the Program Administration intends to follow up with all members regarding vehicle coverage and to also determine why some members are using both the APIP and AMVP programs for coverage. It was also mentioned that members would be provided with a model of Vehicle Premiums at each deductible in both the APIP and AMVP programs for review. Lastly members requested the Program Administration verify that members who purchase vehicle coverage in APIP have off-road coverage and to follow up with members.

H.2. MOC: TYPICAL BUSINESS RISKS NOT COVERED

Marcus Beverly presented the Board with examples of risks that are not typically covered due to public policy reasons. He noted the following are Municipal Business risks that are traditionally not covered:

-) Deliberate Council Decisions
 - o Inverse
 - o Codes and ordinances
 - o Land use
-) Failure to supply water, gas, or electricity
-) Contracts – insurance doesn’t guarantee your ability to adhere to a contract
-) Bids, Specs

There was a question regarding a standard best practice when it comes to design immunity and Marcus noted that he will send out to the members. He summarized and mentioned it has to be designed by an engineer and passed by the council then recommended keeping the record of those decisions so if the issue comes up 20 years later you are able to produce documentation. He went onto note some other risks that are typically not covered:

-) Claims for back wages or benefits
-) Intentional Acts or harm
-) Punitive Damages
-) Fines
-) Intentional Conduct – Sexual Harassment claim perpetrator not covered (though may get a defense) but innocent employer will be covered

He also mentioned that SCORE covers damages (or compensation in money) but it would not cover non-monetary relief like injunctions to stop or compel you to do something.



H.4. TARGET SOLUTIONS RENEWAL

Marcus Beverly noted that this contract is set to expire on October 31, 2016 and the Board was asked to consider renewal of the contract for the term November 1, 2016-October 31, 2017. He mentioned that we have had this contract for several years and we have tried to negotiate a better deal but we have confirmed with Target Solutions that we currently have access to all courses and all Public Safety Courses included in our grandfathered price. He mentioned the Fire Departments are one of the largest users of the Online Training Platform and noted there may be other options available which the Program Administrators will look into.

There were questions regarding the course material available on the Target Solutions Training Platform as compared to My Safety Officer (MSO) through DKF. It was mentioned that MSO will track the training and monthly Edie at MSO will send out reminders to complete training – this is not something that Target Solutions currently offers. Members generally agreed they liked the Target Solutions Training Platform and found it easy to use and navigate. It was requested that the Program Administrators obtain a list of courses that were completed during the FY 15/16.

A motion was made to renew the Target Solutions contract.

MOTION: Wes Heathcock

SECOND: Linda Romaine

**MOTION CARRIED
UNANIMOUSLY**

H.5. CAJPA CONFERENCE FEEDBACK

Roger Carroll noted that he attended CAJPA this year and attended several sessions – he highlighted a session regarding ‘How to Understand Your Actuarial Report in 15 Minutes’ which was insightful. He also mentioned a session on ‘Religion in the Workplace’ and indicated that the most important thing for an employer to have is a complete and accurate job description which can be shown to the employee for review—this allows the employer to ask the potential employee if there is anything that would prevent them from doing the job as presented. This can help protect your city from a discrimination claim if at any time the employee is unable to do the job because of their religion. John Busch noted that it is worth it to attend and there is a lot to learn. He noted that this year it was more geared toward the social aspects of a conference and there were also some good session to attend. It was also noted that Marcus Beverly presented a session titled “Igniting’ Your Pool’s Funding Policy”.

YORK CLAIM TRENDS LUNCHTIME PRESENTATION

Dori Zumwalt from York provided the Board with a review losses over the past five years. She mentioned FY 15/16 saw an increase in Indemnity Claims and a decrease in Medical Only claims being reported-there were 37 new claims opened and 43 claims closed this year. She noted there were less lost days from work and indicated Indemnity Claims are more expensive than Medical Only.

H.6. SCORE MEMBER VENDOR SURVEY



Michelle Minnick presented the Board with information about the annual member vendor survey and noted that the questions remain the same from last year in order to preserve comparability of member responses from year to year. Members were asked to review and comment on the questions for the annual survey. It was suggested that the Program Administrators place a section for comments in each portion of the survey. It was agreed that the Program Administrators should send out the Service Provider Survey to members in November and review the results at the January Board meeting.

I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95

****REQUESTING AUTHORITY**

At 11:53 am, pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment.

1. Liability Program

- a. Blakely vs. City of Mt. Shasta**

2. Workers' Compensation Program

- a. SCWA-320321 vs. City of Yreka**
- b. SCWA-176366 vs. City of Yreka**
- c. SCWA-555920 vs. City of Mt. Shasta**
- d. SCWA-555958 vs. City of Yreka**
- e. SCWA-159149 vs. City of Williams**
- f. SCWA-555898 vs. City of Mt. Shasta**

J. REPORT FROM CLOSED SESSION

The Board returned from closed session at 12:21 pm. Mr. Carroll reported that the above closed session items were discussed and appropriate direction was given to Program Consultants.

K. ROUNDTABLE DISCUSSION

An idea was mentioned that SCORE consider investing in ourselves in the form of purchasing Municipal bonds which could possibly generate a higher return. It was noted that the Investment Policy would need to reflect this and Chandler would have to be notified that SCORE is interested in this as an option - Roger Carroll indicated he would follow up with Chandler.

Regarding sidewalk repair and ordinance enforcement when the property owner is responsible and it was asked if any members had a solution for dealing with property owners who do not fix issues that they are responsible for. Members mentioned there is money available through the Safe Routes to School Program through CALTRANS where they will replace sidewalks. One member indicated there should be a well-established notification process where the city can mark something as "unsafe" and proceed with notifying the property owner and request they fix the issue then wait twelve months until you lien the property. It was also noted that once something is marked as "unsafe" the city should have



a transition plan in place to help avoid a lawsuit for not completing any work. It was suggested when there is a dividend available perhaps some of that money can be used to fund sidewalk repair.

L. INFORMATION ITEMS

1. PARMA Conference, February 12-15, 2017, Disneyland, CA
2. Glossary of Terms
3. SCORE Members Organization Chart
4. SCORE Resource Contact Guide
5. SCORE Travel Reimbursement Form

These items were provided as an information item only.

M. CLOSING COMMENTS

A member had a comment regarding an article in the Sacramento Bee specifically about CalPERS which mentioned a member city who opted out of CalPERS about 3 years ago and now CalPERS is considering taking money out from the former employees' pension—it was asked if this is something that SCORE would cover. It was noted that until a lawsuit from a former employee is filed we should reserve judgment but mentioned that members cannot fail to pay employees and then expect insurance to cover benefits and back wages you were responsible for paying.

N. AJOURNMENT

The meeting was adjourned at 12:24 PM

NEXT MEETING DATE: January 27, 2017 in Anderson, CA

Respectfully Submitted,

Brooke Woodcox, Secretary

Date



**Small Cities Organized Risk Effort (SCORE)
Special Executive Committee Teleconference Meeting Minutes
December 20, 2016**

Member Cities Present:

Roger Carroll, Town of Loomis
Brooke Woodcox, City of Rio Dell
Linda Romaine, Town of Fort Jones (arrived late)

John Duckett, City of Shasta Lake
Steve Baker, City of Yreka

Consultants & Guests

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

Cameron Dewey, York Risk Services

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 2:04 p.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: John Duckett

SECOND: Brooke Woodcox

**MOTION CARRIED
UNANIMOUSLY**

D. PUBLIC COMMENT

There were no public comments.

E. CLOSED SESSION PURSUANT TO GOVERNMENT CODE 54956.95

At 2:05 P.M., pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment of tort liability loss or public liability loss.

1. Liability

- a. Blakely v. Mt. Shasta**
- b. Marquez v. Biggs**



F. REPORT FROM CLOSED SESSION

The Executive Committee returned from closed session at 2:20 p.m. President Carroll announced the Committee provided direction on the claims but no reportable actions were taken.

G. CLOSING COMMENTS

Michelle Minnick thanked the Committee for being able to get this meeting together before the end of the year.

H. AJOURNMENT

The meeting was adjourned at 2:21 P.M.

NEXT MEETING DATE: January 27, 2017 in Anderson, CA

Respectfully Submitted,

Brooke Woodcox, Secretary

Date

DRAFT



BETTY T. YEE

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

Agency Name	S.C.O.R.E.
Account Number	40-04-001

As of 10/14/2016, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2016.

Earnings Ratio		.00001651908048883
Interest Rate		0.60%
Dollar Day Total	\$	37,198,503.34
Quarter End Principal Balance	\$	404,415.17
Quarterly Interest Earned	\$	614.49



January 19, 2017

TREASURER'S REPORT

Attached is the investment report for the period ended 9-30-2016, in accordance with Government Code 53646(b) which requires the authority Treasurer to submit quarterly to the Chief Executive Officer and the legislative body (Board of Directors), a quarterly Investment Report within thirty (30) days following the end of the quarter covered by the report. The report shall contain the following elements; the type of investment, issuer, maturity, par and dollar amounts invested; for the funds managed by contracted parties including lending programs; the market value and source of valuation. The Treasurer must also include a description of the compliance with the stated investment policy. The description of the holdings and market value are not required if all of the Authority's funds are invested in LAIF or equivalent. The Treasurer must also include a statement regarding its ability to meet the next six (6) months cash expenditure requirements.

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

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

Respectfully submitted,

Linda Romaine, Treasurer



BETTY T. YEE

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

Agency Name

S.C.O.R.E.

Account Number

40-04-001

As of 01/13/2017, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 12/31/2016.

Earnings Ratio		.00001851848158529
Interest Rate		0.68%
Dollar Day Total	\$	37,254,740.35
Quarter End Principal Balance	\$	405,029.66
Quarterly Interest Earned	\$	689.90



January 19, 2017

TREASURER'S REPORT

Attached is the investment report for the period ended 12-31-2016, in accordance with Government Code 53646(b) which requires the authority Treasurer to submit quarterly to the Chief Executive Officer and the legislative body (Board of Directors), a quarterly Investment Report within thirty (30) days following the end of the quarter covered by the report. The report shall contain the following elements; the type of investment, issuer, maturity, par and dollar amounts invested; for the funds managed by contracted parties including lending programs; the market value and source of valuation. The Treasurer must also include a description of the compliance with the stated investment policy. The description of the holdings and market value are not required if all of the Authority's funds are invested in LAIF or equivalent. The Treasurer must also include a statement regarding its ability to meet the next six (6) months cash expenditure requirements.

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

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

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "L. Romaine", is written over a small blue circular stamp.

Linda Romaine, Treasurer

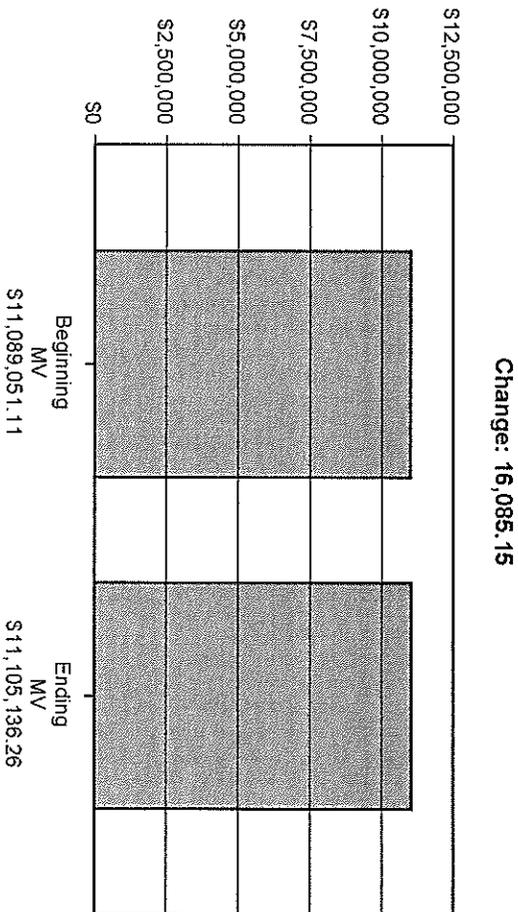


SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

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 September 1, 2016 to September 30, 2016

MARKET VALUE SUMMARY

	Current Period 09/01/16 to 09/30/16
Beginning Market Value	\$11,089,051.11
Taxable Interest	15,903.03
Fees and Expenses	-1,217.96
Long Term Gains/Losses	2.94
Change in Investment Value	1,397.14
Ending Market Value	\$11,105,136.26





SMALL CITIES ORGANIZED
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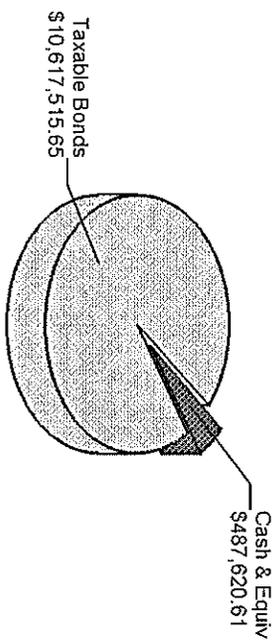
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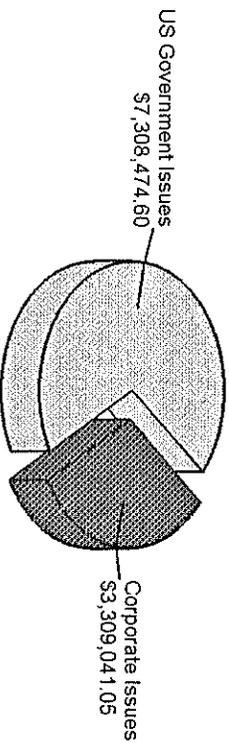


ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	487,620.61	4.40	1,667.00
Taxable Bonds	10,617,515.65	95.60	158,992.24
Total Market Value	\$11,105,136.26	100.00	\$160,659.24



Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

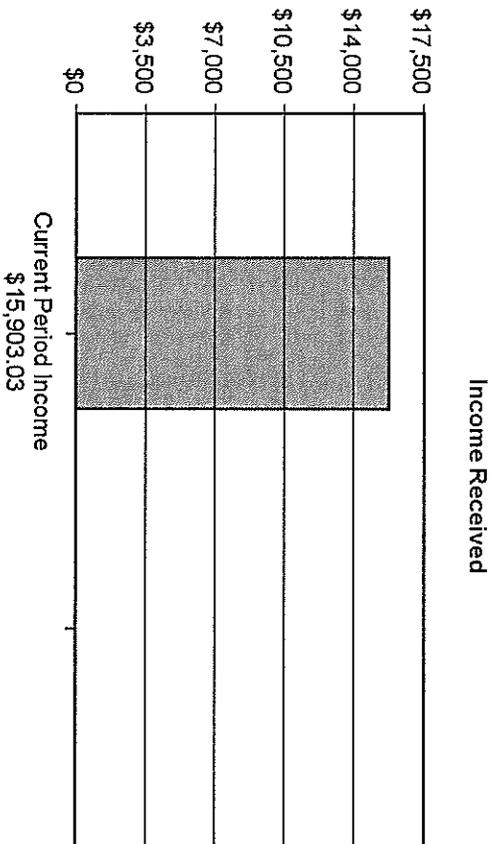
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INCOME SUMMARY

	Income Received Current Period
Taxable Interest	15,903.03
Total Current Period Income	\$15,903.03





SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

September 1, 2016 to September 30, 2016

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CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 09/01/2016			
Taxable Interest	-\$493,432.89	\$493,432.89	\$0.00
Fees and Expenses	-1,217.96	15,903.03	15,903.03
Purchases	-174,852.13		-1,217.96
Sales	21,815.87		-174,852.13
Net Money Market Activity	138,351.19		21,815.87
			138,351.19
Ending Cash 09/30/2016	-\$509,335.92	\$509,335.92	\$0.00



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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SALEMATURITY SUMMARY

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Taxable Bonds				
Honda Auto Receivables Owner Trust				
	A B S Ser 2014 2 CI A3			
	0.770 03/19/2018			
	HA00618			
09/19/16	Paid Down 4,944.65	-4,944.06	4,944.65	0.59
	Par Value			
	Trade Date 9/18/16			
John Deere Owner Trust				
	A B S Ser 2013 B CI A3			
	0.870 08/15/2017			
	477879ACA4			
09/15/16	Paid Down 870.17	-870.05	870.17	0.12
	Par Value			
	Trade Date 9/15/16			
John Deere Owner Trust				
	C M O Ser 2014 A CI A3			
	0.920 04/16/2018			
	47787VAC5			
09/15/16	Paid Down 4,971.4	-4,970.60	4,971.40	0.80
	Par Value			
	Trade Date 9/15/16			
Toyota Auto Receivables Owner Tr				
	A B S Ser 15 C CI A2A			
	0.930 02/15/2018			
	89231TAB6			
09/15/16	Paid Down 5,756.93	-5,756.47	5,756.93	0.46
	Par Value			
	Trade Date 9/15/16			



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Toyota Auto Receivables Owner Trust A B S Ser 2014 A C1 A3 0.670 12/15/2017 89231MAC9				
09/15/16	Paid Down 5,272.72 Par Value Trade Date 9/15/16	-5,271.75	5,272.72	0.97
Total Taxable Bonds		-\$21,812.93	\$21,815.87	\$2.94
Total Sales & Maturities		-\$21,812.93	\$21,815.87	\$2.94

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$2.19
Estimated Year-To-Date Long-Term Gain (Loss): \$173,069.26
Estimates should not be used for tax purposes



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

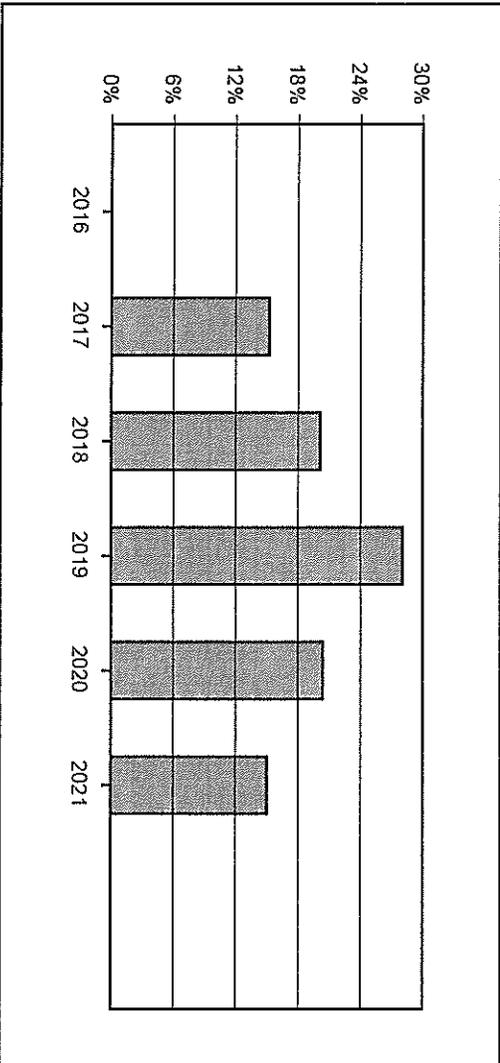
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BOND SUMMARY



MATURITY	Par Value	Market Value	Percentage of Category
2016	0.00	0.00	0.00
2017	1,625,027.74	1,634,075.71	15.40
2018	2,145,191.40	2,162,519.69	20.37
2019	2,960,000.00	3,004,126.90	28.30
2020	2,165,000.00	2,196,676.65	20.68
2021	1,610,000.00	1,620,116.70	15.25
Total of Category	\$10,505,219.14	\$10,617,515.65	100.00

MOODY'S RATING

AAA	7,880,219.14	7,958,992.70	74.96
AA1	135,000.00	134,812.35	1.27
AA2	250,000.00	252,756.35	2.38
A1	1,095,000.00	1,115,193.90	10.50



SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

September 1, 2016 to September 30, 2016
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BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
A2	545,000.00	551,221.75	5.19
A3	135,000.00	136,773.90	1.29
N/A	465,000.00	467,764.70	4.41

Total of Category **\$10,505,219.14** **\$10,617,515.65** **100.00**

S&P RATING

AAA	598,651.12	598,185.52	5.63
AAA+	4,790,000.00	4,831,758.20	45.51
AA	105,000.00	105,358.05	0.99
AA-	550,000.00	563,416.40	5.31
A+	520,000.00	526,314.05	4.96
A	715,000.00	724,083.50	6.82
A-	135,000.00	136,773.90	1.29
N/A	3,091,568.02	3,131,626.03	29.49

Total of Category **\$10,505,219.14** **\$10,617,515.65** **100.00**

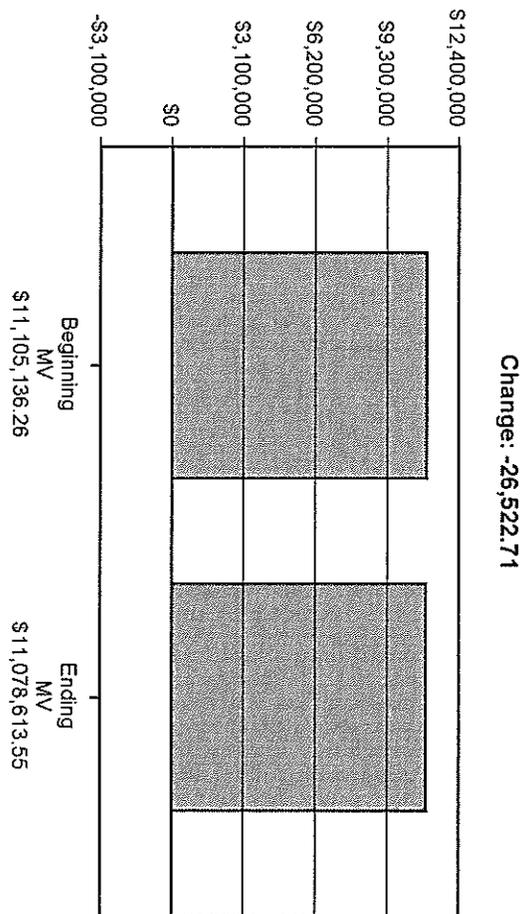


SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

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 October 1, 2016 to October 31, 2016

MARKET VALUE SUMMARY

	Current Period 10/01/16 to 10/31/16
Beginning Market Value	\$11,105,136.26
Taxable Interest	5,945.81
Fees and Expenses	-1,217.37
Long Term Gains/Losses	476.80
Change in Investment Value	-31,727.95
Ending Market Value	\$11,078,613.55





