

SCORE
Small Cities Organized Risk Effort
A Joint Powers Authority

SCORE Program Administrators
Alliant Insurance Services, Inc.
www. alliant.com
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Alliant

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40TH ANNIVERSARY YEAR

Founded in 1986, SCORE reaches its 40th anniversary in 2026–2027. Four decades of shared protection reflect the commitment of member cities, Board representatives, administrators, and service partners.

01 LEADERSHIP

A message from SCORE's leadership

Working together gives smaller cities a stronger, steadier way to manage risk.

Dear Members,

On behalf of SCORE's member cities and governing representatives, I am pleased to present the SCORE Annual Report for Fiscal Year 2026–2027, SCORE's 40th anniversary year.

Founded in 1986, SCORE was created around a straightforward idea: smaller cities can protect public resources more effectively when they combine their experience, purchasing power, and commitment to one another. Forty years later, that idea remains just as relevant.

The risks facing local government continue to change. Liability claims are more complex, workers' compensation costs continue to increase, property markets are affected by catastrophe losses and inflation, and technology has created new pathways for financial and operational disruption. For smaller public agencies, the challenge is not simply purchasing insurance, it is building the capacity to prevent losses, respond well when they occur, and plan for the future.

SCORE helps members meet that challenge through pooled protection, disciplined financial management, claims support, risk management resources, and the practical exchange of ideas among cities. The value of the program is reflected not only in the coverage it provides, but also in the confidence members gain from knowing they do not have to face difficult risks alone.

The most recent reported results show that this approach is working. In FY 26/27, the **Liability** Program's base r**ate decreased (-5.9%)**, while the **Workers' Compensation** underlying **rate decreased (-6.3%)**, following a decrease of (-5.6%) in FY 25/26. The property market continues to soften, with rates decreasing (-12.5%) after a (-9.3%) decrease last year. The Workers' Compensation Program returned $268,189 to members, and SCORE closed the year with a Net Position increase of $2.3 million to a total of $18.1 million. These results reflect disciplined funding, active claims oversight, and continued investment in risk-control services.

Looking ahead, SCORE will continue to focus on dependable protection, useful member services, responsible stewardship, and solutions that recognize the realities of smaller-city government. Thank you for your continued participation and for the shared commitment that makes SCORE work.

Sincerely,



Marcus Beverly
SCORE Program Director
On behalf of the SCORE member cities

MISSION STATEMENT

Small Cities Organized Risk Effort (SCORE) is an association of small rural cities that joined together in 1986 to protect member resources by stabilizing costs in a reliable, economical, and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

02 40 YEARS

A legacy of collaboration

SCORE's future is built on the same shared commitment that launched the program in 1986.

YEAR	MILESTONE
1986	SCORE is established by thirteen small Northern California cities in response to a liability insurance crisis.
1994	The Workers' Compensation Program is formed; SCORE joins LAWCX for excess workers' compensation and CJPRMA for excess liability.
1998	Members begin group-purchased property protection through the Alliant Property Insurance Program.
1999–2000	SCORE joins ERMA for Employment Practices Liability and adds Crime coverage for employee theft, forgery, and computer fraud.
2006	SCORE receives its first CAJPA Accreditation with Excellence and continues to be re-accredited every three years.
2008	The Employee Assistance Program is added to support member employees and their families.
2013–2014	SCORE introduces its Resource Contact Guide and hires DKF Solutions for comprehensive member risk-control services.
2022	Members establish a Property Program Banking Layer and add Deadly Weapon Response coverage.
2023	Members select George Hills and Intercare as new liability and workers' compensation claims administrators, supported by updated claims reporting manuals.
2026–2027	SCORE celebrates 40 years of shared protection, member-led service, and collaboration.

SCORE's strength comes from the cities that participate, the representatives who govern it, and the professionals who help turn shared resources into practical protection.

03 THE PROGRAM

SCORE at a glance

Shared protection, local accountability, and practical support for California's smaller cities.

MEMBER CITIES	YEARS OF SERVICE	TOTAL ASSETS	NET POSITION
17	40	$27.7M	$18.1M
PROPERTY VALUES PROTECTED	**PAYROLL PROTECTED**	**FY25/26 REVENUES**	**INVESTMENT INCOME**
$557M	$37.2M	$9M	$747,888

Why SCORE exists

SCORE enables smaller cities to work together to manage risk in a way that is financially responsible, operationally practical, and responsive to local government. Members retain their local identity and decision-making role while gaining access to broader protection and shared expertise.

What SCORE provides

PROGRAM AREA	HOW IT SUPPORTS MEMBERS
Pooled programs	Workers' compensation and liability protection form the core shared-risk structure.
Group-purchased programs	Property, pollution, cyber, crime, identity fraud, and related programs expand the protection available to members.
Member services	Claims management, training, risk-management guidance, and shared tools help reduce loss frequency and severity.
Local flexibility	Participation reflects each city's exposures, operations, and budget priorities.



03 THE PROGRAM

Why cities work together

Pooling is a financial strategy—and a way to share knowledge that improves daily operations.

No city can eliminate risk. Every community faces the possibility of workplace injuries, liability claims, property losses, cyber incidents, crime, and unexpected events that can affect public services and budgets.

SCORE gives member cities a structure for confronting those risks together. Pooling spreads the impact of losses, while member participation keeps the program grounded in the realities of local government. The result is a practical balance between shared financial strength and local accountability.