SMALL CITIES ORGANIZED
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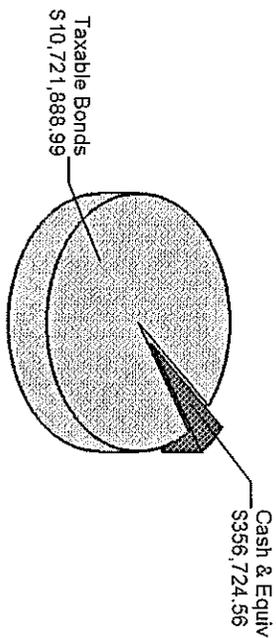
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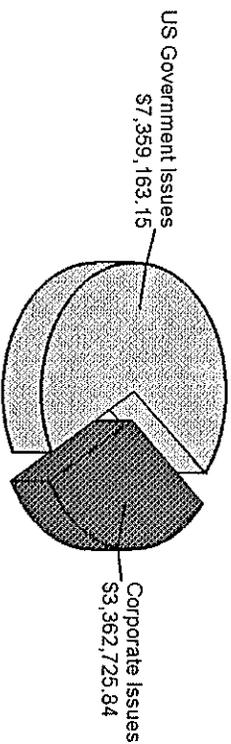


ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	356,724.56	3.20	2,375.68
Taxable Bonds	10,721,888.99	96.80	160,625.59
Total Market Value	\$11,078,613.55	100.00	\$163,001.27



Fixed Income Summary





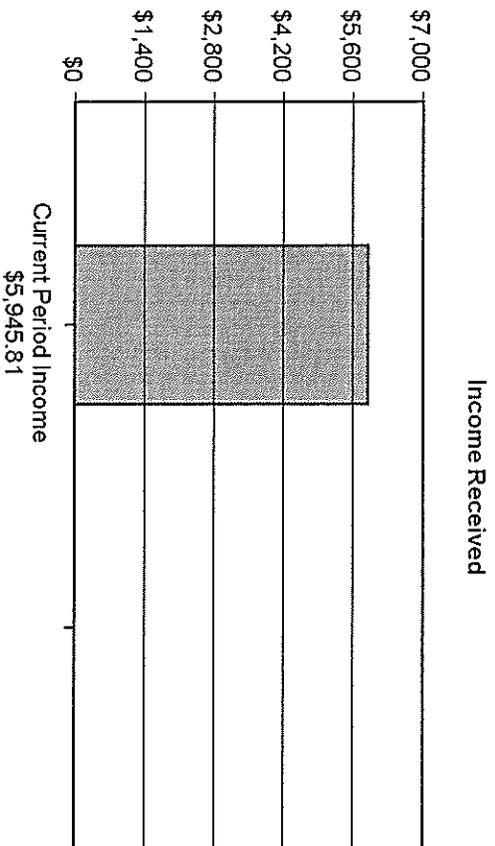
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INCOME SUMMARY

	Income Received Current Period
Taxable Interest	5,945.81
Total Current Period Income	\$5,945.81





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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October 1, 2016 to October 31, 2016

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CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 10/01/2016	-\$509,335.92	\$509,335.92	\$0.00
Taxable Interest		5,945.81	5,945.81
Fees and Expenses	-1,217.37		-1,217.37
Purchases	-561,956.18		-561,956.18
Sales	422,078.14		422,078.14
Net Money Market Activity	135,149.60		135,149.60
Ending Cash 10/31/2016	-\$515,281.73	\$515,281.73	\$0.00



SMALL CITIES ORGANIZED
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October 1, 2016 to October 31, 2016

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SALE/MATURITY SUMMARY

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
	Cash and Equivalents			
	Bank Of Tokyo Mitsubis C P 10/26/2016 06538BKS1			
10/26/16	Matured 220,000 Par Value Trade Date 10/26/16 220,000 Par Value At 100 %	-219,457.33	219,457.33	
	Total Cash and Equivalents	-\$219,457.33	\$219,457.33	\$0.00

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
	Taxable Bonds			
	F N M A M T N 1.250 01/30/2017 3135G0GY3			
10/07/16	Sold 175,000 Par Value Trade Date 10/6/16 Sold Through Toronto Dominion Securities (U 175,000 Par Value At 100.261 %	-174,983.73	175,456.75	473.02

	Honda Auto Receivables Owner Trust			
	A B S Ser 2014 2 Cl A3 0.770 03/19/2018 HA00618			
10/18/16	Paid Down 4,687.31 Par Value Trade Date 10/18/16	-4,686.75	4,687.31	0.56



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SALEMATURITY SUMMARY (continued)

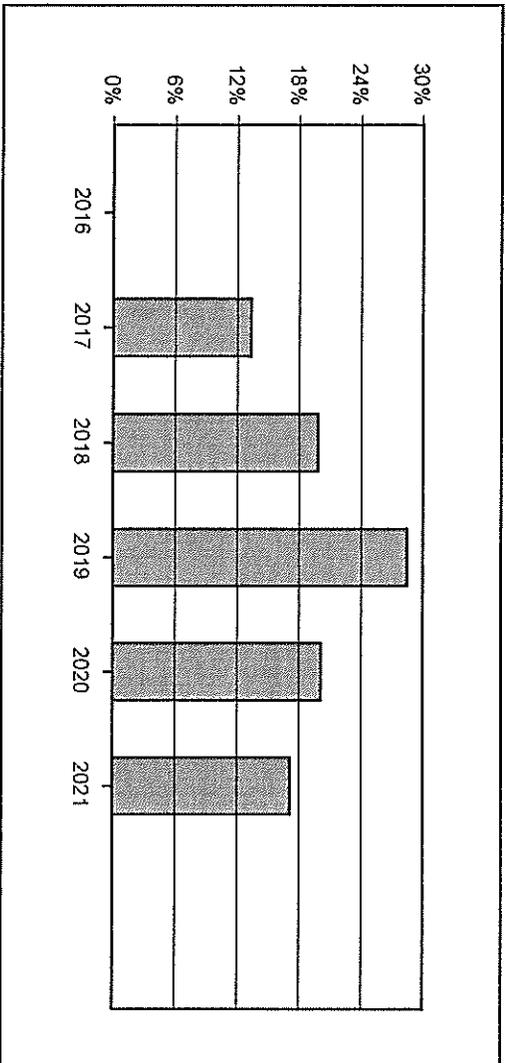
Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
10/17/16	John Deere Owner Trust A B S Ser 2013 B C I A3 0.870 08/15/2017 477879AC4			
	Paid Down 844.94	-844.83	844.94	0.11
	Par Value			
	Cmo Final Paydown			
10/17/16	John Deere Owner Trust C M O Ser 2014 A C I A3 0.920 04/16/2018 47787VAC5			
	Paid Down 5,225.4	-5,224.56	5,225.40	0.84
	Par Value			
	Trade Date 10/15/16			
10/17/16	Toyota Auto Receivables Owner Tr A B S Ser 15 C C I A2A 0.930 02/15/2018 89231TAB6			
	Paid Down 5,437.6	-5,437.16	5,437.60	0.44
	Par Value			
	Trade Date 10/15/16			
10/17/16	Toyota Auto Receivables Owner Trust A B S Ser 2015 A C I A3 1.440 02/15/2019 89236WAC2			
	Paid Down 5,999.22	-5,998.31	5,999.22	0.91
	Par Value			
	Trade Date 10/15/16			



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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BOND SUMMARY



MATURITY	Par Value	Market Value	Percentage of Category
2016	0.00	0.00	0.00
2017	1,444,213.21	1,452,276.75	13.55
2018	2,129,841.09	2,144,535.80	20.01
2019	3,044,000.78	3,081,314.99	28.73
2020	2,165,000.00	2,186,255.85	20.39
2021	1,860,000.00	1,857,505.60	17.32
Total of Category	\$10,643,055.08	\$10,721,888.99	100.00

MOODY'S RATING

AAA	8,018,055.08	8,071,456.94	75.27
AA1	135,000.00	134,821.80	1.26
AA2	250,000.00	251,491.50	2.35
A1	1,095,000.00	1,111,730.55	10.37



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 0010509886308

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BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
A2	545,000.00	549,967.00	5.13
A3	135,000.00	135,938.25	1.27
N/A	465,000.00	466,482.95	4.35

Total of Category **\$10,643,055.08** **\$10,721,888.99** **100.00**

S&P RATING

AAA	667,557.40	666,108.31	6.21
AAA+	4,865,000.00	4,891,019.45	45.62
AA	105,000.00	105,462.00	0.98
AA-	550,000.00	560,683.20	5.23
A+	520,000.00	525,372.65	4.90
A	715,000.00	721,671.20	6.73
A-	135,000.00	135,938.25	1.27
N/A	3,085,497.68	3,115,633.93	29.06

Total of Category **\$10,643,055.08** **\$10,721,888.99** **100.00**

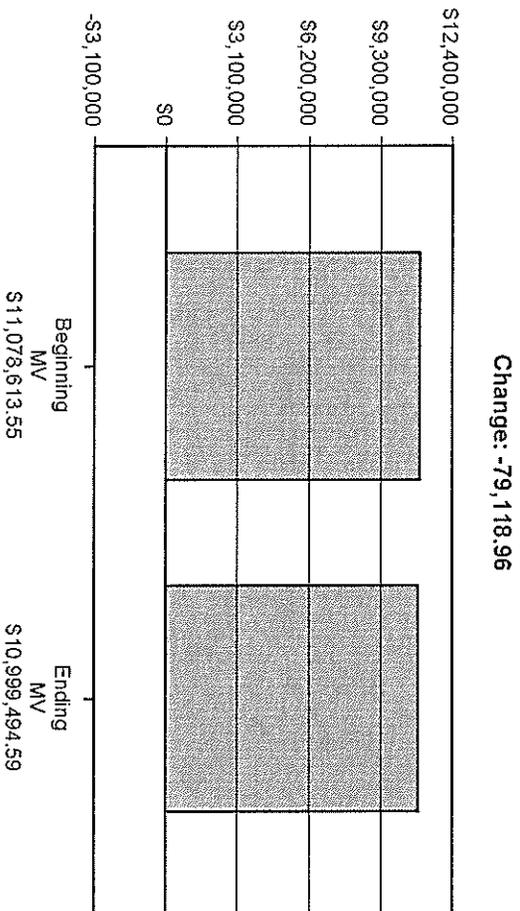


SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

November 1, 2016 to November 30, 2016
 Page 1 of 22

MARKET VALUE SUMMARY

	Current Period 11/01/16 to 11/30/16
Beginning Market Value	\$11,078,613.55
Taxable Interest	21,352.72
Fees and Expenses	-1,217.10
Long Term Gains/Losses	676.88
Change in Investment Value	-99,931.46
Ending Market Value	\$10,999,494.59





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2016 to November 30, 2016

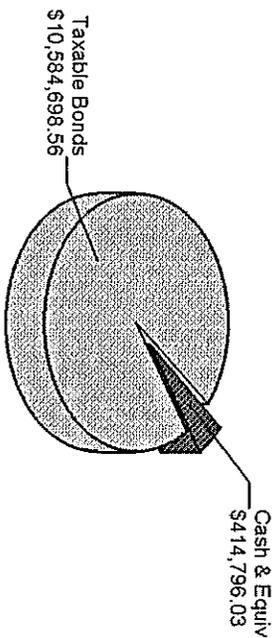
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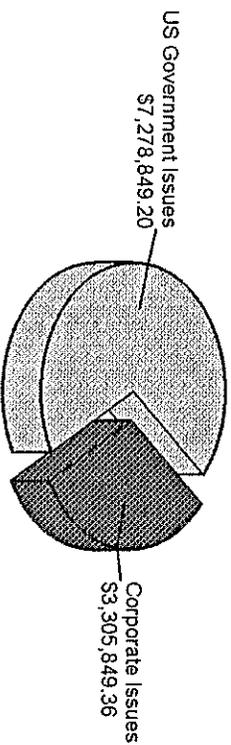


ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	414,796.03	3.80	2,379.54
Taxable Bonds	10,584,698.56	96.20	160,542.79
Total Market Value	\$10,999,494.59	100.00	\$162,922.33



Fixed Income Summary



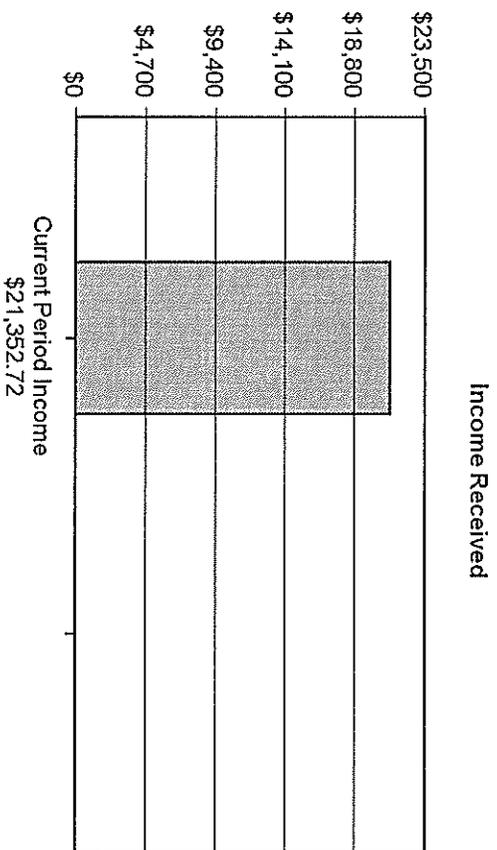


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2016 to November 30, 2016

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	21,352.72
Total Current Period Income	\$21,352.72





SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

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 November 1, 2016 to November 30, 2016

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CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 11/01/2016	-515,281.73	515,281.73	\$0.00
Taxable Interest		21,352.72	21,352.72
Fees and Expenses	-1,217.10		-1,217.10
Purchases	-196,680.36		-196,680.36
Sales	234,388.96		234,388.96
Net Money Market Activity	-57,844.22		-57,844.22
Ending Cash 11/30/2016	-536,634.45	536,634.45	\$0.00



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2016 to November 30, 2016

SALE/MATURITY SUMMARY

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
	Taxable Bonds			
	Federal Home Loan Bks 1.000 06/09/2017 313379FW4			
11/10/16	Sold 200,000 Par Value Trade Date 11/9/16 Sold Through Morgan Stanley & Co. LLC 200,000 Par Value At 100.215 %	-199,758.00	200,430.00	672.00
	Honda Auto Receivables Owner Trust A B S Ser 2014 2 Cl A3 0.770 03/19/2018 HA00618			
11/18/16	Paid Down 4,474.74 Par Value Trade Date 11/18/16	-4,474.20	4,474.74	0.54
	Honda Auto Receivables Owner Trust A B S Ser 2015 2 Cl A3 1.040 02/21/2019 HA11019			
11/21/16	Paid Down 4,143.86 Par Value Trade Date 11/21/16	-4,143.22	4,143.86	0.64
	John Deere Owner Trust C M O Ser 2014 A Cl A3 0.920 04/16/2018 47787VACS			
11/15/16	Paid Down 8,745.72 Par Value Trade Date 11/15/16	-8,744.32	8,745.72	1.40



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2016 to November 30, 2016

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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Toyota Auto Receivables Owner Tr				
A B S Ser 15 C CI A2A				
0.930 02/15/2018				
89231TAB6				
11/15/16	Paid Down 5,098.62 Par Value Trade Date 11/15/16	-5,098.21	5,098.62	0.41
Toyota Auto Receivables Owner Trust				
A B S Ser 2015 A CI A3				
1.440 02/15/2019				
89236WAC2				
11/15/16	Paid Down 6,985.17 Par Value Trade Date 11/15/16	-6,984.11	6,985.17	1.06
Toyota Auto Reveivables Owner Trust				
A B S Ser 2014 A CI A3				
0.670 12/15/2017				
89231MAC9				
11/15/16	Paid Down 4,510.85 Par Value Trade Date 11/15/16	-4,510.02	4,510.85	0.83
Total Taxable Bonds				
		-\$233,712.08	\$234,388.96	\$676.88
Total Sales & Maturities				
		-\$233,712.08	\$234,388.96	\$676.88

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$2.19



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2016 to November 30, 2016

SALE/MATURITY SUMMARY MESSAGES (continued)

Estimated Year-To-Date Long-Term Gain (Loss): \$174,222.94

Estimates should not be used for tax purposes

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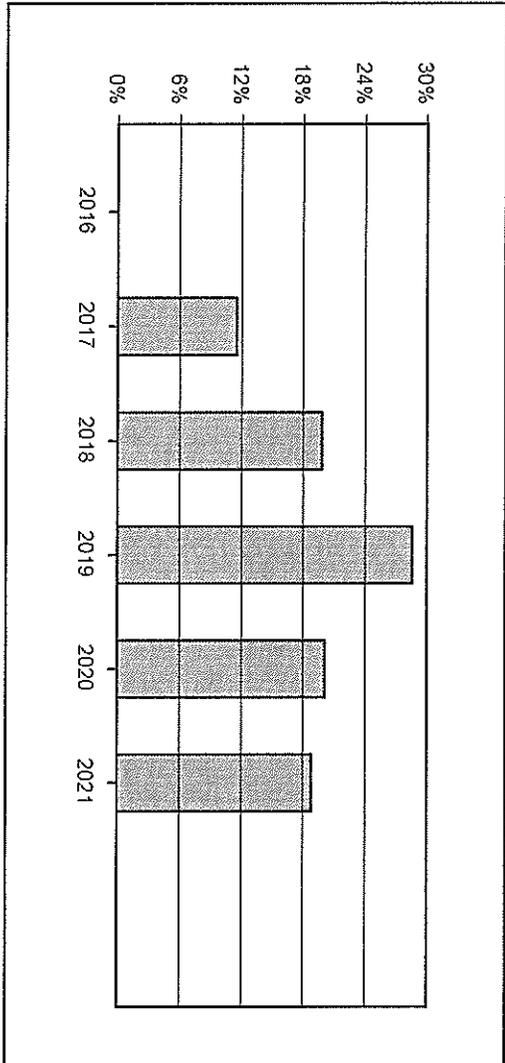




SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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November 1, 2016 to November 30, 2016

BOND SUMMARY



MATURITY	Par Value	Market Value	Percentage of Category
2016	0.00	0.00	0.00
2017	1,239,702.36	1,245,463.03	11.77
2018	2,111,522.01	2,118,467.71	20.02
2019	3,032,871.75	3,049,715.12	28.82
2020	2,165,000.00	2,156,038.30	20.36
2021	2,060,000.00	2,015,014.40	19.03
Total of Category	\$10,609,096.12	\$10,584,698.56	100.00

MOODY'S RATING

AAA	7,988,239.98	7,958,448.03	75.18
AA1	135,000.00	134,381.70	1.27
AA2	250,000.00	248,691.15	2.35
A1	1,095,000.00	1,102,632.80	10.42



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November 1, 2016 to November 30, 2016

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BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
A2	545,000.00	546,869.10	5.17
A3	135,000.00	134,581.50	1.27
N/A	460,856.14	459,094.28	4.34
Total of Category	\$10,609,096.12	\$10,584,698.56	100.00

S&P RATING

AAA	642,344.16	637,685.71	6.02
AAA+	4,665,000.00	4,644,528.90	43.88
AA	105,000.00	105,310.80	0.99
AA-	550,000.00	555,486.60	5.25
A+	520,000.00	522,329.85	4.93
A	715,000.00	715,065.80	6.77
A-	135,000.00	134,581.50	1.27
N/A	3,276,751.96	3,269,709.40	30.89

Total of Category	\$10,609,096.12	\$10,584,698.56	100.00
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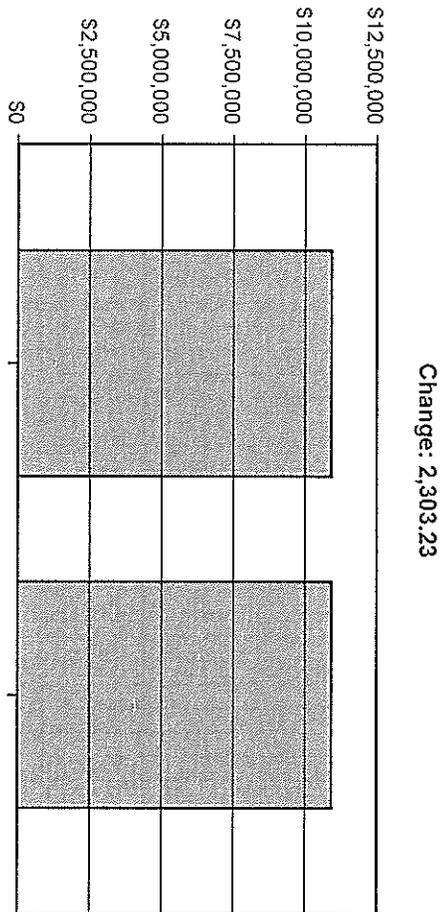


SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

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 December 1, 2016 to December 31, 2016

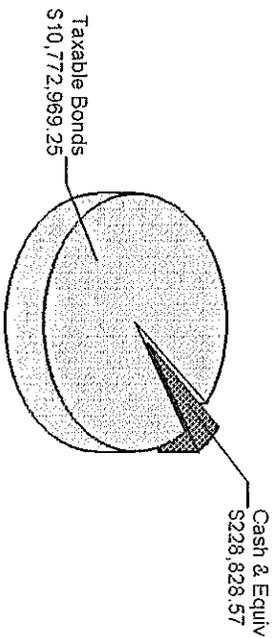
MARKET VALUE SUMMARY

	Current Period 12/01/16 to 12/31/16
Beginning Market Value	\$10,999,494.59
Taxable Interest	9,519.47
Fees and Expenses	-1,211.82
Long Term Gains/Losses	3,734.57
Change in Investment Value	-9,738.99
Ending Market Value	\$11,001,797.82

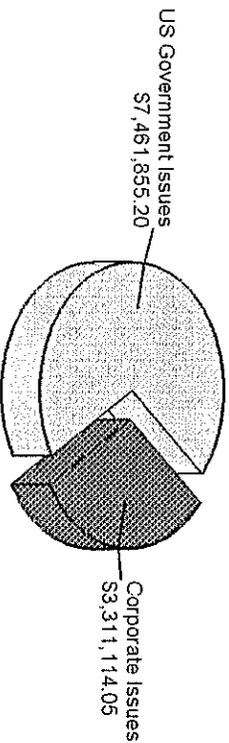


ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	228,828.57	2.10	2,366.14
Taxable Bonds	10,772,969.25	97.90	164,504.87
Total Market Value	\$11,001,797.82	100.00	\$166,873.01



Fixed Income Summary





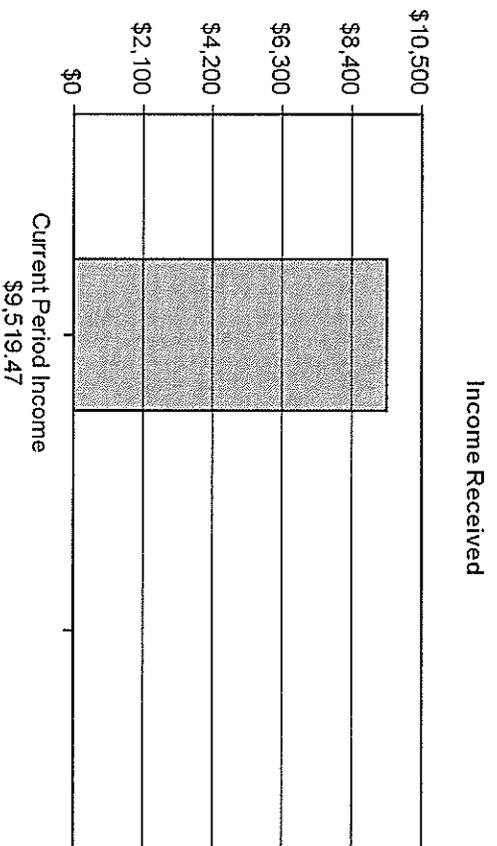
SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

December 1, 2016 to December 31, 2016
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INCOME SUMMARY

	Income Received Current Period
Taxable Interest	9,519.47
Total Current Period Income	\$9,519.47





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

December 1, 2016 to December 31, 2016

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 12/01/2016	-536,634.45	536,634.45	\$0.00
Taxable Interest		9,519.47	9,519.47
Fees and Expenses	-1,211.82		-1,211.82
Capital Gain Distributions	0.01		0.01
Purchases	-429,196.54		-429,196.54
Sales	234,698.67		234,698.67
Net Money Market Activity	186,190.21		186,190.21
Ending Cash 12/31/2016	-546,153.92	546,153.92	\$0.00





SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

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 December 1, 2016 to December 31, 2016

SALE/MATURITY SUMMARY

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
	Cash and Equivalents			
	First American Government Obligation			
	Fund Class Y			
	#3763			
	FGVXX			
12/29/16	Cash Receipt		0.01	0.01
	Short-Term Capital Gain Div			
	Stop Payable 12/28/16 Fgvxx			
	Total Cash and Equivalents	\$0.00	\$0.01	\$0.01

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
	Taxable Bonds			
	F H L M C M T N			
	1.000 03/08/2017			
	3137EADCO			
12/13/16	Sold 200,000 Par Value	-196,430.40	200,160.00	3,729.60
	Trade Date 12/12/16			
	Sold Through Citigroup Global Markets Inc.			
	Sold On The OTC Bulletin Board			
	200,000 Par Value At 100.08 %			

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
	Honda Auto Receivables Owner Trust			
	A B S Ser 2014 2 CI A3			
	0.770 03/19/2018			
	HA00618			
12/19/16	Paid Down 4,133.01 Par Value	-4,132.51	4,133.01	0.50
	Trade Date 12/18/16			



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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December 1, 2016 to December 31, 2016

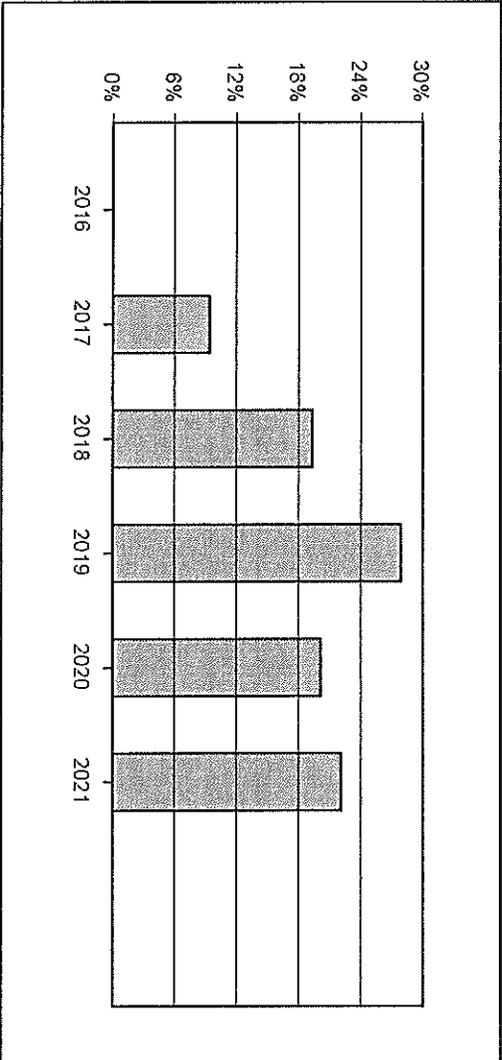
SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Honda Auto Receivables Owner Trust				
12/21/16	A B S Ser 2015 2 CI A3 1.040 02/21/2019 HA11019	-9,006.15	9,007.53	1.38
	Paid Down 9,007.53			
	Par Value			
	Trade Date 12/21/16			
John Deere Owner Trust				
12/15/16	C M O Ser 2014 A CI A3 0.920 04/16/2018 47787VACS	-5,242.62	5,243.46	0.84
	Paid Down 5,243.46			
	Par Value			
	Trade Date 12/15/16			
Toyota Auto Receivables Owner Tr				
12/15/16	A B S Ser 15 C CI A2A 0.930 02/15/2018 89231TAB6	-4,968.09	4,968.49	0.40
	Paid Down 4,968.49			
	Par Value			
	Trade Date 12/15/16			
Toyota Auto Receivables Owner Trust				
12/15/16	A B S Ser 2015 A CI A3 1.440 02/15/2019 89236WAC2	-6,812.04	6,813.07	1.03
	Paid Down 6,813.07			
	Par Value			
	Trade Date 12/15/16			





BOND SUMMARY



MATURITY	Par Value	Market Value	Percentage of Category
2016	0.00	0.00	0.00
2017	1,035,329.25	1,040,193.86	9.66
2018	2,097,177.05	2,103,802.51	19.53
2019	3,017,051.15	3,032,225.58	28.15
2020	2,205,000.00	2,192,831.30	20.35
2021	2,460,000.00	2,403,916.00	22.31
Total of Category	\$10,814,557.45	\$10,772,969.25	100.00

MOODY'S RATING

AAA	8,162,708.84	8,117,394.70	75.34
AA1	135,000.00	134,493.75	1.25
AA2	250,000.00	248,953.70	2.31
A1	1,135,000.00	1,141,479.90	10.60



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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December 1, 2016 to December 31, 2016

BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
A2	545,000.00	546,869.80	5.08
A3	135,000.00	134,682.75	1.25
N/A	451,848.61	449,094.65	4.17

Total of Category **\$10,814,557.45** **\$10,772,969.25** **100.00**

S&P RATING

AAA	613,048.95	608,346.10	5.65
AA+	4,465,000.00	4,440,845.45	41.22
AA	105,000.00	105,196.35	0.98
AA-	550,000.00	555,780.95	5.16
A+	560,000.00	561,741.70	5.21
A	715,000.00	714,584.40	6.63
A-	135,000.00	134,682.75	1.25
N/A	3,671,508.50	3,651,791.55	33.90

Total of Category **\$10,814,557.45** **\$10,772,969.25** **100.00**

**Small Cities Organized Risk Effort
Check Detail
October through December 2016**

Type	Num	Date	Name	Account	Paid Amount
Check	2773	10/12/2016	Gaia Hotel	605 - BOD Activities	6,569.68
Check	2774	10/12/2016	Marty Martin	605 - BOD Activities	350.00
Check	2775	10/18/2016	Marcus Beverly	605 - BOD Activities	2,722.50
Check	2776	10/18/2016	Town of Loomis	610 - Member Conference Reimbursement	852.35
Check	2777	10/18/2016	Shelley Gray	610 - Member Conference Reimbursement	111.24
Check	2778	10/18/2016	Colfax	Dividends Payable	704.00
Check	2779	10/18/2016	Crescent City	Dividends Payable	7,551.00
Check	2780	10/18/2016	Dorris	Dividends Payable	190.00
Check	2781	10/18/2016	Isleton	Dividends Payable	44.00
Check	2782	10/18/2016	Live Oak	Dividends Payable	1,194.00
Check	2783	10/18/2016	Mt. Shasta	Dividends Payable	3,204.00
Check	2784	10/18/2016	Portola	Dividends Payable	774.00
Check	2785	10/18/2016	Rio Dell	Dividends Payable	749.00
Check	2786	10/18/2016	Shasta Lake	Dividends Payable	3,372.00
Check	2787	10/18/2016	Susanville	Dividends Payable	7,809.00
Check	2788	10/18/2016	Williams	Dividends Payable	1,566.00
Check	2789	10/18/2016	Yreka	Dividends Payable	3,168.00

**Small Cities Organized Risk Effort
Check Detail
October through December 2016**

Check	2790	11/02/2016	City of Live Oak	Grant Fund Program	10,595.25
Check	2791	11/02/2016	City of Yreka	606 · LRP & Training Day Mtg Expenses	2,000.00
Check	2792	11/02/2016	Crowe Horwath LLP	506 · Financial Audit	2,030.00
Check	2793	11/02/2016	Muriel Terrell	605 · BOD Activities	75.60
Check	2794	11/02/2016	John Busch	610 · Member Conference Reimbursement	168.48
Check	2795	11/02/2016	DKF Soutions Group, LLC	675 · Loss Control Services - DKF	8,333.33
Check	2796	11/02/2016	York Insurance Services Group, Inc-CA	722 · Claims Admin - GL	8,125.00
Check	2797	11/02/2016	York Insurance Services Group, Inc-CA	721 · Claims Admin - WC	8,375.80
Check	2798	11/04/2016	York Insurance Services Group, Inc-CA	722 · Claims Admin - GL	8,125.00
Check	2799	11/04/2016	York Insurance Services Group, Inc-CA	721 · Claims Admin - WC	8,375.80
Check	2800	11/04/2016	City of Rio Dell	605 · BOD Activities	157.14
Check	2801	11/21/2016	TargetSolutions.Com, Inc.	677 · Target Solutions	2,096.42
				171 · Prepaid Administration	23,060.58
					25,157.00
Check	2802	11/21/2016	York Insurance Services Group, Inc-CA		0.00
Check	2803	11/21/2016	John Busch	605 · BOD Activities	93.96
Check	2804	11/21/2016	DKF Soutions Group, LLC	675 · Loss Control Services - DKF	8,333.33
Check	2805	12/14/2016	Department of Industrial Relations	699 · CA DIR OSIP Self Ins. Assessmen	17,240.50
Check	2806	12/14/2016	DKF Soutions Group, LLC	675 · Loss Control Services - DKF	8,333.33

**Small Cities Organized Risk Effort
Check Detail
October through December 2016**

Check	2807	12/14/2016	Gilbert Associates, Inc.	505 - Accounting Services- Gilbert	13,200.00
Check	2810	12/14/2016	Jackson Lewis	677 - Target Solutions	2,150.00
Check	2811	12/14/2016	York Insurance Services Group, Inc-CA	721 - Claims Admin - WC	8,131.85
Check	5241	10/03/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	2,000.00
Check	5242	10/12/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	801.10
Check	5243	10/12/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	756.00
Check	5244	10/17/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	3,995.46
Check	5245	10/17/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	1,758.30
Check	5246	10/17/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	623.00
Check	5247	10/17/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	550.00
Check	5248	10/19/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	650.00
Check	5249	10/19/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	539.00
Check	5250	10/19/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	3,619.68
Check	5251	10/19/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	1,442.95
Check	5252	10/19/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	8,960.94
Check	5253	10/19/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	325.00
Check	5254	11/07/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	151.62
Check	5255	11/07/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	280.72

Small Cities Organized Risk Effort
Check Detail
October through December 2016

Check	5256	11/07/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	748.98
Check	5257	11/09/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	324.00
Check	5258	11/09/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	5,618.85
Check	5259	11/14/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	12,870.22
Check	5260	11/16/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	3,321.74
Check	5261	11/21/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	2,550.57
Check	5262	11/21/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	28,346.50
Check	5263	11/23/2016	York Insurance Services Group, Inc-CA	Liability Claim Payments	5,362.90

Monthly Account Statement

Small Cities Organized Risk Effort

October 1, 2016 through October 31, 2016

Chandler Team

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

Custodian

US Bank
Christopher Isles
(503)-464-3685

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.41
Average Coupon	1.48 %
Average Purchase YTM	1.47 %
Average Market YTM	1.14 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.62 yrs
Average Life	2.48 yrs

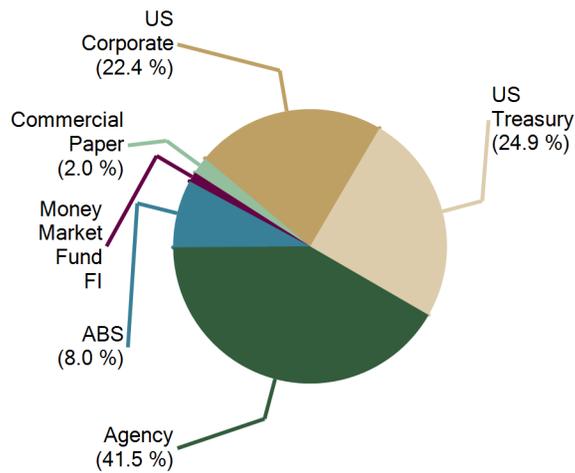
ACCOUNT SUMMARY

	Beg. Values as of 9/30/16	End Values as of 10/31/16
Market Value	11,104,663	11,078,602
Accrued Interest	33,922	41,502
Total Market Value	11,138,585	11,120,103
Income Earned	4,609	13,457
Cont/WD		-1,217
Par	10,992,915	11,000,601
Book Value	10,987,620	10,992,738
Cost Value	10,989,070	10,994,275

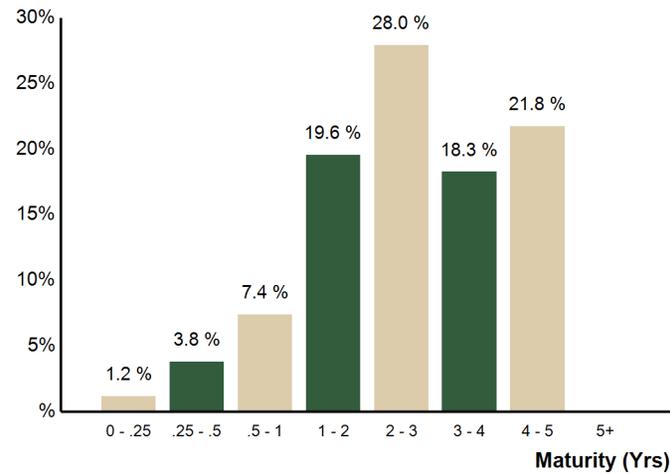
TOP ISSUERS

Issuer	% Portfolio
Government of United States	24.9 %
Federal National Mortgage Assoc	20.0 %
Federal Home Loan Bank	12.0 %
Federal Home Loan Mortgage Corp	8.1 %
John Deere ABS	2.1 %
Toyota ABS	2.1 %
Bank of Tokyo-Mit UFJ	2.0 %
Honda ABS	2.0 %
Total	73.1 %

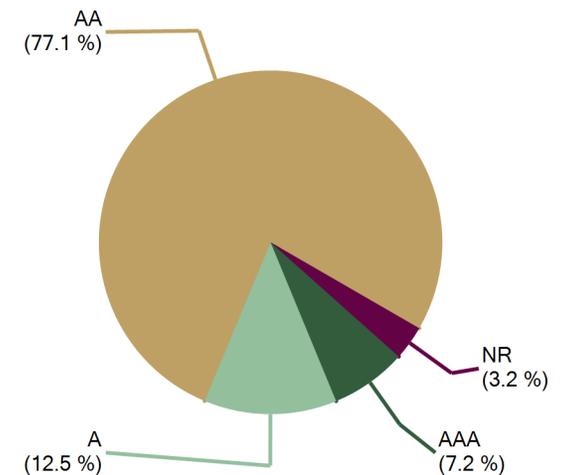
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 10/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.16 %	-0.24 %	2.03 %	1.69 %	1.38 %	1.26 %	3.12 %	3.29 %	40.81 %
BAML 1-5 Yr US Treasury/Agency Index	-0.19 %	-0.32 %	1.98 %	1.54 %	1.28 %	1.06 %	2.90 %	3.05 %	37.48 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.18 %	-0.30 %	2.11 %	1.69 %	1.40 %	1.25 %	2.95 %	3.12 %	38.36 %



**Small Cities Organized Risk Effort
Joint Powers Authority
October 31, 2016**

COMPLIANCE WITH INVESTMENT POLICY

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% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 10/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$10,987,620.02
Acquisition	
+ Security Purchases	\$561,956.18
+ Money Market Fund Purchases	\$252,374.92
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$814,331.10
Dispositions	
- Security Sales	\$175,456.75
- Money Market Fund Sales	\$386,307.15
- MMF Withdrawals	\$1,217.37
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$219,457.33
- Calls	\$0.00
- Principal Paydowns	\$27,164.06
Total Dispositions	\$809,602.66
Amortization/Accretion	
+/- Net Accretion	(\$68.12)
	(\$68.12)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$457.81
	\$457.81
Ending Book Value	\$10,992,738.15

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$267,695.41
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$175,456.75
Accrued Interest Received	\$407.12
Interest Received	\$5,209.22
Dividend Received	\$1.64
Principal on Maturities	\$219,457.33
Interest on Maturities	\$542.67
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$27,164.06
Total Acquisitions	\$428,238.79
Disposition	
Withdrawals	\$1,217.37
Security Purchase	\$561,956.18
Accrued Interest Paid	\$214.84
Total Dispositions	\$563,388.39
Ending Book Value	\$132,545.81

Monthly Account Statement

Small Cities Organized Risk Effort

November 1, 2016 through November 30, 2016

Chandler Team

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

Custodian

US Bank
Christopher Isles
(503)-464-3685

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.39
Average Coupon	1.48 %
Average Purchase YTM	1.48 %
Average Market YTM	1.44 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.60 yrs
Average Life	2.47 yrs

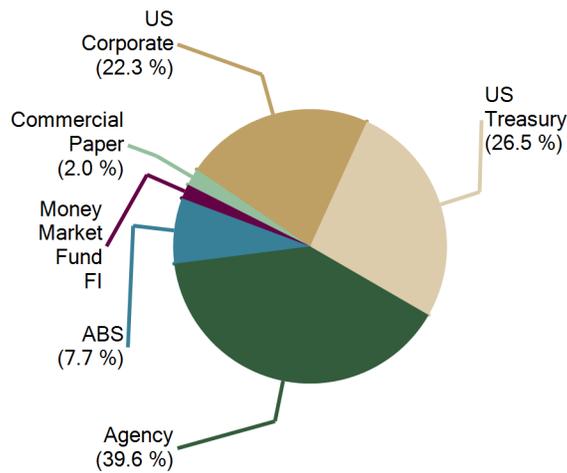
ACCOUNT SUMMARY

	Beg. Values as of 10/31/16	End Values as of 11/30/16
Market Value	11,078,602	10,999,253
Accrued Interest	41,502	33,659
Total Market Value	11,120,103	11,032,912
Income Earned	13,457	13,488
Cont/WD		-1,217
Par	11,000,601	11,024,486
Book Value	10,992,738	11,013,310
Cost Value	10,994,275	11,015,087

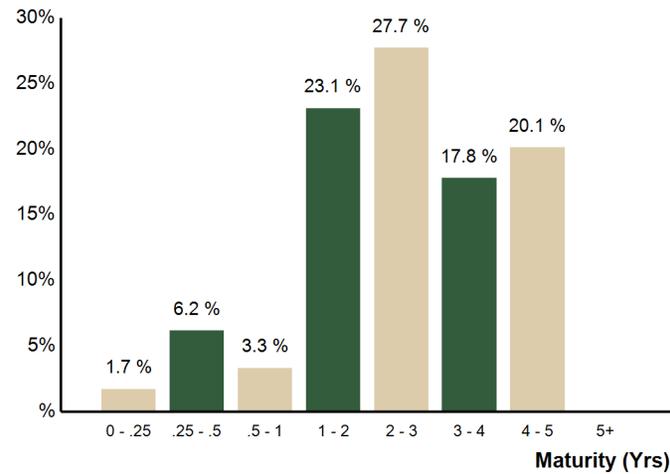
TOP ISSUERS

Issuer	% Portfolio
Government of United States	26.5 %
Federal National Mortgage Assoc	19.9 %
Federal Home Loan Bank	10.1 %
Federal Home Loan Mortgage Corp	8.1 %
Bank of Tokyo-Mit UFJ	2.0 %
John Deere ABS	2.0 %
Toyota ABS	1.9 %
Honda ABS	1.9 %
Total	72.6 %

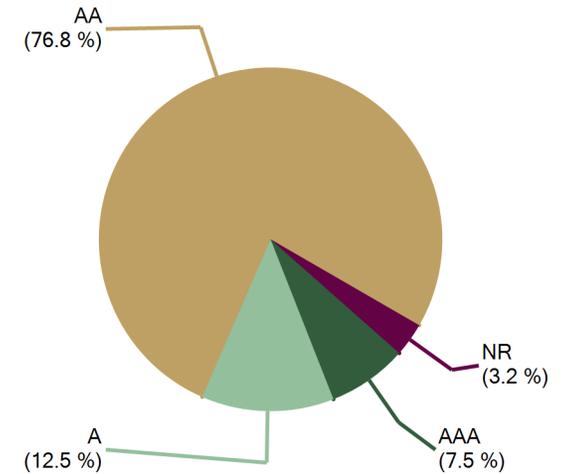
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 11/30/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.77 %	-0.80 %	1.24 %	1.12 %	1.07 %	1.08 %	2.97 %	3.19 %	39.73 %
BAML 1-5 Yr US Treasury/Agency Index	-0.90 %	-0.92 %	1.06 %	0.92 %	0.94 %	0.85 %	2.74 %	2.94 %	36.24 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.90 %	-0.93 %	1.19 %	1.03 %	1.05 %	1.07 %	2.80 %	3.00 %	37.12 %



Small Cities Organized Risk Effort
Joint Powers Authority
November 30, 2016

COMPLIANCE WITH INVESTMENT POLICY

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% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 11/30/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$10,992,738.15
Acquisition	
+ Security Purchases	\$196,680.36
+ Money Market Fund Purchases	\$59,061.32
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$255,741.68
Dispositions	
- Security Sales	\$200,430.00
- Money Market Fund Sales	\$0.00
- MMF Withdrawals	\$1,217.10
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$33,958.96
Total Dispositions	\$235,606.06
Amortization/Accretion	
+/- Net Accretion	(\$22.26)
	(\$22.26)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$458.15
	\$458.15
Ending Book Value	\$11,013,309.66

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$132,545.81
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$200,430.00
Accrued Interest Received	\$838.89
Interest Received	\$20,766.39
Dividend Received	\$0.87
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$33,958.96
Total Acquisitions	\$255,995.11
Disposition	
Withdrawals	\$1,217.10
Security Purchase	\$196,680.36
Accrued Interest Paid	\$253.43
Total Dispositions	\$198,150.89
Ending Book Value	\$190,390.03

Monthly Account Statement

Small Cities Organized Risk Effort

December 1, 2016 through December 31, 2016

Chandler Team

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

Custodian

US Bank
Christopher Isles
(503)-464-3685

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.48
Average Coupon	1.51 %
Average Purchase YTM	1.52 %
Average Market YTM	1.52 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.69 yrs
Average Life	2.56 yrs

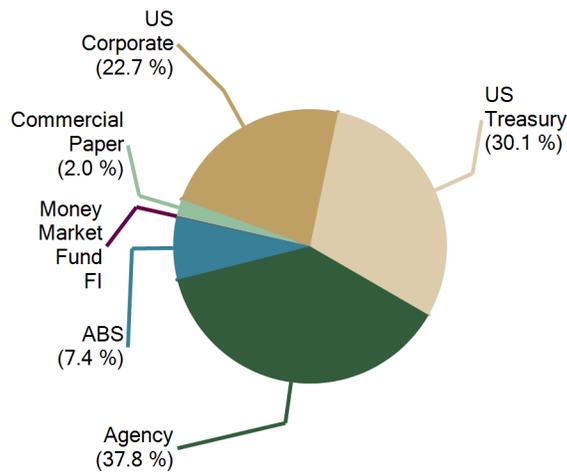
ACCOUNT SUMMARY

	Beg. Values as of 11/30/16	End Values as of 12/31/16
Market Value	10,999,253	11,001,324
Accrued Interest	33,659	37,887
Total Market Value	11,032,912	11,039,211
Income Earned	13,488	13,804
Cont/WD		-1,212
Par	11,024,486	11,043,757
Book Value	11,013,310	11,022,001
Cost Value	11,015,087	11,027,130

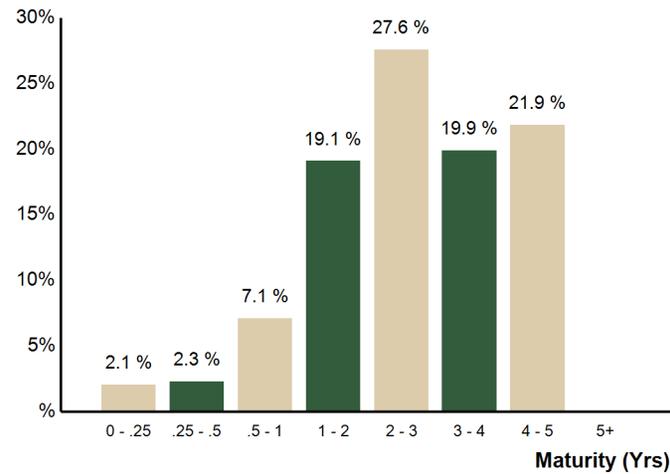
TOP ISSUERS

Issuer	% Portfolio
Government of United States	30.1 %
Federal National Mortgage Assoc	19.9 %
Federal Home Loan Bank	10.1 %
Federal Home Loan Mortgage Corp	6.3 %
Bank of Tokyo-Mit UFJ	2.0 %
John Deere ABS	2.0 %
Toyota ABS	1.8 %
Honda ABS	1.8 %
Total	73.9 %

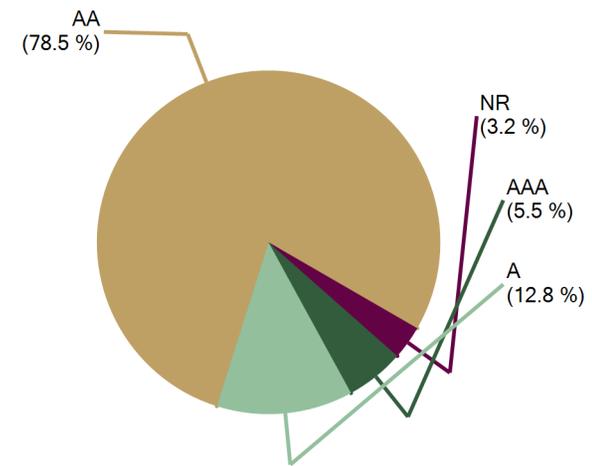
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 12/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs	
Small Cities Organized Risk Effort	0.07 %	-0.86 %	1.31 %	1.31 %	1.23 %	1.04 %	2.99 %	39.82 %
BAML 1-5 Yr US Treasury/Agency Index	0.02 %	-1.07 %	1.09 %	1.09 %	1.10 %	0.82 %	2.76 %	36.27 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.04 %	-1.04 %	1.24 %	1.24 %	1.22 %	1.03 %	2.81 %	37.18 %



**Small Cities Organized Risk Effort
Joint Powers Authority
December 31, 2016**

COMPLIANCE WITH INVESTMENT POLICY

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Category	Standard	Comment
U.S. Treasury Issues	No limitations	Complies
Government Agencies	No limitations	Complies
Municipal Securities	"A-" rated by a NRSRO; 20% maximum; 5% per issuer	Complies
Supranationals	Issued by IBRD, IFC or IADB only; "AA" rated or higher by a NRSRO; 30% maximum; 10% per issuer	Complies
Negotiable CDs	"A" or better by a NRSRO; 30% maximum; 5% per issuer	Complies
Banker's Acceptances	A-1 rated or equivalent by a NRSRO; 30% maximum; 5% per issuer; 180 days max maturity	Complies
Commercial Paper	A-1 rated or equivalent by a NRSRO; 25% maximum; 5% per issuer; 270 days max maturity; Issuing Corp must be organized and operating within U.S., having total assets in excess of \$500 million.	Complies
Medium Term Notes	"A-" or better by a NRSRO; 30% maximum; 5% per issuer	Complies
Asset-Backed Securities	AAA rated or equivalent by a NRSRO; 20% maximum with Mort. Pass-Throughs; 5% per issuer	Complies
Mortgage Pass-Through Securities	AAA rated or equivalent by a NRSRO; 20% maximum with Asset Backs; 5% per issuer	Complies
Money Market Funds	AAA/Aaa rated by two NRSROs; 20% maximum; 10 per fund	Complies
Repurchase Agreements	5% per issuer; 1 year max maturity; Not used by investment adviser	Complies
LAIF	Not used by investment adviser	Complies
Max Per Issuer	5% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 12/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$11,013,309.66
Acquisition	
+ Security Purchases	\$429,196.54
+ Money Market Fund Purchases	\$75,523.70
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$504,720.24
Dispositions	
- Security Sales	\$200,160.00
- Money Market Fund Sales	\$260,502.09
- MMF Withdrawals	\$1,211.82
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$34,538.67
Total Dispositions	\$496,412.58
Amortization/Accretion	
+/- Net Accretion	\$56.78
	\$56.78
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$327.26
	\$327.26
Ending Book Value	\$11,022,001.36

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$190,390.03
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$200,160.00
Accrued Interest Received	\$527.78
Interest Received	\$10,099.35
Dividend Received	\$0.79
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$34,538.67
Total Acquisitions	\$245,326.59
Disposition	
Withdrawals	\$1,211.82
Security Purchase	\$429,196.54
Accrued Interest Paid	\$1,108.44
Total Dispositions	\$431,516.80
Ending Book Value	\$4,199.82

Target Solutions Course Completions November 2015 - October 2016

Member & Training Class	# Students
City of Colfax	8
Bloodborne Pathogens Safety	2
Fleet Program Defensive Driving Strategies	2
HAZMAT Spill Prevention & Control	1
Respiratory Protection	3
City of Dunsmuir	15
Bloodborne Pathogens Safety	1
EMS Bleeding and Shock Basic	1
EMS Carbon Monoxide Poisoning	5
EMS Traumatic Head and Brain Injuries Advanced	1
Fire Industry Driver Intersection Safety	1
NFPA 1001 Firefighting Foams	1
S-190 Introduction to Wildland Fire Behavior (MOD #1)	1
S-190 Introduction to Wildland Fire Behavior (MOD #2)	1
S-190 Introduction to Wildland Fire Behavior (MOD #3)	1
S-190 Introduction to Wildland Fire Behavior (MOD #4)	1
Working in Extreme Temperatures	1
City of Montague	80
Administrative Training	1
Administrative Training Tutorial for TargetSolutions	1
Alcohol-Free Workplace	3
Back Injury Prevention	3
Bloodborne Pathogens Safety	1
Bulletin Board	1
CA Local Agency Ethics (AB 1234)	5
Community Resources	1
Course Library	1
Create New Assignments	1
Driving Safety	2
Drug-Free Workplace	1
Electrical Safety	1
EMS Abdominal Trauma Basic	1
EMS Advanced Airways: Intubation and Beyond (2 hours)	1
EMS Airway Management Advanced (2 hours)	1
EMS Airway Management Basic	1
EMS Allergies and Anaphylaxis Basic	1
EMS Aquatic Emergencies	1
EMS Back Injury Prevention	1
EMS Bleeding and Shock Basic	1
EMS Cardiac Emergencies Basic	1
EMS Gunshot Wounds	1
EMS Heat Illness and Emergencies	1
EMS Neonatology Advanced	1
EMS Obstetrical Emergencies Advanced (2 hour)	1
EMS Obstetrical Emergencies Basic	1

EMS Operating an AED	1
EMS Patient Assessment Basic	1
EMS Pediatric Shock Advanced (2 hours)	1
EMS Suctioning the Patient Airway	1
Ethics in the Workplace	9
Fleet Program Accidents & Emergencies for Emergency Vehicle Operators	1
Fleet Program Adjusting to Changing Conditions for Emergency Vehicle Operators	1
Fleet Program Dangers of Speeding for Emergency Vehicle Operators	1
Fleet Program Defensive Driving Strategies for Emergency Vehicle Operators	1
Fleet Program Distracted Driving for Emergency Vehicle Operators	1
Fleet Program Driver Safety Orientation for Emergency Vehicle Operators	1
Fleet Program Impaired Driving for Emergency Vehicle Operators	1
Fleet Program Intersection Safety for Emergency Vehicle Operators	1
Fleet Program Legal Considerations for Emergency Vehicle Operators	1
Fleet Program Safe Backing for Emergency Vehicle Operators	1
Fleet Program Seat Belt & Airbag Safety for Emergency Vehicle Operators	1
Fleet Program Securing Materials for Transportation for Emergency Vehicle Operators	1
Fleet Program Vehicle Inspection and Maintenance for Emergency Vehicle Operators	1
Fleet Program Vehicle Safety and Security for Emergency Vehicle Operators	1
Generate Reports	1
Manage Assignments	1
NFPA 1500 HAZMAT Spill Prevention & Control	1
Record Completions Tutorial	1
Sexual Harassment Awareness for Supervisors (California AB 1825)	12
Slips, Trips, and Falls Prevention	1
City of Mount Shasta	21
CA Local Agency Ethics (AB 1234)	6
EMS Altered Mental Status Advanced	1
EMS Pediatric Trauma Advanced	1
Sexual Harassment Awareness for Supervisors (California AB 1825)	13
City of Shasta Lake	45
Bloodborne Pathogens Safety	4
CA Local Agency Ethics (AB 1234)	4
Fire Extinguisher Safety	3
General HIPAA Awareness	4
Officer Survival - Command Presence	1
Officer Survival - Firearm Retention and Disarming	4
Officer Survival - Police Shooting Tactics	3
Patrol - Achieving Peak Performance	2
Patrol - Approaching a Suspect on Foot	1
Patrol - Basic Principles of Active Shooter Response	4
Patrol - Driving Safety	2
Patrol - Emergency Childbirth	1
Patrol - Non-Verbal Officer Communication	1
Patrol - Physical Control of a Raging Suspect	1
Patrol - Protection of Potential and Actual Crime Scenes	1
Patrol - Recognizing Possible Suspects	1
Patrol - Tactical Felony Stops	1

Patrol - Verbal Judo	3
Patrol - Visual Sense Dominance	1
Use of Force - O.C. Sprays	3
City of Yreka	13
<hr/>	
Bloodborne Pathogens Safety	1
CA Local Agency Ethics (AB 1234)	1
First Responder Operations Level Refresher (MOD #1)	1
First Responder Operations Level Refresher (MOD #2)	1
First Responder Operations Level Refresher (MOD #3)	1
First Responder Operations Level Refresher (MOD #4)	1
Reasonable Suspicion of Alcohol for Supervisors	2
Reasonable Suspicion of Drugs for Supervisors	1
RT-130: Annual Fire Line Refresher Training	1
Sexual Harassment Awareness for Supervisors (California AB 1825)	3
Fort Jones Volunteer Fire Department	157
<hr/>	
Alcohol-Free Workplace	1
Anger, Violence, and Conflict in the Workplace	1
Back Injury Prevention	1
Bloodborne Pathogens Safety	3
Building Construction	1
Building Evacuation and Emergencies	1
Chapter 1	2
CPR Academic	1
Diet & Nutrition	1
Electrical Safety	2
EMS Abdominal Trauma Advanced	1
EMS Abdominal Trauma Basic	2
EMS Acute Respiratory Distress Syndrome Advanced	1
EMS Airway Management Basic	1
EMS Assessing the Patient with Major Trauma	1
EMS Bleeding and Shock Basic	2
EMS Cardiac Emergencies Advanced	1
EMS Cardiac Emergencies Basic	1
EMS Emergency Response to Terrorism (MOD #1)	1
EMS Emergency Response to Terrorism (MOD #2)	1
EMS Emergency Response to Terrorism (MOD #3)	1
EMS Emergency Response to Terrorism (MOD #4)	1
EMS Environmental Emergencies Basic	2
EMS Fundamentals of 12 Lead ECG Operation and Interpretation	1
EMS Gunshot Wounds	1
EMS Heat Illness and Emergencies	1
EMS HIPAA Awareness	1
EMS Intro to Arrhythmias: Escape Rhythms and Premature Complexes	1
EMS Intro to Arrhythmias: Tachy-arrhythmias and Fibrillation	1
EMS Pharmacology Basic	1
EMS Poisoning and Overdose	1
EMS Sudden Infant Death Syndrome (SIDS)	3
Ethics	1

Ethics in the Workplace	2
Fall Protection	1
Fire Extinguisher Safety	1
Fire Industry Driver Operator	1
Fire Prevention Safety	1
First Responder Operations Level Refresher (MOD #1)	3
First Responder Operations Level Refresher (MOD #2)	3
First Responder Operations Level Refresher (MOD #3)	2
First Responder Operations Level Refresher (MOD #4)	2
General HIPAA Awareness	1
Hand & Power Tool Safety	1
Leadership and Ethics	1
Lock-Out / Tag-Out	5
NFPA 1001 Building Construction	2
NFPA 1001 Fire Behavior	3
NFPA 1001 Fire Control	3
NFPA 1001 Fire Department Communications	2
NFPA 1001 Fire Detection, Alarm & Suppression Systems	1
NFPA 1001 Fire Hose	3
NFPA 1001 Fire Streams	2
NFPA 1001 Firefighter Orientation and Safety	1
NFPA 1001 Firefighter Personal Protective Equipment	1
NFPA 1001 Firefighting Foams	1
NFPA 1001 Forcible Entry into a Structure	2
NFPA 1001 Ground Ladders	2
NFPA 1001 Portable Extinguishers	1
NFPA 1001 Self-Contained Breathing Apparatus	1
NFPA 1001 Vehicle Extrication	2
NFPA 1001 Ventilation	1
NFPA 1021 Fire Department Communications	1
NFPA 1021 Pre-Incident Planning	1
NFPA 1500 Advanced HAZWOPER Awareness (MOD #1)	3
NFPA 1500 Advanced HAZWOPER Awareness (MOD #2)	2
NFPA 1500 Advanced HAZWOPER Awareness (MOD #3)	2
NFPA 1500 Advanced HAZWOPER Awareness (MOD #4)	2
NFPA 1500 Bloodborne Pathogens Safety	1
NFPA 1500 Confined Space Entry	1
NFPA 1500 Driving Safety	1
NFPA 1584 Firefighter Rehabilitation (MOD #1)	1
NFPA 1584 Firefighter Rehabilitation (MOD #2)	1
Portable Extinguishers: Types and Usage	1
Risk Assessment Analysis	1
RT-130: Annual Wildland Fire Safety Refresher (MOD #1)	7
RT-130: Annual Wildland Fire Safety Refresher (MOD #2)	6
RT-130: Annual Wildland Fire Safety Refresher (MOD #3)	7
RT-130: Annual Wildland Fire Safety Refresher (MOD #4)	6
S-190 Introduction to Wildland Fire Behavior (MOD #1)	3
S-190 Introduction to Wildland Fire Behavior (MOD #2)	3

S-190 Introduction to Wildland Fire Behavior (MOD #3)	3
S-190 Introduction to Wildland Fire Behavior (MOD #4)	3
Sexual Harassment Awareness	7
Town of Fort Jones	13
Sexual Harassment Awareness	1
Trenching & Shoring	1
Water Industry Alcohol-Free Workplace	2
Water Industry Asbestos Awareness	1
Water Industry Back Injury Prevention	1
Water Industry Backflow Prevention Methods	1
Water Industry Backflow Prevention Overview	1
Water Industry Coagulation, Flocculation and Sedimentation	1
Water Industry Distribution Service to Customers	1
Water Industry Ground Water Treatment	1
Water Industry Lead Awareness	1
Water Industry Water Main Installation	1
Town of Loomis	24
Confined-Space Entry	4
Disaster Preparedness	4
Fire Extinguisher Safety	4
General Office Ergonomics	4
Sexual Harassment Awareness for Supervisors (California AB 1825)	8
Weed City Fire	4
First Responder Operations Level Refresher (MOD #1)	1
First Responder Operations Level Refresher (MOD #2)	1
First Responder Operations Level Refresher (MOD #3)	1
First Responder Operations Level Refresher (MOD #4)	1
Grand Total	380

Injury Summary Report

Date Comparison: 12/1/2016 - 12/31/2016



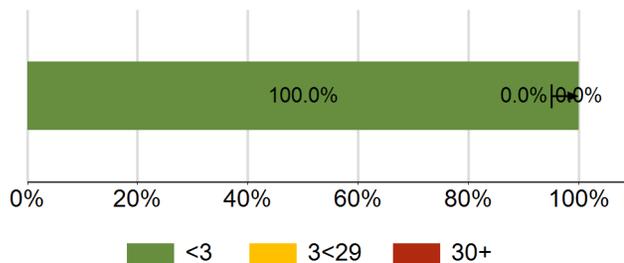
SCORE (Small Cities Organize Risk Effort)

City of Weed

Last Name SSN (last 4 Digits)	Injury Date/Time 1st CN Report Date/Time Most Recent Report D/T	Call Conf # Lag Days	# of Calls to CN ER Status	Action	Nature of Injury Part of Body	Treatment Facility Injury Department
Q1180001 - Weed (City), CA						
Payne	12/13/2016 07:45 AM	315665	Calls: 5	Triaged: Y		Fairchild Medical Clinic
UNK]	12/13/2016 10:06 AM	0 Days	ER: N	Treated: Y	Back Lower	Maintenance Yard
	12/28/2016 03:49 PM					

Totals for City of Weed

Total Incidents	1	Total Incidents	1	Total Incidents	1
Totals Calls	5	Total Treated	1 100%	Total Triaged	1 100%
Average Calls per Incidents	5.0	Total Not Treated	0 0%	Total Not Triaged	0 0%
Average Reporting Lag in Days	0.0	Total Treated	1	Total Triaged	1
Lag Days < 3 Days	1 100.0%	Triaged to Treatment	1 100%	Triaged to ER	0 0%
Lag Days 3<29 Days	0 0.0%	Treated w/out Triage	0 0%	Triaged to Non-ER	1 100%
Lag Days 30+ Days	0 0.0%			Triaged to Self Care	0 0%
		Total Treated	1		
		Treated to ER	0 0%		
		Treated to Non-ER	1 100%		
		Total to ER	0		
		Triaged to ER	0 0%		
		To ER w/out Triage	0 0%		



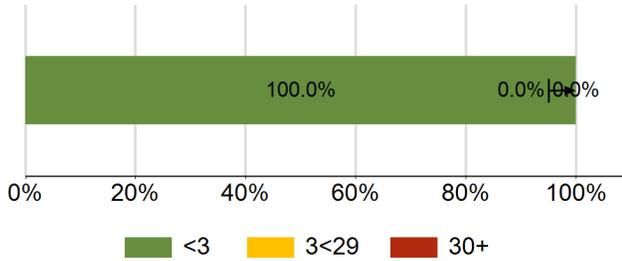
Injury Summary Report

Date Comparison: 12/1/2016 - 12/31/2016



Totals for SCORE (Small Cities Organize Risk Effort)

Total Incidents	1
Totals Calls	5
Average Calls per Incidents	5.0
Average Reporting Lag in Days	0.0
Lag Days < 3 Days	1 100.0%
Lag Days 3<29 Days	0 0.0%
Lag Days 30+ Days	0 0.0%



Total Incidents	1	
Total Treated	1	100%
Total Not Treated	0	0%
Total Treated	1	
Triaged to Treatment	1	100%
Treated w/out Triage	0	0%
Total Treated	1	
Treated to ER	0	0%
Treated to Non-ER	1	100%
Total to ER	0	
Triaged to ER	0	0%
To ER w/out Triage	0	0%

Total Incidents	1
Total Triaged	1 100%
Total Not Triaged	0 0%
Total Triaged	1
Triaged to ER	0 0%
Triaged to Non-ER	1 100%
Triaged to Self Care	0 0%

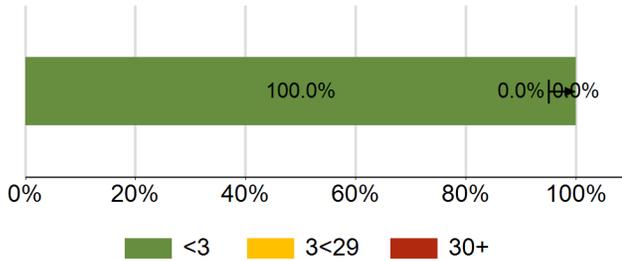
Injury Summary Report

Date Comparison: 12/1/2016 - 12/31/2016



Report Totals

Total Incidents	1
Totals Calls	5
Average Calls per Incidents	5.0
Average Reporting Lag in Days	0.0
Lag Days < 3 Days	1 100.0%
Lag Days 3<29 Days	0 0.0%
Lag Days 30+ Days	0 0.0%



Total Incidents	1	
Total Treated	1	100%
Total Not Treated	0	0%
Total Treated	1	
Triaged to Treatment	1	100%
Treated w/out Triage	0	0%
Total Treated	1	
Treated to ER	0	0%
Treated to Non-ER	1	100%
Total to ER	0	
Triaged to ER	0	0%
To ER w/out Triage	0	0%

Total Incidents	1	
Total Triaged	1	100%
Total Not Triaged	0	0%
Total Triaged	1	
Triaged to ER	0	0%
Triaged to Non-ER	1	100%
Triaged to Self Care	0	0%



DIVIDEND & ASSESSMENT ANALYSIS

ACTION ITEM

ISSUE: The Board will review Gilbert Associates' *draft* calculations and consider the release of dividends and/or the collection of assessments based on the process described in SCORE's Dividend and Assessment Plan (DAP). The data is derived from the June 30, 2016 Audited Financial Statements.

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

-) **Work Comp:** \$100,000 *distributed* from the Shared Layer, \$300,000 *paid* from the Banking Layer.
-) **Liability:** \$300,000 *distributed* from the Shared Layer, \$299,778 *paid* from the Banking Layer.
-) **Assessments:** Three current members are subject to assessments of 50% of their total deficit.

FISCAL IMPACT: The recommended distributions will reduce SCORE's overall Net Position by \$599,778, but each program will retain enough reserves to remain above the funding benchmarks. The Liability Banking Layer will retain \$446,705 and the Work Comp Banking Layer will retain \$860,859 above SCORE's minimum funding benchmarks.

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

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

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

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

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

SHARED LAYER **BANKING LAYER**

CITY	STARTING POINT			DATA INPUTS														
	6/30/2016	6/30/2016	6/30/2016	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)		
	BANKING	SHARED RISK	PLAN				[(1)+(2)-(3)]/10	(4)/Total	(5)*Total	JUNE 30	Col. (6)	(7)+(8)	(9)/+Total	(10)*Total		(9)-(12)=<(11)		
BALANCE	BALANCE	TOTAL	Premiums	Last 10 years Assess/(Div)	Claims	Combined 10 Yr Avg	Alloc %	Distrib.	"Waterfall" To Banking	CITY	BANKING BALANCE	SHARED RISK DISTRIB	BANKING BALANCE TOTAL	Banking Alloc %	Max Dist Avail	Min Bal Reqmt*	Permitted Distrib	
CRESCENT CITY	(11,658)			447,206	-	387,751	5,946	2.31%	2,309	----->	CRESCENT CITY	(11,658)	2,309	(9,349)	0.00%	-	12,500	-
DUNSMUIR	44,975			139,633	-	23,196	11,644	4.52%	4,522	----->	DUNSMUIR	44,975	4,522	49,497	3.39%	10,158	12,500	10,158
IONE	17,335			103,024	-	100,000	302	0.12%	117	----->	IONE	17,335	117	17,452	1.19%	3,582	12,500	3,582
LIVE OAK	121,956			275,481	-	-	27,548	10.70%	10,698	----->	LIVE OAK	121,956	10,698	132,654	9.07%	27,225	12,500	27,225
MOUNT SHASTA	(7,562)			572,625	14,841	894,078	(30,661)	0.00%	-	----->	MOUNT SHASTA	(7,562)	-	(7,562)	0.00%	-	45,977	-
SHASTA LAKE	265,581			616,126	-	49,327	56,680	22.01%	22,013	----->	SHASTA LAKE	265,581	22,013	287,594	19.67%	59,023	12,500	59,023
SUSANVILLE	277,892			1,119,482	-	585,227	53,426	20.75%	20,748	----->	SUSANVILLE	277,892	20,748	298,640	20.43%	61,290	47,747	61,290
WEED	117,168			452,679	4,189	466,505	(964)	0.00%	-	----->	WEED	117,168	-	117,168	8.02%	24,046	16,005	24,046
WILLIAMS	53,759			215,273	-	300,000	(8,473)	0.00%	-	----->	WILLIAMS	53,759	-	53,759	3.68%	11,033	12,500	11,033
YREKA	267,152			933,983	-	380,265	55,372	21.50%	21,504	----->	YREKA	267,152	21,504	288,656	19.75%	59,241	40,204	59,241
MINICITIES	198,261			1,002,772	-	536,981	46,579	18.09%	18,089	----->	MINICITIES	198,261	18,089	216,350	14.80%	44,402	46,754	44,402
	<u>1,344,859</u>	<u>1,842,203</u>	<u>3,187,062</u>	<u>5,878,284</u>	<u>19,030</u>	<u>3,723,330</u>	<u>217,398</u>	<u>Total</u>	<u>100,000</u>			<u>1,344,859</u>	<u>100,000</u>	<u>1,444,859</u>		<u>300,000</u>		<u>300,000</u>

257,496

CHECK -
Total w/out negative balances 1,461,770

Amount available for shared layer distribution:

Shared Risk Layer Net Position:	1,842,203
Min Equity Reserve (\$225,000 x 5):	(1,125,000)
70% Conf Level Adjustment for Claims Liabilities:	(329,000)
Safety Grant Fund:	(50,000)
Net Position in Excess of Designations	<u>338,203</u>
Distribution:	100,000

MINICITIES	Alloc %	Distrib
BIGGS	9.97%	4,428
COLFAX	13.26%	5,888
DORRIS	3.13%	1,391
ETNA	7.32%	3,250
FORT JONES	4.12%	1,831
LOOMIS	18.69%	8,298
LOYALTON	1.74%	771
MONTAGUE	5.78%	2,567
PORTOLA	15.94%	7,077
RIO DELL	19.45%	8,634
TULELAKE	0.60%	266
		<u>44,402</u>

Amount available for banking distribution:

Banking Net Position + Shared Distribution Available:	1,444,859
Min Banking Reserve (example 10 x \$25k):	(250,000)
70% Confidence Level Adjustment for Claims Liabilities:	(34,000)
Banking Net Position in Excess of Designations	<u>1,160,859</u>
Distribution:	300,000

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

SHARED LAYER **BANKING LAYER**

CITY	STARTING POINT			DATA INPUTS						"Waterfall" To Banking	CITY	BANKING						
	6/30/2016	6/30/2016	AUDITED 6/30/2016	(1)	(2)	(3)	(4)	(5)	(6)			6/30/2016	SHARED RISK	BANKING	Banking	Max Dist	Min Bal	Permitted
	BANKING BALANCE	SHARED RISK BALANCE	PLAN TOTAL	Premiums	Assess/(Div)	Claims	Net	Alloc %	Distrib.			BANKING BALANCE	DISTRIB	TOTAL	Alloc %	Avail	Reqmt*	Distrib
				Last 10 years														
BIGGS	19,132			105,497	(13,824)	-	9,167	2.67%	8,020	----->	BIGGS	19,132	8,020	27,152	2.39%	7,183	12,500	7,183
COLFAX	33,852			139,106	(10,768)	-	12,834	3.74%	11,228	----->	COLFAX	33,852	11,228	45,080	3.97%	11,925	12,500	11,925
CRESCENT CITY	25,174			388,112	(35,380)	237,479	11,525	3.36%	10,083	----->	CRESCENT CITY	25,174	10,083	35,257	3.11%	9,327	12,500	9,327
DORRIS	14,903			32,423	(4,984)	-	2,744	0.80%	2,401	----->	DORRIS	14,903	2,401	17,304	1.53%	4,577	12,500	4,577
DUNSMUIR	(40,027)			158,053	16,866	180,675	(576)	0.00%	-	----->	DUNSMUIR	(40,027)	-	(40,027)	0.00%	-	32,199	-
ETNA	12,456			77,541	(10,820)	-	6,672	1.95%	5,837	----->	ETNA	12,456	5,837	18,293	1.61%	4,839	12,500	4,839
FORT JONES	23,495			43,576	(5,148)	-	3,843	1.12%	3,362	----->	FORT JONES	23,495	3,362	26,857	2.37%	7,104	12,500	7,104
IONE	36,923			120,523	(21,266)	-	9,926	2.89%	8,684	----->	IONE	36,923	8,684	45,607	4.02%	12,064	12,500	12,064
ISLETON	(15,390)			127,678	14,643	284,873	(14,255)	0.00%	-	----->	ISLETON	(15,390)	-	(15,390)	0.00%	-	16,208	-
LIVE OAK	63,240			287,855	(28,128)	74,545	18,518	5.40%	16,201	----->	LIVE OAK	63,240	16,201	79,441	7.00%	21,014	12,500	21,014
LOOMIS	(26,079)			186,963	(16,775)	7,663	16,253	4.74%	14,219	----->	LOOMIS	(26,079)	14,219	(11,860)	0.00%	-	16,364	-
LOYALTON	21,163			51,800	(4,609)	-	4,719	1.38%	4,129	----->	LOYALTON	21,163	4,129	25,292	2.23%	6,690	12,500	6,690
MONTAGUE	11,435			69,132	(9,025)	-	6,011	1.75%	5,259	----->	MONTAGUE	11,435	5,259	16,694	1.47%	4,416	12,500	4,194
MOUNT SHASTA	(47,949)			543,272	(31,872)	241,522	26,988	7.87%	23,611	----->	MOUNT SHASTA	(47,949)	23,611	(24,338)	0.00%	-	44,793	-
PORTOLA	66,660			157,975	(20,181)	-	13,779	4.02%	12,055	----->	PORTOLA	66,660	12,055	78,715	6.94%	20,822	12,500	20,822
RIO DELL	55,800			181,635	(22,164)	-	15,947	4.65%	13,952	----->	RIO DELL	55,800	13,952	69,752	6.15%	18,451	12,500	18,451
SHASTA LAKE	139,611			804,360	(112,008)	78,511	61,384	17.90%	53,704	----->	SHASTA LAKE	139,611	53,704	193,315	17.05%	51,138	16,222	51,138
SUSANVILLE	106,445			785,632	(86,282)	252,066	44,728	13.04%	39,132	----->	SUSANVILLE	106,445	39,132	145,577	12.84%	38,509	28,778	38,509
Tule Lake	23,574			52,131	(4,878)	-	4,725	1.38%	4,134	----->	Tule Lake	23,574	4,134	27,708	2.44%	7,330	12,500	7,330
WEED	54,953			495,836	(6,596)	404,174	8,507	2.48%	7,442	----->	WEED	54,953	7,442	62,395	5.50%	16,505	39,992	16,505
WILLIAMS	20,461			188,466	(23,634)	56,439	10,839	3.16%	9,483	----->	WILLIAMS	20,461	9,483	29,944	2.64%	7,921	12,500	7,921
YREKA	142,651			757,946	(78,319)	141,690	53,794	15.69%	47,063	----->	YREKA	142,651	47,063	189,714	16.73%	50,185	48,569	50,185
	<u>742,483</u>	<u>3,786,705</u>	<u>4,529,188</u>				<u>328,072</u>		<u>300,000</u>			<u>742,483</u>	<u>300,000</u>	<u>1,042,483</u>		<u>300,000</u>		<u>299,778</u>

871,928

342,903

check

1,134,097.81

Amount available for shared layer distribution:

Share Risk Layer Net Position:	\$ 3,786,705
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>1,214,705</u>

Example Distribution: \$ 300,000

Amount available for banking distribution:

Banking Net Assets + Shared Distribution Available:	1,042,483
Min Banking Reserve (example 10 x \$25k):	(250,000)
70% Confidence Level Adjustment for Claims Liabilities:	(46,000)
Net Assets Subject to Distribution:	<u>746,483</u>

Example Distribution: 300,000

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

SCORE 2016-17 Dividend Distribution (Assessment) Calculation

CITY	LIABILITY PROGRAM				W/C PROGRAM				Net Combined DISTRIBUTION/ (ASSESSMENT)
	(A)	(B)	(C)	(A)+(B)+(C)	(a)	(b)	(c)	(a)+(b)+(c)	
	Permitted Distribution	Shared 10yr Neg. Net	Banking Neg. Bal	Net Distr/(Neg)	Permitted Distribution	Shared 10yr Neg. Net	Banking Neg. Bal	Net Distr/(Neg)	
BIGGS*	7,183	-	-	7,183	4,428	-	-	4,428	11,611
COLFAX*	11,925	-	-	11,925	5,888	-	-	5,888	17,813
CRESCENT CITY	9,327	-	-	9,327	-	-	(9,349)	(9,349)	(11)
DORRIS*	4,577	-	-	4,577	1,391	-	-	1,391	5,968
DUNSMUIR	-	(576)	(40,027)	(40,603)	10,158	-	-	10,158	(15,223)
ETNA*	4,839	-	-	4,839	3,250	-	-	3,250	8,089
FORT JONES*	7,104	-	-	7,104	1,831	-	-	1,831	8,935
IONE	12,064	-	-	12,064	3,582	-	-	3,582	15,646
ISLETON	-	(14,255)	(15,390)	(29,645)	-	-	-	-	(14,823)
LIVE OAK	21,014	-	-	21,014	27,225	-	-	27,225	48,239
LOOMIS*	-	-	(11,860)	(11,860)	8,298	-	-	8,298	(1,781)
LOYALTON*	6,690	-	-	6,690	771	-	-	771	7,461
MONTAGUE*	4,194	-	-	4,194	2,567	-	-	2,567	6,760
MOUNT SHASTA	-	-	(24,338)	(24,338)	-	(30,661)	(7,562)	(38,223)	(31,281)
PORTOLA*	20,822	-	-	20,822	7,077	-	-	7,077	27,899
RIO DELL*	18,451	-	-	18,451	8,634	-	-	8,634	27,085
SHASTA LAKE	51,138	-	-	51,138	59,023	-	-	59,023	110,161
SUSANVILLE	38,509	-	-	38,509	61,290	-	-	61,290	99,799
TULE LAKE	7,330	-	-	7,330	266	-	-	266	7,596
WEED	16,505	-	-	16,505	24,046	(964)	-	23,082	39,587
WILLIAMS	7,921	-	-	7,921	11,033	(8,473)	-	2,560	10,481
YREKA	50,185	-	-	50,185	59,241	-	-	59,241	109,426
	<u>299,778</u>	<u>(14,831)</u>	<u>(91,615)</u>	<u>193,332</u>	<u>300,000</u>	<u>(40,098)</u>	<u>(16,911)</u>	<u>242,991</u>	<u>499,440</u>

*Minicities W/C Allocation

Notes:

Banking activity - per banking balances at 6/30/16

Shared layer - Audited program balance at 6/30/16 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%



**QUARTERLY FINANCIAL REPORT
PERIOD ENDED SEPTEMBER 30, 2016**

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, 2016 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): *Handout* - Quarterly Financial Reports as of 9/30/16



PROJECTED WORKERS' COMPENSATION EXPERIENCE MODIFICATION FACTORS

INFORMATION ITEM

ISSUE: The projected FY 17/18 Experience Modification Factors (Ex Mods) for the Workers' Compensation Program are presented with a comparison of the current Ex Mods for FY 16/17, to give members a preview of how their funding may change for the upcoming fiscal year.

Of special concern was the impact on the Mini-Cities' Ex Mod, given that three members are leaving that group in FY 17/18 and the allocation of administrative expenses to each member of the Mini-Cities group will increase. Fortunately, the group's Ex Mod is projected to decrease from 1.25 to 1.15, helping to ease the transition to the new grouping and formula.

RECOMMENDATION: None – information only.

FISCAL IMPACT: TBD – the Ex Mods are used to modify the base rates determined by the actuary and will be presented at the next Board meeting, on March 31, 2017.

Note – the final Ex Mods are subject to revision because member credibility factors could change once the projected payroll numbers are received for all members. However, expect any change to be minimal.

BACKGROUND: Members agreed to change the criteria for the Mini-Cities Group within the Workers' Compensation Program for FY 17/18. As a result, the composition of the Mini-Cities and "Regular Member" groups will change. Since the Ex Mod calculations compare the results of members within each group, the FY 17/18 Ex Mods are subject to changes beyond the normal changes due to loss history and payroll. Members were provided how those changes would affect the current FY 16/17 Ex Mods at the last meeting and requested a preview of the projected changes for FY 17/18 be prepared for this meeting.

ATTACHMENT: Projected FY 17/18 Work Comp Ex Mods and comparison to FY 16/17.

SCORE
 Work Comp Experience
 Modification Calculation
 For FY 2017-18

FORMULA	Incurred Losses, less 4850 SC, Capped at \$50,000 as of 12/31/16						DE9 Payroll Fiscal Years Ending					
	FY 2012-13	FY 2013-14	FY 2014-15	FY 2015-16	Total	% Total Losses	FY 2012-2013	FY 2013-2014	FY 2014-2015	FY 2015-2016	Total	% Total Payroll
Dunsmuir		\$ 2,535	\$ 48,196		\$ 50,731	3.5%	\$538,031	\$533,265	\$528,116	\$529,248	\$2,128,660	2.7%
Isleton (does not participate)												
Live Oak	\$ 565	\$ 1,314	\$ 829	\$ 813	\$ 3,520	0.2%	\$1,267,402	\$1,237,873	\$1,244,049	\$1,340,354	\$5,089,678	6.5%
Loomis					\$ -	0.0%	\$687,491	\$713,269	\$708,952	\$716,410	\$2,826,122	3.6%
Mt. Shasta	\$ 72,677	\$ 175,007	\$ 102,129	\$ 42,172	\$ 391,985	27.3%	\$1,609,249	\$1,621,731	\$1,729,437	\$1,786,692	\$6,747,109	8.7%
Portola	\$ 52,029	\$ 3,353		\$ 44,733	\$ 100,116	7.0%	\$676,909	\$619,179	\$615,012	\$775,449	\$2,686,550	3.5%
Rio Dell	\$ 279	\$ 1,730	\$ 15,732	\$ 4,421	\$ 22,162	1.5%	\$951,737	\$929,077	\$991,690	\$975,147	\$3,847,651	4.9%
Shasta Lake		\$ 41,855		\$ 29,330	\$ 71,185	5.0%	\$3,140,551	\$3,212,992	\$3,291,793	\$3,444,570	\$13,089,905	16.8%
Susanville	\$ 144,399	\$ 90,526	\$ 49,164	\$ 30,603	\$ 314,692	21.9%	\$3,417,528	\$3,510,972	\$3,553,392	\$3,919,587	\$14,401,480	18.5%
Weed	\$ 74,778	\$ 2,835	\$ 894	\$ 10,495	\$ 89,003	6.2%	\$1,529,535	\$1,542,690	\$1,669,833	\$1,568,849	\$6,310,907	8.1%
Yreka	\$ 56,636	\$ 14,421	\$ 71,549	\$ 111,140	\$ 253,746	17.7%	\$2,860,588	\$3,047,983	\$2,881,778	\$2,878,897	\$11,669,246	15.0%
Subtotal Members	\$ 401,363	\$ 333,577	\$ 288,493	\$ 273,708	\$ 1,297,141	90.4%	\$16,679,022	\$16,969,031	\$17,214,051	\$17,935,205	\$68,797,308	88.4%
Biggs			\$ 573	\$ 573	\$ 573	0.0%	\$377,297	\$381,699	\$382,291	\$379,667	\$1,520,954	2.0%
Colfax			\$ 259	\$ -	\$ 259	0.0%	\$482,475	\$466,454	\$431,629	\$553,415	\$1,933,972	2.5%
Etna			\$ 29,761		\$ 29,761	2.1%	\$332,071	\$383,491	\$344,494	\$383,669	\$1,443,725	1.9%
Fort Jones	\$ 50,000	\$ 490		\$ 4,377	\$ 54,867	3.8%	\$217,023	\$296,837	\$267,933	\$275,881	\$1,057,674	1.4%
Loyalton				\$ -	\$ -	0.0%	\$132,357	\$144,738	\$146,327	\$110,920	\$534,342	0.7%
Montague	\$ 2,607		\$ 50,000		\$ 52,607	3.7%	\$295,950	\$317,465	\$319,406	\$321,124	\$1,253,944	1.6%
Tulelake	\$ 111,303				\$ 111,303	7.8%	\$322,798	\$309,601	\$316,146	\$365,242	\$1,313,787	1.7%
Subtotal Mini Cities	\$ 163,910	\$ 490	\$ 80,593	\$ 4,377	\$ 249,370	17.4%	\$2,159,969	\$2,300,285	\$2,208,225	\$2,389,919	\$9,058,398	11.6%
Grand Total	\$ 453,970	\$ 334,209	\$ 369,085	\$ 278,086	\$ 1,435,350	100.0%	\$18,838,991	\$19,269,316	\$19,422,276	\$20,325,124	\$77,855,707	100.0%

SCORE
 Work Comp Experience
 Modification Calculation
 For FY 2017-18

FORMULA	FORMULA	Total Member losses/Total Member Payroll	Member LR/Total Pool LR	CY 2016 Payroll + 3% Inflation Factor	PP/(PP + Largest Member PP)	Member RLR x Member Cred+(1-member Cred)	PP x Ex Mod	Unweighted Ex Mod/ Weighted Ex Mod Factor*	Projected Payroll x Weighted Ex Mod		
MEMBER ENTITY		Loss Rate Per \$100 (LR)	Relative Loss Rate Per \$100 (RLR)	Projected Payroll (PP)	Credibility Factor (Cred)	Unweighted Experience Mod	Unweighted Ex Mod Payroll (UEP)	Ex Mod	Ex Mod Adjusted Payroll (EP)	FY16-17 Ex Mod	FY 17-18 Ex Mod
	Factor			1.03				1.03888950			
Dunsmuir		\$2.38	\$1.29	\$501,483	0.12	1.03	\$518,658	1.00	\$499,243	1.03	1.00
Isleton (does not participate)											
Live Oak		\$0.07	\$0.04	\$1,319,431	0.26	0.75	\$991,139	0.72	\$954,037	0.81	0.72
Loomis		\$0.00	\$0.00	\$760,704	0.17	0.83	\$633,390	0.80	\$609,680	1.25	0.80
Mt. Shasta		\$5.81	\$3.15	\$1,817,046	0.32	1.70	\$3,085,035	1.63	\$2,969,550	1.42	1.63
Portola		\$3.73	\$2.02	\$742,971	0.16	1.17	\$867,497	1.12	\$835,023	1.25	1.12
Rio Dell		\$0.58	\$0.31	\$1,007,403	0.21	0.86	\$861,785	0.82	\$829,526	1.25	0.82
Shasta Lake		\$0.54	\$0.29	\$3,534,954	0.48	0.66	\$2,331,324	0.63	\$2,244,054	0.67	0.63
Susanville		\$2.19	\$1.19	\$3,784,517	0.50	1.09	\$4,135,068	1.05	\$3,980,277	1.01	1.05
Weed		\$1.41	\$0.76	\$1,588,058	0.30	0.93	\$1,477,735	0.90	\$1,422,418	1.00	0.90
Yreka		\$2.17	\$1.18	\$2,912,180	0.43	1.08	\$3,139,474	1.04	\$3,021,951	1.00	1.04
Subtotal Members		\$1.89	\$1.02	\$17,968,748	0.83	1.02	\$18,305,682	0.98	\$17,620,432	0.92	0.98
Biggs		\$0.04	\$0.02	\$391,965	0.09	1.19	\$466,439	1.15	\$450,760	1.25	1.15
Colfax		\$0.01	\$0.01	\$458,398	0.11	1.19	\$545,494	1.15	\$527,158	1.25	1.15
Etna		\$2.06	\$1.12	\$382,228	0.09	1.19	\$454,852	1.15	\$439,563	1.25	1.15
Fort Jones		\$5.19	\$2.81	\$316,012	0.08	1.19	\$376,054	1.15	\$363,414	1.25	1.15
Loyalton		\$0.00	\$0.00	\$140,726	0.04	1.19	\$167,464	1.15	\$161,835	1.25	1.15
Montague		\$4.20	\$2.28	\$335,336	0.08	1.19	\$399,050	1.15	\$385,637	1.25	1.15
Tulelake		\$8.47	\$4.60	\$359,828	0.09	1.19	\$428,195	1.15	\$413,802	1.25	1.15
Subtotal Mini Cities		\$2.75	\$1.49	\$2,384,494	0.39	1.19	\$2,839,087	1.15	\$2,732,810	1.25	1.15
Grand Total		\$1.84	\$1.00	\$20,353,242	0.84	1.00	\$21,144,769	0.96	\$20,353,242	1.03	0.96

*Weighted Ex Mod Factor = Total UEP/Total PP)
 Red text are numbers that need to be updated

Former Mini-Cities Members



SCORE FY 16/17 ANNUAL REPORT

THIS ITEM WILL BE A HANDOUT AT THE MEETING

INFORMATION ITEM

ISSUE: The Program Administrators have prepared an Annual Report to provide members an overview of the programs and services available to SCORE members and to update them on activities and changes that have occurred over the last fiscal year.

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

FISCAL IMPACT: None.

BACKGROUND: This is the first year the Program Administrators have prepared a formal Annual Report in this format. Members are encouraged to provide feedback regarding its content and suggestions for future reports.

ATTACHMENT(S): Handout at meeting



MASTER PLAN DOCUMENT AMENDMENT WORKERS' COMPENSATION

ACTION ITEM

ISSUE: Members agreed to a number of changes to the Workers' Compensation Program that need to be reflected in the Program's Master Plan Document (MPD). These include establishing criteria for membership in the Mini-Cities group, changing the way administrative expenses are allocated among the Program members, and reviewing the funding formulas at least every four years. These changes are summarized below.

-) Mini-Cities Members must have an average calendar year payroll below \$500,000 for the three years prior to the subject fiscal year.
-) If a Member's payroll drops below the \$500,000 threshold they may apply to join the Mini-Cities, subject to Board approval.
-) A Mini-Cities member may apply to leave the group, subject to Board approval and considering the impact on the remaining members.
-) A Mini-Cities member who is approved to leave the group may not return for three years.
-) Administrative Expenses will be charged to each Member, regardless of Mini-Cities participation, in the following manner:
 - 1) Fiscal Year 17/18 – 30% equal shares by member and 70% pro-rata based on payroll
 - 2) Fiscal Year 18/19 – 40% equal shares by member and 60% pro-rata based on payroll
 - 3) Fiscal Year 19/20 and beyond – 50% equal shares and 50% pro-rata based on payroll
-) Program funding formulas to be reviewed at least every four years

Please see the attached red-line version of the changes to the MPD for review and approval.

RECOMMENDATION: Approve changes as outlined above and in the attached.

FISCAL IMPACT: None to total funding, changes to individual members TBD.

BACKGROUND: SCORE members undertook an extensive review of the current funding formulas for the Workers' Compensation Program, including criteria for membership in the Mini-Cities and how administrative expenses are allocated. An Ad Hoc Committee was formed and considered a variety of options for potential changes in the formulas, ultimately agreeing to make recommendations that were reviewed and approved by the Board at their October 13, 2016 meeting.

ATTACHMENTS: Red-line version of *changes only* to the Workers' Compensation MPD
Complete revised MPD will be emailed to each member after the meeting and posted to website

ARTICLE III – PREMIUMS, RATES AND POOL ASSESSMENTS

1. MINI-CITIES POOL

A "Mini-Cities" pool shall constitute those "Participating Members" who meet the criteria below, subject to approval have elected, in writing, to participate in it and for which the Board of Directors has agreed by a vote of two-thirds of the Board of Directors. For purposes of this Article, with the exception of the "Administrative Expenses", such "Mini-Cities" pool shall be treated as if it were a single "Participating Member".

- A. "Deposit Premiums" for the "Mini-Cities" pool, as calculated in Section 2 below, shall be distributed to its members in the proportion the member's payroll is to the total payroll of all the members of the "Mini-Cities" pool.
- B. Dividends or Member Assessments for the "Mini-Cities" pool, as calculated under Section 3 below, shall be distributed to its members in the proportion the member's deposit premium for the appropriate "Program Year" was to the deposit premium for the "Mini-Cities" pool as a whole.

C. The Board of Directors have will established ed the following rules criteria for admission to the Mini-Cities Pool:-

- 1) Mini-Cities Members must have an average calendar year payroll below \$500,000 for the three years prior to the subject fiscal year.
- 2) If a Member's payroll drops below the \$500,000 threshold they may apply to join the Mini-Cities, subject to Board approval.
- 3) A Mini-Cities member may apply to leave the group, subject to Board approval and considering the impact on the remaining members.
- 4) A Mini-Cities member approved to leave the group may not return for three years.

2. DEPOSIT PREMIUM CALCULATIONS

- A. The annual "deposit premium" for each "Participating Member" shall be calculated utilizing:
 - 1) a deposit for the "Banking Layer" using an actuarially determined loss rate at a 70 percent confidence level,
 - 2) a deposit for the "Shared Risk Layer" using an actuarially determined loss rate at a 70 percent confidence level,
 - 3) a charge for excess coverage and
 - 4) a charge for the "Administrative Expenses" of the Workers' Compensation Program as adopted by the Board of Directors.

- 5) Any discounting of the deposit premium shall use an interest rate no higher than the prevailing rate at the time of the premium calculation.
 - 6) The above-mentioned deposits may be determined at a confidence level greater or less than 70 percent only by a two-thirds vote of the Directors.
- B. The deposit for the "Banking Layer" shall be determined by multiplying the "Participating Member's" projected payroll for the "Program Year", defined as the most recent calendar year payroll plus a 3% inflation factor, by the rate determined by the actuary times an Experience Modification Factor.
- C. The deposit for the "Shared Risk Layer" shall be determined by multiplying the "Participating Member's" projected payroll for the "Program Year" by the rate determined by the actuary times an Experience Modification Factor.
- 1) The Experience Modification Factor for the member shall be determined by:
 - i. Dividing the member's losses for the four (4) complete fiscal years immediately preceding the year prior to the one for which the deposit is being calculated not to exceed \$50,000 any one occurrence by the payroll for the same period. This calculates the member's Loss Rate.
 - ii. Then dividing the member's loss rate by the loss rate for SCORE as a whole during the same period using the total losses and payroll for all the members, calculating a Relative Loss Rate for the member.
 - iii. This Relative Loss Rate will be multiplied by a Credibility Factor to which one minus the Credibility Factor will be added. This sum will be the Experience Modification Factor.
 - iv. A Credibility Factor will be calculated by dividing the member's projected payroll by the members' projected payroll plus a constant, i.e. member's projected payroll (member's projected payroll + constant). The constant will be one times the largest member's projected payroll.
- D. The cost of excess coverage shall be charged to each "Participating Member" in the same proportion as the projected payroll is to the total payroll times an Experience Modification Factor.
- E. The "Administrative Expenses" charged to each "Participating Member" is calculated by:
- 1) Fiscal Year 17/18 – 30% equal shares by member and 70% pro-rata based on payroll
 - 2) Fiscal Year 18/19 – 40% equal shares by member and 60% pro-rata based on payroll
 - 3) Fiscal Year 19/20 and beyond – 50% equal shares and 50% pro-rata based on payroll

- ~~1) multiplying 50 percent of the "Administrative Expenses" by a factor derived by dividing the "Participating Member's" projected payroll for the Program Year by the total projected payroll of all "Participating Members"; plus~~
- ~~2) A share of the remaining "Administrative Expenses" that is equal among all the members.~~

F. Notwithstanding the super-majority vote under 2.A of this Article, the Board of Directors may impose a minimum and/or a maximum deposit. Should that be the case, the portion of the deposit premium that is for the banking layer shall be adjusted accordingly.

E.G. The Board of Directors shall review the Program funding formulas at least every four years to confirm their continued adequacy or make changes as needed.

3. POOL ASSESSMENTS

If the Workers' Compensation Program as a whole is not "actuarially sound", that is where the funds for losses are less than the expected losses as determined by the actuary, all "Participating Members" of the Program shall be assessed a portion of the deficiency of funding according to the following calculation:

- A. Each "Participating Member" of the Program with a deficit balance shall be assessed to the extent that the participating Member has a deficit balance using the calculation of account balances as described in Article I, Section C.4., Member Assessments. However, such calculation shall use funding at an actuarially expected loss level.
- B. If the funds collected from assessing members under A.1. above is insufficient to fund the Program above a deficit balance, the oldest "Program Year" with a deficit will be assessed in the same fashion as A.1 above.
- C. A.2 above will be repeated until such time as sufficient funds have been raised to eliminate the deficit of the Program as a whole.
- D. "Participating Members" that have withdrawn from the Workers' Compensation Program are still responsible for assessments as detailed in Article V. – Participation, Section 2.B. of this document.

4. EXCESS INSURANCE OR REINSURANCE DIVIDENDS AND ASSESSMENTS

All dividends or assessments made to SCORE by its excess insurance partners shall be accounted for as follows:

- A. Dividends or assessments will be applied to the Shared Risk Layer which will then re-allocate funding based on annual contributions for the corresponding program year, and;



**MASTER PLAN DOCUMENT AMENDMENT
LIABILITY**

ACTION ITEM

ISSUE: The Board requested an amendment to the Liability Master Plan Document (MPD) to require a review of the funding formulas at least every four years. The attached draft revision of the MPD reflects that change.

RECOMMENDATION: Review and approve change as indicated.

FISCAL IMPACT: None

BACKGROUND: As a result of extensive review and discussion of the funding formulas for the Workers' Compensation Program, members requested an amendment to the Liability Program MPD to require a review of that Program's funding formulas at least every four years.

ATTACHMENTS: Red-line version of *changes only* to the Liability MPD.
Complete revised MPD will be emailed to each member after the meeting and posted to website

- iv. A Credibility Factor will be calculated by dividing the member's projected payroll by the member's projected payroll plus a constant (i.e. member's projected payroll / (member's projected payroll + constant)). The constant will be one times the largest member's projected payroll.
- D. The cost of excess coverage shall be charged to each "Participating Member" in the same proportion as the projected payroll is to the total payroll times an Experience Modification Factor.
- E. The "Administrative Expenses" charged to each "Participating Member" is calculated by:
- 1) Multiplying fifty (50) percent of the "Administrative Expenses" by a factor derived by dividing the "Participating Member's" projected payroll for the "Program Year" by the total projected payroll of all "Participating Members"; plus
 - 2) A share of the remaining "Administrative Expenses" that is equal among all the members.
- F. Notwithstanding the super-majority vote under 1.A. of this Article, the Board of Directors may impose a minimum and/or a maximum deposit. Should that be the case, the portion of the deposit premium that is for the banking layer shall be adjusted accordingly.
- G. The Board of Directors shall review the Program funding formulas at least every four years to confirm their continued adequacy or make changes as needed.

2. POOL ASSESSMENTS

If the Liability Program as a whole is not "actuarially sound", that is where the funds for losses are less than the expected losses as determined by the actuary, all "Participating Members" of the Program shall be assessed a portion of the deficiency of funding according to the following calculation:

- 1) Each "Participating Member" of the Program with a deficit balance shall be assessed to the extent that the "Participating Member" has a deficit balance using the calculation of account balances as described in Article I, Section 4. Member Assessments. However, such calculation shall use funding at an actuarially expected loss level.
- 2) If the funds collected from assessing members under A.1., above, are insufficient to fund the Program above a deficit balance, the oldest "Program Year" with a deficit will be assessed in the same fashion as, per A.1. above.
- 3) A.2 above will be repeated until such time as sufficient funds have been raised to eliminate the deficit of the Program as a whole.



DISCUSSION OF LONG RANGE PLANNING WORK PLAN

INFORMATION ITEM

ISSUE: The Board is asked to review the following suggestions for updating and discussing long-range planning items for 2017. Based on feedback and presentations from the October planning and training days the Program Administrators offer the following suggestions:

-) Shared services among the members, including grant writing for sewer upgrades or other needs, shared maintenance and public works crews, and other consulting services.
-) Master service agreements with various service providers and use of risk management grant funds for sidewalk repair, tree maintenance, sewer backflow devices and public education campaigns to prevent backflows, group training, including council training.
-) Use of risk management criteria in addition to or other than Ex Mods for various funding layers, for example, risk management scorecard results.
-) Other topics as suggested by the Board.

RECOMMENDATION: None – for discussion.

FISCAL IMPACT: None.

BACKGROUND: As a follow up to the Board's last Long Range Planning and Training Day, held October 13-14, 2016, the Program Administrators have brought a number of items to the Board for action at today's meeting, most notably the updates to the Program Master Plan Documents. As a result, the most urgent items have been completed, and the Program Administrators would like to take this opportunity to offer suggestions for future planning items and solicit ideas from the Board regarding the need and topics for a planning session in 2017.

ATTACHMENTS: None.



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 27, 2017**

Agenda Item H.3

FY 17/18 MEETING DATES AND LOCATIONS

ACTION ITEM

ISSUE: The SCORE Board approved the meeting dates for the 2016/17 year at their meeting in January of 2016. The two remaining dates this year are on Friday, March 31, 2017 and Friday, June 16, 2017, both starting at 10:00 a.m. The meeting date resolution states the location as Anderson, CA. To avoid scheduling conflicts during the FY 17/18 we have proposed meeting dates.

RECOMMENDATION: Consider dates and locations for the FY 17/18 meetings, including the annual retreat and Board meeting.

FISCAL IMPACT: T.B.D.

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

ATTACHMENT(S): Resolution 17-02 Proposed Meeting Dates and Locations

RESOLUTION NO. 17-02

**RESOLUTION OF THE BOARD OF DIRECTORS
SMALL CITIES ORGANIZED RISK EFFORT (SCORE)
ESTABLISHING MEETING DATES FOR THE PROGRAM YEAR 2017/18**

BE IT RESOLVED THAT:

The following meeting dates are hereby established for the 2017/18 Program Year:

Friday, August 25, 2017 commence at 10:00 a.m.	Teleconference
Thursday, October 26, 2017 commence at 10:00 a.m.	Anderson, CA
Friday, October 27, 2017 commence at 9:30 a.m.	Anderson, CA
Friday, January 26, 2018 commence at 10:00 a.m.	Anderson, CA
Friday, March 23, 2018 commence at 10:00 a.m.	Anderson, CA
Friday, June 15, 2018 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 27, 2017 in Anderson, California, by the following vote:

AYES:

NAYS:

ABSTAIN:

ABSENT:

ATTEST:

Roger Carroll, SCORE President



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 27, 2017**

Agenda Item H.4

FORM 700 REPORTING PROTOCOL CHANGES

ACTION 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.

The Program Administrators are working directly with the FPPC to verify SCORE member agency filers' information and ensure completeness and accuracy. Members should expect to receive an email from the FPPC in January that will provide your log-in information, a temporary password and a tutorial video that provides step-by-step instructions on how to file online.

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.

ATTACHMENT(S): None



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 27, 2017**

Agenda Item H.5

LOSS CONTROL GRANT FUND PROGRAM – FY 16/17 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 16/17.

RECOMMENDATION: None – information only, though members are encouraged to use their funds.

FISCAL IMPACT: None – funding total of \$100,000 previously approved.

BACKGROUND: At the April 1, 2016 Board of Directors Meeting, SCORE chose to continue the Loss Control Grant Fund Program for FY 16/17 with \$100,000 in funding, \$50,000 from each of the Liability and Workers' Compensation programs. The funding is 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 those years 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.** *Unused fund are retained in the respective Programs' Net Position.*

Current use of the Loss Control Grant Funds is very low with only one member submitting a request for reimbursement during FY 16/17. Currently there are \$87,657 in un-used Loss Control Grant Funds.

ATTACHMENT(S): FY 16/17 Loss Control Grant Fund Usage as of 1/18/17

SCORE Loss Control Grant Fund Member Utilization FY 2016/17

Member Entity	TOTAL Grant Fund Allocation	Amount requested during FY 16-17	Remaining amount available	Notes
Biggs *	\$2,354.12			
Colfax *	\$2,675.84			
Dunsmuir	\$3,687.57			
Etna *	\$2,288.51			
Fort Jones *	\$2,109.51			
Isleton	\$1,029.90			
Live Oak	\$5,725.91			
Loomis *	\$4,232.20			
Loyalton *	\$2,000.00			
Montague *	\$2,162.80			
Mt. Shasta	\$11,086.83			
Portola *	\$3,920.17			
Rio Dell *	\$4,995.32			
Shasta Lake	\$12,421.76			
Susanville	\$15,801.33			
Tulelake*	\$2,197.13			
Weed	\$8,968.87			
Yreka	\$13,299.41	\$13,411.61	-\$112.20	*Request made 12/13/16 by Debbie Ramirez for purchase of office chairs, Public Works Chairs, Police Vests, Garage Bay Door & opener. *NOTE: Amount requested exceeded amount available - \$112.20 will be used from FY 17/18 Loss Control Grant Funds
Total:	\$100,957.18			

* Mini-Cities



SCORE SERVICE PROVIDER SURVEY RESULTS

ACTION ITEM

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

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

FISCAL IMPACT: N/A

BACKGROUND: SCORE periodically requests Members’ satisfaction with its service providers by asking members to rate the overall value of SCORE programs and services. At the October 2016 Long Range Planning meeting members were notified that a survey of SCORE’s Service Providers would be sent out during the month of November.

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.

ATTACHMENT(S): 2016 SCORE Member Service Provider Survey Responses

2016 SCORE Service Provider Survey

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	85.7%	6
Often or Most of the time	14.3%	1
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>		7
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	85.7%	6	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	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

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

Answer Options	Response Percent	Response Count
Very knowledgeable	85.7%	6
Knowledgeable	14.3%	1
Not Knowledgeable	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

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>	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
75.0%	9
25.0%	3
0.0%	0
0.0%	0
0	0
<i>answered</i>	12
<i>skipped</i>	0

2016 SCORE Service Provider Survey

4. Are SCORE Agendas and Minutes sufficient to understand Board of

Answer Options	Response	Response	% W/out
Always or Most of the time	85.7%	6	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

2015 Responses

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

5. Appropriate, timely and sufficient information is provided to support the

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	85.7%	6	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	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

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

6. Alliant Insurance Services, Inc. accomplishes goals and objectives as

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	71.4%	5	71.4%
Sometimes and/or Below Expectations	14.3%	1	28.6%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

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

2016 SCORE Service Provider Survey

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	42.9%	3	85.7%
Sometimes and/or Below Expectations	14.3%	1	14.3%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	42.9%	3	0%
Other (please specify)		0	0%
<i>answered question</i>		7	4
<i>skipped question</i>		0	

2015 Responses

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

8. How would you rate your overall satisfaction with Alliant Insurance			
Answer Options	Response Percent	Response Count	
Very Satisfied	100.0%	7	
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>		7	
<i>skipped question</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
<i>answered</i>	12
<i>skipped</i>	0

9. Do you have any comments or suggestions not covered	
Answer Options	Response Count
	0
<i>answered question</i>	0
<i>skipped question</i>	7

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

10. Gilbert Associates, Inc. provides timely and accurate financial			
Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Often or Most of the time	85.7%	6	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</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

2016 SCORE Service Provider Survey

11. 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	85.7%	6	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

2015 Responses

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

12. Gilbert Associates, Inc. exhibits expertise with risk pools and

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Often or Most of the time	85.7%	6	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

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

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

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Often or Most of the time	85.7%	6	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

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

2016 SCORE Service Provider Survey

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

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Often or Most of the time	57.1%	4	100%
Sometimes	0.0%	0	0%
Never	0.0%	0	0%
Don't Know or Can't Answer	42.9%	3	0%
Other (please specify)		0	0%
<i>answered question</i>		7	4
<i>skipped question</i>		0	

2015 Responses

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

15. How would you rate your overall satisfaction with Gilbert Associates,

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Very Satisfied	85.7%	6	100%
Somewhat Satisfied	0.0%	0	0%
Neutral	0.0%	0	0%
Somewhat Dissatisfied	0.0%	0	0%
Very Dissatisfied	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

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
<i>answered</i>	11
<i>skipped</i>	0

16. Do you have any comments or suggestions not

Answer Options	Response Count
	0
<i>answered question</i>	0
<i>skipped question</i>	7

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

17. DKF Solutions Group is responsive to requests for assistance.

Answer Options	Response Percent	Response Count
Often or Most of the time	85.7%	6
Sometimes	14.3%	1
Never	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</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

2016 SCORE Service Provider Survey

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

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Often or Most of the time	57.1%	4	85.7%
Sometimes	14.3%	1	14.3%
Never	0.0%	0	0%
Don't Know or Can't Answer	28.6%	2	0%
Other (please specify)		1	
<i>answered question</i>		7	6
<i>skipped question</i>		0	

Number	Response Date	Other (please specify)	Categories
1	Nov 15, 2016 10:01 PM	The ones they bring to us are very relevant. Since we don't have sewer, some of the group	

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

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Often or Most of the time	71.4%	5	85.7%
Sometimes	14.3%	1	14.3%
Never	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

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

Answer Options	Response Percent	Response Count
Agree	57.1%	4
Somewhat Agree	28.6%	2
Neutral	14.3%	1
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

2015 Responses

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

2016 SCORE Service Provider Survey

21. 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	85.7%	6
Somewhat Agree	0.0%	0
Neutral	14.3%	1
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

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

Answer Options	Response Percent	Response Count
Very Satisfied	85.7%	6
Somewhat Satisfied	14.3%	1
Neutral	0.0%	0
Somewhat Dissatisfied	0.0%	0
Dissatisfied	0.0%	0
Don't Know or Can't Answer	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

23. Do you have any comments or suggestions not

Answer Options	Response Count
	0
<i>answered question</i>	
<i>skipped question</i>	

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

Answer Options	Response Percent	Response Count
Effectively	85.7%	6
Somewhat Effectively	0.0%	0
Neutral	14.3%	1
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>		7
<i>skipped question</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
0.0%	0
<i>answered</i>	
<i>skipped</i>	

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
<i>answered</i>	
<i>skipped</i>	

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

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
8.3%	1
<i>answered</i>	
<i>skipped</i>	

2016 SCORE Service Provider Survey

25. Do Board meetings provide value to you as a SCORE member?

Answer Options	Response Percent	Response Count
Agree	85.7%	6
Somewhat Agree	14.3%	1
Neutral	0.0%	0
Somewhat Disagree	0.0%	0
Disagree	0.0%	0
Other (please specify)		0
<i>answered question</i>		7
<i>skipped question</i>		0

26. 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	85.7%	6	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	14.3%	1	0%
Other (please specify)		1	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

Number	Response Date	Other (please specify)	Categories
1	Nov 15, 2016 10:06 PM	Mostly, our Council is unaware of SCORE. My manager thinks outside meetings are a waste	

27. 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	28.6%	2	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	71.4%	5	0%
Other (please specify)		0	0%
<i>answered question</i>		7	2
<i>skipped question</i>		0	

2015 Responses

Response Percent	Response Count	
91.7%	11	
0.0%	0	
8.3%	1	
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	
<i>answered</i>		10
<i>skipped</i>		0

2016 SCORE Service Provider Survey

28. 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	71.4%	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	28.6%	2	0%
Other (please specify)		0	0%
<i>answered question</i>		7	5
<i>skipped question</i>		0	

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

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	85.7%	6	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	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

30. 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	85.7%	6	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	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</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

2016 SCORE Service Provider Survey

31. 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	71.4%	5	85.7%
Sometimes and/or Below Expectations	14.3%	1	14.3%
Never and/or Does not Meet Expectations	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		1	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

Number	Response Date	Other (please specify)	Categories
1	Nov 15, 2016 10:06 PM	Not that I want him back, but, it seemed we had easier access to risk control when Jack	

32. Overall, how would you rate SCORE as an organization?

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Meets or Exceeds Expectations	85.7%	6	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	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

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

Answer Options	Response Percent	Response Count	% W/out Don't/Can't Answer
Very Satisfied	85.7%	6	100%
Somewhat Satisfied	0.0%	0	0%
Neutral	0.0%	0	0%
Somewhat Dissatisfied	0.0%	0	0%
Very Dissatisfied	0.0%	0	0%
Don't Know or Can't Answer	14.3%	1	0%
Other (please specify)		0	0%
<i>answered question</i>		7	6
<i>skipped question</i>		0	

2015 Responses

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

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
<i>answered</i>	12
<i>skipped</i>	0

2016 SCORE Service Provider Survey

34. Do you have any comments or suggestions not	
Answer Options	Response Count
	0
<i>answered question</i>	0
<i>skipped question</i>	7

2015 Responses

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

YORK 2016 SURVEY RESPONSES

35. Are responses to the initial claim notice timely?		
Answer Options	Response Count	Average Score
	6	0.5
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		1
5	Nov 10, 2016 12:44 AM		0
6	Nov 9, 2016 11:30 PM		2

36. Are the reports and other information provided to you		
Answer Options	Response Count	Average Score
	6	2.8
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:44 AM		0
6	Nov 9, 2016 11:30 PM		17

*Results from YORK 2015 Survey not included

YORK 2016 SURVEY RESPONSES

37. Is the claims adjuster professional in their dealings

Answer Options	Response Count	Average Score
	6	0.5
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		1
5	Nov 10, 2016 12:44 AM		1
6	Nov 9, 2016 11:30 PM		1

38. Are the claims adjusting personnel sufficiently

Answer Options	Response Count	Average Score
	6	7.2
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		17
5	Nov 10, 2016 12:44 AM		0
6	Nov 9, 2016 11:30 PM		26

39. Are phone calls returned in a timely manner?

Answer Options	Response Count	Average Score
	6	0.3
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		1
5	Nov 10, 2016 12:44 AM		0
6	Nov 9, 2016 11:30 PM		1

*Results from YORK 2015 Survey not included

YORK 2016 SURVEY RESPONSES

40. Do the claims reserves established seem appropriate?

Answer Options	Response Count	Average Score
	6	0.7
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		1
5	Nov 10, 2016 12:44 AM		1
6	Nov 9, 2016 11:30 PM		2

41. Are claim payments made in a timely manner?

Answer Options	Response Count	Average Score
	6	8.5
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		1
5	Nov 10, 2016 12:44 AM		0
6	Nov 9, 2016 11:30 PM		50

42. Do you feel medical and/or legal expenses monitored

Answer Options	Response Count	Average Score
	6	8.5
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:44 AM		1
6	Nov 9, 2016 11:30 PM		50

*Results from YORK 2015 Survey not included

YORK 2016 SURVEY RESPONSES

43. Does the claims adjuster effectively manage the claims

Answer Options	Response Count	Average Score
	6	0.7
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		1
5	Nov 10, 2016 12:44 AM		0
6	Nov 9, 2016 11:30 PM		3

44. Are the claims summaries provided in the closed

Answer Options	Response Count	Average Score
	6	8.7
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		0
3	Nov 10, 2016 5:01 PM		0
4	Nov 10, 2016 3:43 AM		1
5	Nov 10, 2016 12:44 AM		1
6	Nov 9, 2016 11:30 PM		50

45. Do you have any comments or suggestions not

Answer Options	Response Count	Average Score
	1	-
<i>answered question</i>	1	
<i>skipped question</i>	6	

Number	Response Date	Response Text	Categories
1	Nov 15, 2016 10:09 PM	We have no experience with WC claims so I cannot answer.	

*Results from YORK 2015 Survey not included

YORK 2016 SURVEY RESPONSES

46. Are responses to the initial claim notice timely?

Answer Options	Response Count	Average Score
	6	0.7
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		1
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		1
6	Nov 9, 2016 11:30 PM		2

47. Are the reports and other information provided to you useful in determining how to resolve your claims?

Answer Options	Response Count	Average Score
	6	0.5
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		1
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		0
6	Nov 9, 2016 11:30 PM		2

*Results from YORK 2015 Survey not included

YORK 2016 SURVEY RESPONSES

48. Is the claims adjuster professional in their dealings

Answer Options	Response Count	Average Score
	6	1.3
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		5
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		0
6	Nov 9, 2016 11:30 PM		3

49. Are the claims adjusting personnel sufficiently

Answer Options	Response Count	Average Score
	6	1.3
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		5
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		0
6	Nov 9, 2016 11:30 PM		3

50. Are phone calls returned in a timely manner?

Answer Options	Response Count	Average Score
	6	0.5
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		1
2	Nov 15, 2016 10:09 PM		1
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		0
6	Nov 9, 2016 11:30 PM		1

*Results from YORK 2015

YORK 2016 SURVEY RESPONSES

51. Do the claims reserves established seem appropriate?

Answer Options	Response Count	Average Score
	6	0.5
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		1
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		0
6	Nov 9, 2016 11:30 PM		2

52. Are claim payments made in a timely manner?

Answer Options	Response Count	Average Score
	6	8.5
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		1
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		1
6	Nov 9, 2016 11:30 PM		49

53. Do you feel medical and/or legal expenses monitored

Answer Options	Response Count	Average Score
	6	8.6
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		1
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		1
6	Nov 9, 2016 11:30 PM		50

*Results from YORK 2015 Survey not included

YORK 2016 SURVEY RESPONSES

54. Does the claims adjuster effectively manage the claims

Answer Options	Response Count	Average Score
	6	0.7
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		1
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		1
6	Nov 9, 2016 11:30 PM		2

55. Are the claims summaries provided in the closed

Answer Options	Response Count	Average Score
	6	8.7
<i>answered question</i>	6	
<i>skipped question</i>	1	

Number	Response Date	Response Text	Categories
1	Nov 29, 2016 4:20 PM		0
2	Nov 15, 2016 10:09 PM		1
3	Nov 10, 2016 5:02 PM		0
4	Nov 10, 2016 3:43 AM		0
5	Nov 10, 2016 12:45 AM		1
6	Nov 9, 2016 11:30 PM		50

56. Do you have any comments or suggestions not

Answer Options	Response Count	Average Score
	0	-
<i>answered question</i>	0	
<i>skipped question</i>	7	

*Results from YORK 2015 Survey not included



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 27, 2017**

Agenda Item H.7

2017/18 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 17/18 Service Calendar.

FISCAL IMPACT: T.B.D.

BACKGROUND: The FY 17/18 Service Calendar has been updated and modified to ensure that all dates are chronologically listed. The SCORE Board should also note that deadlines have been included on requests to members so that they are informed of when we will be requesting information to ensure we adhere to submission deadlines.

ATTACHMENT(S): FY 17/18 Service Calendar



FY 2017-18 SCORE SERVICE CALENDAR

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

Tentative Dates	Activity	Completed by
JULY 2017		
07/03/2017	Send Program Invoices from ERMA, LAWCX, & CJPRMA to Gilbert Associates for payment	ALL
07/03/2017	Finalize June Board of Directors draft minutes	AS
07/07/2017	Send Members Binders for all coverages including: WC, GL, Property, Crime, etc via email	
07/07/2017	Update SCORE Website to include coverage information	AS
07/10/2017	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
07/11/2017	Request Proposal for either WC or LIAB Claims audit	AS
07/14/2017	Follow up with ACIP members regarding premium payments	AS
07/14/2017	Property Summary – send to Members	AS, GB
07/14/2017	Follow up on payments for ERMA, LAWCX, PEPIP, CJPRMA, etc	AS
07/18/2017	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature	AS
07/25/2017	Request Consent Calendar items from vendors for August Board of Directors Meeting	AS
07/25/2017	Begin Agenda for October Training Day for inclusion in the 8/25/2017 Agenda	AS
07/28/2017	Request RSVP by 08/18/2017 to members for Aug BOD Meeting on 08/25/2017 – Teleconference	AS, BD
07/31/2017	Send request to members for DE9 Reports for Q2 of 2017	AS, BD
07/31/2017	DE9 due to EDD by today	
AUGUST 2017		
08/03/2017	LAWCX sends renewal apps to members in Workers' Compensation	AS/BD
08/17/2017	Follow up with members to ensure they complete the LAWCX application due 09/15/2017	
08/18/2017	Post BOD Meeting Agenda on SCORE Website and email to members	AS
08/18/2017	Confirm Attendance for BOD Meeting (ensure quorum)	AS
08/22/2017	Collect Q2 2017 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2017	AS
08/22/2017	Begin Public Self/Insurers Report with the State of California (OSIP)	AS
08/25/2017	LAWCX Actual payroll Audit by class code –post to LAWCX website with DE9's for all members	AS
08/25/2017	Submit Fiscal Year Financial Information to Auditor – York and Gilbert as needed	AS

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Tentative Dates	Activity	Completed by
08/25/2017	<u>PROPOSED</u> August Board of Directors Meeting – Teleconference	AS
Mtg	Begin Selecting topics for Training Day Agenda	AS/BD
Mtg	Conflict of Interest Code Revision/Approval (every even year)	AS/BD
Mtg	ACI Quarterly Utilization Reports: April 1, 2017 – June 30, 2017	AS
Mtg	Quarterly Financials as of June 30, 2017	GB
Mtg	Select & Reserve October Training Day and Board meeting location	AS
Mtg	Draft October Training Day Agenda	AS
Mtg	Remind members about LAWCX application due 09/15/2017	BD
08/28/2017	Debrief from 08/25/2017 BOD meeting—determine action steps	AS
SEPTEMBER 2017		
09/01/2017	Finalize and email August Board Meeting draft minutes – due today	AS
09/05/2017	Select Training Material and Trainer to present at Training Day Meeting in October 2017	AS
09/05/2017	CAJPA Accreditation (2014 and every 3 years after)	AS
09/05/2017	Retrieve Loss Run data from York and determine if loss trends exist that can be addressed through training	AS
09/12/2017	Begin Agenda for October Board of Directors Meeting 10/26 - 10/27/17	AS
09/12/2017	Request Consent Calendar Items from Service Providers	GB
09/13/2017	Financial Audit - review status and determine if ready for BOD	BD/AS
09/13/2017-09/16/2017	2017 CAJPA Fall Conference and Training Seminar – South Lake Tahoe	BD/AS
09/14/2017	Final reminder email to all members to complete LAWCX application due 09/15/2017	AS
09/15/2017	LAWCX application deadline is today	BD
09/15/2017	OSIP Public Self Insurer's Annual Report for JPA & Members – due 10/01/2017	As
09/15/2017	Biennial Notice for JPA & Members-deadline 10/01/2017	AS/York
09/26/2017	Request RSVP by 10/20/2017 to members for October BOD Meeting on 10/26/2017-10/27/2017 in Anderson, California	AS
09/29/2017	Training and Board of Directors Agenda – Post BOD Meeting Agenda on SCORE Website and email to members	AS
OCTOBER 2017		
10/01/2017	Annual Report of Financial Transactions Report - Public Self Insurer's Annual Report for JPA & Members-deadline 10/01/2017	AS/York
10/01/2017	Biennial Notice for JPA & Members-deadline 10/01/2017	AS/York
10/01/2017	Develop Loss Analysis charts showing frequency and severity of claims by department and cause of loss to present at Training Day	AS

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Tentative Dates	Activity	Completed by
10/01/2017	Draft Program Manuals – notify members via email that this will be posted to the website	AS
10/09/2017	Work with Board Members on finalizing October Training Day reservations and scheduling	AS
10/14/2017	Receive ACI Quarterly Utilization Reports	AS
10/14/2017	File Controllers Report with the State of California (filed with Controller)	GB
10/17/2017	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature and for 10/27/2018 Agenda	AS
10/19/2017	Annual Recertification Profile Report for RRE ID# 36464 (Medicare) – receive email and respond	AS
10/20/2017	Confirm Attendance for BOD Meeting (ensure quorum, catering and hotel accommodations)	AS
10/26/2017-10/27/2017	<u>PROPOSED</u> Training Day and Board of Directors Meeting in Anderson, California	BD
Mtg	Present Loss Analysis Data to Board for review	BD
Mtg	Investment Policy - submit for approval (annually)	BD
Mtg	Annual Survey Members – Vendor Performance – Announce & Send after	AS
Mtg	List PARMA Conference on Board/Training Day agenda	
10/30/2017	Completed Program Manual sent to Members and posted to the website	AS
10/31/2017	Send request to members for DE9 Reports for Q3 of 2017	AS,BD
10/31/2017	DE9 due to EDD by today	
NOVEMBER 2017		
11/02/2017	Prepare Annual Report for members	AS
11/02/2017	Finalize and October Training Day and Board Meeting Draft Minutes for inclusion in the January 2018 Agenda	AS
11/02/2017	Follow up with Action Plan from Long Range Planning Meeting-debrief	AS
11/03/2017	Prepare FY 2018/19 Marketing Plan & Renewal Timeline - submit for approval	AS
11/10/2017	Collect Q3 2017 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2018	AS
11/10/2017	Property (location schedules), Liability & WC Programs (estimated payroll) - request renewal specifications for the next fiscal year, if needed	AS, BD
11/16/2017	Follow up with LAWCX regarding their W.C. Claims Audit	AS/GB
11/28/2017	Set up new year Budget file	AS
DECEMBER 2017		
12/03/2017	Request Agenda items for vendors to be included in the January 2018 Board of Directors Meeting including Excess Pool Partners	AS, BD

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Tentative Dates	Activity	Completed by
12/09/2017	Submit Audited Financials to County of Sacramento and State of California	AS, GB
12/12/2017	Mail out Christmas Cards to Board Members	AS
12/13/2017	Begin working with Gilbert on next year's dividend calculations	AS, GB
12/13/2017	Request RSVP by 01/19/2018 to members for January BOD Meeting on 01/26/2018 in Anderson, California	AS
12/15/2017	Prepare Statement of Facts – Roster of Public Agencies to be filed with the State and County – DUE 1/1/2018	AS
12/15/2017	Prepare 2018/19 Service Calendar – Prepare for January 2018 Board mtg.	BD
12/15/2017	Prepare FY 2018/19 Meeting Calendar – Include on agenda for January 2018 Board meeting	BD
12/15/2017	Begin preparing agenda for January Board meeting	AS
12/22/2017	Upon receipt send PEPIP Policy to members and Post on SCORE website	BD
JANUARY 2018		
01/01/2018	Statement of Facts – Roster of Public Agencies to be filed with the State and County – due today	AS
01/05/2018	Determine WCIRB Class Code Rates - taken from WCIRB.com for member payroll allocations by class code	AS
01/05/2018	Request Electronic Loss Runs from York for Liability and Workers' Compensation and ask to separate 4850. Deadline 01/15/2018 for receipt from York	AS, York
01/05/2018	Review to do list from prior Board of Directors Meeting	AS
01/12/2018	Begin working on preliminary FY 2018/19 Budget – put loss data into the Budget Spreadsheet	BD, AS
01/12/2018	Form 700s - mail to BD and Committee members – deadline 03/21/2018	AS
01/12/2018	Request estimated payroll for next fiscal year	AS, BD
01/17/2018	Property Program – <u>Upon notification</u> send out Renewal items & Property Schedules/Vehicle Schedules to members and request update—deadline March 6, 2018 Update Oasys with member updates to property schedule as they come in	AS
01/17/2018	Request Audit of WC and Liability Programs (then alternate WC every odd year, Liab every even year)	AS
01/17/2018	Submit Loss Runs, Payroll data and any options requested to Actuary for studies in Liability/ WC	AS
01/17/2018	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature	AS
01/19/2018	Send Loss Runs to Gilbert Associates for review	AS
01/19/2018	Confirm Attendance for BOD Meeting on 01/26/2018 in Anderson, California (ensure quorum, catering and hotel accommodations)	AS, BD
01/19/2018	Post January BOD Meeting Agenda on SCORE Website & Email to members	AS

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Tentative Dates	Activity	Completed by
01/19/2018	Submit Incurred Loss Valued as of 12/31/2017 <i>OR</i> "No Known Loss" letter (from Tulelake, Weed) to send to ERMA	AS
01/26/2018	<i>PROPOSED</i> Board of Directors Meeting – in Anderson, California	BD/AS
Mtg	2018/19 Service Calendar - submit for approval	BD
Mtg	2018/19 Meeting Dates Calendar - submit for approval	BD
Mtg	Present Marketing Plan & Renewal Timeline: submit for approval	BD
Mtg	Survey Member interest in joining ERMA	BD
Mtg	Present Claims Administration Audit agreement to Board (<i>even years ONLY</i>)	BD
Mtg	Present the Long Range Planning derived Action Plan to Board of Directors (every other year, after LRP Meeting)	AS
Mtg	Dividend and Assessment Analysis	BD
Mtg	Loss Control Grant Fund Program Update	AS
Mtg	Service Provider Performance Evaluations – Submit responses for review	BD
01/29/2018	Debrief of 01/26/2018 BOD meeting – determine action steps	AS
01/29/2018	Send out renewal items for Property and Crime programs	AS
01/30/2018	Property (PEPIP) Policy Notebooks – prepare and send via email to Members and post to the website	AS
01/30/2018	Reminder to member that Property Schedules need to be reviewed – deadline March 6, 2018	AS
01/30/2018	Obtain Draft Quarterly Financials from Gilbert Associates–deadline 03/18/2018	GB
01/30/2018	Collect Q4 2017 DE9 from members and submit 2017 CY Payroll to: ERMA (all members) in Excel format – deadline 02/01/2018 CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2018	AS
01/31/2018	Reminder to member that Property Schedules need to be submitted – deadline TODAY	AS
01/31/2018	Send request to members for DE9 Reports for Q4 of 2017	AS
01/31/2018	DE9 due to EDD by today	
FEBRUARY 2018		
02/01/2018	Submit 2017 Calendar Year Payroll (for all members) to ERMA in Excel format – deadline 02/01/2018	AS
02/02/2018	Review Loss Runs for Common Loss Trends	AS
02/05/2018	Collect PEPIP Renewal Apps from Members and Submit to Alliant Underwriting	AS, BD
02/05/2018	Prepare January BOD Meeting Draft Minutes for inclusion in March Agenda	AS
02/05/2018	Reminder to member that Property Schedules need to be submitted – deadline March 6, 2018	AS
02/06/2018	Receive Dividend Calculations and Info from CJPRMA	AS, BD

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Tentative Dates	Activity	Completed by
02/06/2018	PA to meet to discuss updates to Administrative Costs for Budget	AS
02/07/2018	Request consent calendar items for March Agenda	AS
02/12/2018- 02/15/2018	PARMA Annual Risk Management Conference – Anaheim, California	BD/AS
02/13/2018	Crime Program – prepare and send applications to Members	AS, BD
02/13/2018	Submit Pollution Program Renewal Applications to Members – Confirm ACE policy	AS, BD
02/16/2018	Collect drafts of WC & Liability Actuarial Studies for March 2018 BOD meeting and send to Gilbert Associates for EX mods and credibility	AS, Actuary
02/20/2018	Reminder to member that Property Schedules need to be submitted – deadline March 6, 2018 (2 weeks away)	AS
02/20/2018	Request RSVP by 03/09/2018 to members for March Board Meeting on 03/23/2018 in Anderson, California	AS, BD
02/20/2018	Reminder – Form 700s to Board and Alternate Members – due 04/01/2018	AS, BD
02/27/2018	Reminder to member that Property Schedules need to be submitted – deadline March 6, 2018 (1 week away)	AS
02/28/2018	Follow up with Gilbert Associates for dividend return calculations	GB
02/28/2018	Develop recommendation for dividend release for the Board	AS, GB
MARCH 2018		
03/02/2018	Claims Audit – if any findings, request response from York and include in agenda packet.	AS, York
03/06/2018	Reminder to member that Property Schedules need to be submitted – deadline TODAY	AS
03/05/2018- 03/09/2018	Begin work on Draft Budget and Member allocations for next Fiscal Year (Review and incorporate LAWCX, ERMA, CJPRMA & PEPID draft members into budget)	AS
03/09/2018	Confirm Attendance for BOD Meeting	AS
03/16/2018	Post BOD Meeting Agenda on SCORE Website & send out to all members	AS
03/23/2018	<u>PROPOSED</u> Board of Directors Meeting – Anderson, California	BD
Mtg	4 th Quarter Investment Reports (as of 12/31) - submit for review	BD
Mtg	4 th Quarter Financials (as of 12/31) - submit for review	BD
Mtg	Review and approve actuarial studies	BD
Mtg	Preliminary FY 2018/19 Budget - submit for review	BD
Mtg	Liability & WC Banking & Shared Layer – preliminary deposit calculation for review	BD
Mtg	Claims Auditor – Receive audit results for Both Liability and Worker’s Compensation and present to Board for review and approval	BD
03/26/2018	Debrief from 03/23/2018 BOD Meeting–determine action steps	AS
03/29/2018	Renewal Certificates List to members – Deadline 30 days	AS, BD

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Tentative Dates	Activity	Completed by
03/30/2018	Form 700s - receive from Board Members and Alternates – due 04/01/2018 (TODAY IS LAST DAY TO SUBMIT)	AS, BD
03/30/2018	Finalize March Board of Directors Draft Minutes for inclusion in June Agenda	AS
APRIL 2018		
04/01/2018	Form 700s - file with FPCC due today – submit before this day	AS
04/03/2018	Service Provider contract signing & submission for approval at June Board Mtg	AS
04/06/2018	Issue Payment for Treasurer’s Bond	AS
04/13/2018	Alliant begins contact with various contractors regarding renewal terms	AS
04/18/2018	Obtain LAIF Quarterly Report from State Controller Website & send Treasurer Report for signature for inclusion in the June Agenda	AS
04/20/2018	1 st Quarter Losses - receive from York (as of 03/31)	GB
04/23/2018	Banking Layer and Shared Risk Layer Member Allocation Calculations finalized	AS
04/27/2018	Update Draft Budget to include updates from the March BOD meeting	AS
04/27/2018	CJPRMA Certificate Renewal List Due	AS
04/27/2018	SCORE Certificate Renewal List Due	AS
04/27/2018	Crime Renewal App to ACIP	AS
04/30/2018	Send request to members for DE9 Reports for Q1 of 2018	AS
04/30/2018	DE9 due to EDD by today	
MAY 2018		
05/01/2018	Review Contracts and terms for next FY	AS
05/01/2018	Annual certificate of coverage renewal reminder to members	AS, BD
05/01/2018	Obtain PEPPIP Renewal Proposals From Oasys	AS
05/01/2018	Obtain Quarterly Financials as of 3/31/2018	AS
05/05/2018	Obtain Final Actuarial Reports for W.C. and Liability for June BOD Meeting	AS
05/11/2018	Collect Q1 2018 DE9 from members and submit to: CJPRMA – deadline quarterly send to Saima via email LAWCX – deadline for all quarters 09/15/2018	AS
05/15/2018	Request Agenda Items from Vendors	AS
05/15/2018	W.C. & Liability Memorandum of Coverage FY 2018/19 – submit for approval	AS
05/15/2018	Request RSVP by 06/08/2018 to members for June BOD Meeting on 06/15/2018 in Anderson, California, California	AS, BD
05/25/2018	Property Renewal Status Review	AS

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Tentative Dates	Activity	Completed by
05/30/2018	Request Employee Count (from all members) for ACI renewal and budget allocations- reminder about payroll by class code to ensure proper allocations	AS
JUNE 2018		
06/05/2018	Claims analysis (as of 12/31)	RM
06/08/2018	Post BOD Meeting Agenda on SCORE Website & email to all members	AS
06/08/2018	Confirm Attendance for BOD Meeting	AS
06/14/2018	Generate Auto ID Cards to Members	AS
06/14/2018	Generate Certificate Holder Renewal Insurance Certificates for next year	AS
06/15/2018	<u>PROPOSED</u> Board of Directors Meeting – in Anderson, California	BD
Mtg	1 st Quarter Investment Reports (as of 03/31) - submit for approval	BD
Mtg	1 st Quarter Financials (as of 03/31) - submit for approval	BD
Mtg	FY 2018/19 Budget - submit final for approval	BD
Mtg	Liability and WC FY 2018/19 Banking & Shared Risk Layer Program Deposits - submit final for approval	BD
Mtg	Liability Memorandum of Coverage FY 2018/19 - submit for approval	BD
Mtg	WC Memorandum of Coverage FY 2018/19 - submit for approval	BD
Mtg	Property Program - provide report and allocations on renewal quotes	BD
Mtg	Crime Program – provide report and allocations on renewal quotes	AS
06/27/2018	Debrief from 06/15/2018 BOD meeting – determine action steps	AS
06/27/2018	Send Bind Orders for PEPiP Program – BOD will vote at 6/15/2018 meeting	AS
06/29/2018	Send certificates to Certificate Holders and Members	AS



FY 17/18 Marketing Renewal Plan

INFORMATION ITEM

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

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

-) **Workers' Compensation:** Renew coverage with LAWCX. Traditional Excess WC insurance carriers in California are still not competitive with the program they offer.
-) **Liability:** Continue participation in CJPRMA; this pool has been a strong partner and valuable alternative to traditional excess insurance since the mid-1980s.
-) **Property:** The APIP program re-evaluates carriers annually, with carriers being added or deleted depending on market conditions. Four years ago Alliant marketed the Property program and determined that the current program provided members with the broadest coverage and the lowest cost; this continues in today's environment.
-) **Crime:** We plan to remain with the Alliant Crime program (ACIP) but provide an option for \$3 million in limits, in addition to the current \$1,000,000 in limits.

FISCAL IMPACT: TBD. SCORE has enjoyed a decrease in pooled Work Comp losses, though total applicable Liability losses remain unchanged. Strong surplus and rising interest rates will help to stabilize excess rates though our excess pool partners continue to face higher severity claims overall.

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

BACKGROUND: The SCORE Market Update and Renewal Marketing Plan is reviewed annually by the Board of Directors to keep members apprised of the current market conditions with each group purchase program as well as commercial insurance options. 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 27, 2017**

Agenda Item I.

CLOSED SESSION

PURSUANT TO GOVERNMENT CODE SECTION 54956.95

ACTION ITEM

ISSUE: Pursuant to Government Code Section 54956.95, the Board will hold a Closed Session to discuss the following claims for payment of a tort liability loss or a public liability loss:

*Request for Authority

1. Workers' Compensation

- a. SCWA-555963 v. City of Shasta Lake*
- b. SCWA-503501 v. City of Crescent City*

2. Liability

- a. Blakely v. City of Mt. Shasta

FISCAL IMPACT: Unknown

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

BACKGROUND: Confidential

ATTACHMENTS: None



**Small Cities Organized Risk Effort
Board of Directors Meeting
January 27, 2017**

Agenda Item K.

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 12-15, 2017.

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

SCORE Resource Contact Guide FY 16/17: A Resource Contact Guide has been created for members to have all Service Providers contact information in one document.

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

BACKGROUND: None

FISCAL IMPACT: None

ATTACHMENT(S):

1. PARMA Conference – February 12 – 15, 2017 in Anaheim, CA
2. Glossary of Terms
3. SCORE Travel Reimbursement Form 2017
4. SCORE Resource Contact Guide FY 16/17

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code 4850
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
ACV (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party—the insurer. The other party the insured does not take part in the preparation of the contract)
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA’s excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would “drop down” and pay losses within the JPIA’s SIR, or pooled layer
AME (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers’ Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
APIP (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities
ADA (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669-4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
AIS (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance
AGRIP (Association of Governmental Risk Pools)	A national organization of JPA’s and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA
ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).

GLOSSARY OF TERMS

ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better
BOD/BD (Board of Directors)	body of elected or appointed members who jointly oversee the activities of a company or organization
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to SCORE's Liability Program
California State Association of Governments (CSAC)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
California State Association of Governments - Excess Insurance Authority (CSAC-EIA)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987
Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members
CIC (Certified Insurance Counselor)	an insurance agent professional certification designation
Certified Industrial Hygienist (CIH)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them
Chartered Property Casualty Underwriter (CPCU)	CPCU is a professional designation in property-casualty insurance and risk management

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

(DIC)	not covered in a standard property policy or in the JPIA’s Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses
Directors and Officers (D&O)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
Date of Loss (DOL)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
Earthquake (EQ)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers’ Liability	Included as part of a worker’s compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers’ compensation benefits
Employment Practices Liability (EPL)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc
Endorsement	any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as “Pollution” and “Pollution Legal” Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
Employment Risk Management Authority (ERMA)	ERMA provides employment practices Liability coverage to SCORE members desiring such coverage
Errors and Omissions Insurance (E&O)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the “misfeasance, malfeasance or non-feasance” of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	describe the losses for which the insured is not covered
Executive Committee (EC)	committee within that organization which has the authority to make decisions and ensures that these decisions are carried out
Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL)

GLOSSARY OF TERMS

Exposure	a condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage)
Financial Accounting Standards Board (FASB)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission
Fidelity Bonds	Written as financial guarantees of employees' honesty. Personnel with money-handling responsibilities are considered exposures to loss
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds
Generally Accepted Accounting Principles (GAAP)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
Governmental Accounting Standards Board (GASB)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non-governmental organization
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties)
Hazard	anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard)
Health Insurance Portability and Accountability Act (HIPAA)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and secure
Incurred But Not Reported (IBNR)	It is that part of the total claims that is unknown at any point in time. At any time, SCORE has claims that have not been reported or recognized by SCORE or has claims recognized by SCORE but without knowledge of the cost when such claim is finally closed. SCORE uses an actuary to project the costs of these unknown liabilities to SCORE <ul style="list-style-type: none"> - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or SCORE and expected future development on claims already reported
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
Injury Illness Prevention Program (IIPP)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	a contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
Insurance Requirements in Contracts (IRIC)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.
Insurance Services Office, Inc. (ISO)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers

GLOSSARY OF TERMS

Insuring agreements	state in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages
Limit	The most that will be paid in a loss
Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)	LAWCX provides excess coverage to SCORE's workers' compensation pool
Long Range Planning (LRP)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short-term (operational or tactical plans) for achieving interim goals.
Loss Adjustment Expense (LAE)	administrative expense to manage a claim to conclusion- Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees- Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
Maximum Medical Improvement (MMI)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
Memorandum of Coverage (MOC)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	a person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new)
Morale Hazard	an individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs)
Mutual interest company	the insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

Public Entity Property Insurance Program (PEPIP)	A group purchase program from which many SCORE members purchase their insurance
Public Risk Management Association (PRIMA)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes
Pure Risk	involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal
Replacement Cost (RC)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, SCORE estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, SCORE collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	the chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
Risk and Insurance Management Society (RIMS)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
Self-Insured Retention (SIR)	the maximum amount of exposure to a single loss retained by SCORE

GLOSSARY OF TERMS

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

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 2017 IRS Rate (\$0.535 *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 _____

SCORE RESOURCE CONTACT GUIDE

FY 2016/17

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

SUBJECT	MAIN CONTACT	PHONE	EMAIL
JPA MANAGEMENT ISSUES –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;">Marcus Beverly</p> <p style="text-align: center;">Michael Simmons</p> <p style="text-align: center;">Michelle Minnick</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;">Marcus.Beverly@alliant.com</p> <p style="text-align: center;">MSimmons@alliant.com</p> <p style="text-align: center;">Michelle.Minnick@alliant.com</p> <p style="text-align: center;">JCrossley@alliant.com</p>
JPA ADMINISTRATIVE ISSUES – 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;">Michelle Minnick</p> <p style="text-align: center;">Marcus Beverly</p> <p style="text-align: center;">Joan Crossley</p>		
COVERAGE / RISK MANAGEMENT ISSUES – <ul style="list-style-type: none"> ➤ Certificates of coverage, additions/deletions of coverage’s, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs ➤ 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 ➤ Insurance Requirements in Contracts (IRIC), hold harmless agreements, indemnification clauses, safety program planning, RFPs for JPA services & audits, third party contract review 	<p style="text-align: center;">Michelle Minnick</p> <p style="text-align: center;">Marcus Beverly</p> <p style="text-align: center;">Joan Crossley</p>		

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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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIMS ADMINISTRATION – questions regarding liability and Workers’ Compensation claims handling can be forwarded to York Risk Services Group</p> <p>Property Recovery Program 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: right;"><u>Liability Claims</u></p> <p style="text-align: center;"><u>Workers’ Compensation Claims</u></p> <p style="text-align: right;"><u>Subrogation</u></p>	<p style="text-align: center;">Cameron Dewey, Claims Manager Craig Nunn</p> <p style="text-align: center;">Ariel Leonhard, Claims Examiner Kristina Patterson, Unit Manager</p> <p style="text-align: center;">D’Ana Seivert, Subrogation Manager</p>	<p>(530) 243-3249 (925) 349-3891</p> <p>(916) 960-0974 (916) 746-6302</p> <p>(916) 960-0980</p>	<p>Cameron.Dewey@yorkrsg.com Craig.Nunn@yorkrsg.com</p> <p>ariel.leonhard@yorkrsg.com kristina.patterson@yorkrsg.com</p> <p>D’Ana.Seivert@yorkrsg.com</p>
<p>ADMINISTRATIVE ISSUES - annual contracts for services, IT issues, reports, service issues COMPUTER SERVICES, TRUST ACCOUNT SERVICES – loss runs, special reports, check registers, bank reconciliations</p>	<p>Dori Zumwalt, Sr. Account Manager</p>	<p>(916) 960-1017</p>	<p>dorienne.zumwalt@yorkrsg.com</p>

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CLAIM REPORTING AND TRIAGE SERVICES

Company Nurse Injury Hotline

Main: (888) 817-9282

<https://companynurse.com/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIM REPORTING AND TRIAGE SERVICES –Company Nurse strives to streamline injury reporting and reduce injury reporting lag time and overall cost</p> <ul style="list-style-type: none"> • Quick, easy, cost efficient way to immediately report workplace injuries • 24/7 Nurse Triage Hotline 1-888-545-9154 (Please ensure to use the city code specific to your member) 	<p>Carl Herman, Enrollment Services Manager</p>	<p>(480) 374-2441</p>	<p>info@companynurse.com</p> <p>service@companynurse.com</p>

ACCOUNTING SERVICES

Gilbert Associates, Inc.

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

www.gilbertcpa.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>ACCOUNTING SERVICES – any questions regarding accounting, accounts payable, invoicing, and checks can be forwarded to Gilbert Associates</p>	<p>Kevin Wong</p> <p>Cindy Conklin</p>	<p>(916) 646-6464</p>	<p>kswong@gilbertcpa.com</p> <p>Cindy.Conklin@gilbertcpa.com</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>POLICE RISK MANAGEMENT SERVICES – 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>			

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ERMA POOL ADMINISTRATION/EXCESS PARTNER

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>ERMA – provides loss prevention services designed to minimize employment practices liability (EPL) exposure of members</p> <p style="text-align: right;">Board Member - John Duckett</p> <p style="text-align: right;">Alternate - Roger Carroll</p> <p>Services Offered</p> <ul style="list-style-type: none"> • Employee Reporting line • Attorney Hotline • Employment Practices Training 			<p style="text-align: right;">info@ermajpa.org</p> <p style="text-align: right;">jduckett@cityofshastalake.org</p> <p style="text-align: right;">rcarrol@loomis.ca.gov</p> <p style="text-align: right;">rkramer@bickmore.net</p> <p style="text-align: right;">gpreciado@bickmore.net</p>
	<p style="text-align: center;">Rob Kramer, President</p> <p style="text-align: center;">Gerry Preciado, Director of Litigation Management</p>	<p style="text-align: center;">(530) 275-7427</p> <p style="text-align: center;">(916) 652-1840</p> <p style="text-align: center;">(916) 244-1117</p> <p style="text-align: center;">(916) 244-1139</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>LAWCX – Provides Excess Workers’ Compensation coverage and additional training resources</p> <p style="text-align: right;">Board Member - Ron Stock</p> <p style="text-align: right;">Alternate - John Duckett</p> <p>Online Risk Control Services</p> <ul style="list-style-type: none"> • Employees can access online training courses by registering online at www.lawcx.org. • Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available • Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines • Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms • Blog – Timely and informational reports from Risk Control Experts • Can you Risk It? Liability Exposures- real questions from actual members are answered 			<p style="text-align: right;">rstock@ci.weed.ca.us</p> <p style="text-align: right;">jduckett@cityofshastalake.org</p> <p style="text-align: right;">administrator@lawcx.org</p> <p style="text-align: right;">claims@lawcx.org</p>
	<p style="text-align: center;">Beth Lyons, ARM-P Executive Director</p> <p style="text-align: center;">Tammy Vitali, Claims Manager</p>	<p style="text-align: center;">(530) 938-5027</p> <p style="text-align: center;">(530) 275-7427</p> <p style="text-align: center;">(800) 541-4591 Ext. 8529</p> <p style="text-align: center;">(800) 541-4591 Ext. 1114</p>	

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CJPRMA POOL ADMINISTRATION/EXCESS PARTNER

Main: (925) 837-0667 Fax: (925) 290-1543

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CJPRMA – Provides Excess Liability coverage and additional training resources</p> <p style="text-align: right;">Board Member - Roger Carroll</p> <p style="text-align: right;">Alternate - John Duckett</p> <p>Services Offered</p> <ul style="list-style-type: none"> • Five annual regional training workshops throughout California-previous years topics include Contractual Risk Transfer, Police Liability, Parks and Recreation Liability, and Sidewalk Liability Controls. • Two to four training sessions per year available at no charge. Topics include: police liability, tort issues, streets and sidewalks, contractual liability, employment practices • Personal assistance available to review contracts and to help look at any risk related issues (Contact David J. Clovis General Manager or Craig Schweikhard) <p>**Services offered at an additional cost**</p> <ul style="list-style-type: none"> • Certificates of Insurance tracking through Risk Console (cost for each user is \$100/year) • Pins Advantage (alternative to Risk Console) is available to all members at a reduced rate is provided on a month to month basis and can be canceled at any time. 	<p>Craig Schweikhard, Claim Administrator</p> <p>David J. Clovis, General Manager</p>	<p>(916) 652-1840</p> <p>(530) 275-7427</p> <p>(925) 290-1315</p> <p>(925) 290-1316</p>	<p>rcarrol@loomis.ca.gov</p> <p>jduckett@cityofshastalake.org</p> <p>craig@cjprma.org</p> <p>david@cjprma.org</p>

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LOSS CONTROL SERVICES

DKF Solutions

Fax: (707) 647-7200

www.dkfsolutions.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>LOSS CONTROL SERVICES – 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>Services available to all SCORE members Maintenance Training & Sewer Management Plans Phone and email hotline (contact David Patzer) On-Site Visit with Biomechanics Training & Review of Operations/Current Practices Online Training: Employees can access online training courses by going to: www.mysafetyofficer.com/employeetraining and entering the username “employee” and password “safety” which will grant access to the following training:</p> <ul style="list-style-type: none"> • 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 • Tailgate Training: Free downloadable tailgate training materials covering topics from Aerial Lift Safety to Zoonotics • 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 • ***NOTE: Monthly news update with a different article each month at http://www.dkfsolutions.com/blog/ 	<p>David Patzer</p> <p>John Balestrini</p> <p>Katie Frassinelli</p>	<p>(707) 373-9709</p> <p>(916) 532-5802</p>	<p>dpatzer@dkfsolutions.com</p> <p>john@dkfsolutions.com</p> <p>Kfrassinelli@dkfsolutions.com</p>

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EMPLOYEE ASSISTANCE PROGRAM
 ACI Specialty Benefits Corporation
 Main: (800) 932-0034 Fax: (858) 452-7819
www.acieap.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>EMPLOYEE ASSISTANCE PROGRAM - 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 http://score.acieap.com</p> <ul style="list-style-type: none"> • Each city has 4 hours per year for On-Site Employee Orientations, Manager & Supervisor Trainings, and Lunch 'n Learn Seminars Per City per year • <i>Unlimited</i> Critical Incident Stress Management (CISM) Telephonic Consultation for Crisis response • Each city has 1 On-Site Critical Incident Stress Debriefing (CISD) per year for Crisis response • 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) <p>**Services offered at an additional cost**</p> <ul style="list-style-type: none"> • Wellness Resources 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 	<p>Kathryn Mullis</p>	<p>(858) 736-0031</p>	<p>kmullis@acieap.com</p>

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TRAINING SERVICES Target Solutions Main: (800) 840-8048 Fax: (858) 487-8762 www.targetsolutions.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
TRAINING SERVICES – a Web-based Safety Training Platform Services Offered <ul style="list-style-type: none"> • OSHA Training Documentation • Online Video Library http://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&customerid=19258&customerpath=score • Policy Templates (IIPP examples, Bloodborne Pathogens, HAZWOPER, Emergency Response Plans) • Training Records management (i.e. Diplomas, Certificates of Completion) • Continuing Education Courses for Fire and Safety Personnel 	Jennifer Jones , Account Manager	(858) 376-1632	jennifer.jones.@targetsolutions.com

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