Collaboration helps members

- Share risk while maintaining local control.
- Stabilize long-term insurance costs and improve budget predictability.
- Access specialized expertise that may be difficult to maintain individually.
- Invest in prevention, training, and practical tools before losses occur.
- Compare experience and solutions with peer cities facing similar challenges.
- Strengthen continuity of essential public services.

SCORE operates under the direction of its member cities. Member representatives provide policy direction, participate in program oversight, review financial performance, and help shape the services and resources that members receive.

Governance principles

- Decisions are made with the interests of all member cities considered.
- Financial information and program performance are reviewed regularly.
- Member needs guide the development of services and educational resources.
- Oversight is designed to support both accountability and timely action.

Executive Committee

The Executive Committee of SCORE is comprised of four officers and one member at large.

Member	Name	Position
TBD		President
City of Tulelake	Jenny Coelho	Vice President
City of Dunsmuir	Blake Michaelsen	Treasurer
City of Biggs	Anita Wilks	Secretary
City of Weed	Dustin Stambaugh	Member-at-large

04 ACCOUNTABILITY

Member-led governance

SCORE is governed by the cities that rely on it.

SCORE Member Cities and Board Members

Member	Board Director	Alternate
City of Biggs*	Anita Wilks	Nicolas Gauthier
City of Colfax*	Catrina Olson	Ron Walker
City of Dunsmuir*	Matt Cohrs	Blake Michaelsen
City of Etna*	TBD	Pam Eastlick
City of Isleton*	Jessica Bigby	Kurt Swanson
City of Live Oak*	TBD	Luis Cibrian
Town of Loomis*	Ted Williams	Carol Parker
City of Loyalton*	Kathy LeBlanc	Susan Mcilravy
City of Montague*	David Dunn	TBD
City of Mount Shasta	Lindsay Parker	Kim Fowler
City of Portola*	Ryan Bonk	Kristen Schiavone
City of Rio Dell	Kyle Knopp	TBD
City of Shasta Lake	Jason Peterson	Jessaca Lugo
City of Susanville*	TBD	Heidi Whitlock
City of Tulelake	Jenny Coelho	Anna Perez
City of Weed	Dustin Stambaugh	Sandy Duchi
City of Yreka*	John Elsnab	Cyndy Prohaska

THE SCORE ADVANTAGE Members contribute more than funding. They contribute experience, judgment, and a willingness to help one another solve the problems that come with serving the public.

05 PROTECTION

Protecting public resources

SCORE's protection is spread across the risks that can interrupt public service.

Participation snapshot

The SCORE program brings together pooled protection, group purchasing, and member resources. This structure allows cities to address core risks collectively while retaining flexibility for additional coverages that reflect local needs.

SCORE Members Participating in Each Program FY 26/27

	Self-Insured Programs		Group Purchase Insurance				Individual Purchase					Auto & Mobile Vehicle Damage Insurance		
MEMBER CITY	Liability	Work Comp	Property; Pollution; & Cyber (APIP) + Excess Cyber	Contractor's Equipment (APIP)	Alliant Deadly Weapons & Crisis Response Program (ADWRP)	ID Fraud	Crime Insurance (ACIP)	PRISM Pollution	ERMA (EPL)	AllOne Health Employee Assistance Program (EAP)	Special Events	Auto & Mobile Vehicle Damage (AMVP)	Auto Physical Damage (APIP)	Vehicle Valuation (APIP)
Deductible	$25,000 Banking Layer	$25,000 Banking Layer	$25,000 Banking Layer	$5,000* $10,000	$0	$0	$2,500 $5,000* $25,000**	$75,000	$25,000	$0	$0	$1,000 = X $2,000 = XX	$10,000* $25,000	Replacement Cost (RC) or Actual Cash Value (ACV)
Biggs	X	X	X	X	X	X	X	X	X	X	X		X	RC
Colfax	X	X	X	X	X	X	X	X	X	X	X	X	X	RC
Dunsmuir	X	X	X	X	X	X	X	X	X	X	X	X	X*	ACV
Etna	X	X	X		X	X				X	X	XX	None	None
Isleton	X		X	X*	X	X				X	X		X	RC
Live Oak	X	X	X	X	X	X	X	X	X	X	X		X*	ACV
Loomis	X	X	X		X	X	X	X	X	X	X	XX	X*	ACV
Loyalton	X	X	X	X	X	X	X	X		X	X	XX	X	RC
Montague	X	X	X	X	X	X	X	X			X		X	ACV
Mount Shasta	X	X	X		X	X	X*	X	X	X	X	XX	None	None
Portola	X	X	X	X	X	X	X*	X	X	X	X	X	X	RC
Rio Dell	X	X	X	X	X	X	X	X	X		X		X*	ACV
Shasta Lake	X	X	X	X	X	X	X	X	X	X	X		X*	ACV
Susanville	X	X	X	X	X	X	X*	X	X	X	X	X	X	RC
Tulelake	X	X	X	X	X	X		X	X	X	X	X	X	None
Weed	X	X	X	X	X	X	X**	X	X	X	X	XX	X*	ACV
Yreka	X	X	X	X	X	X	X	X	X	X	X	XX	X	RC

A COMPLETE APPROACH Coverage pays for eligible loss. Risk management, claims discipline, and member collaboration help reduce the likelihood and impact of that loss.

05 PROTECTION

Managing liability risk - Layered Protection

SCORE combines member accountability with shared financial strength. Each layer has a distinct role in protecting member resources.

HOW TO READ THIS STRUCTURE Members retain responsibility for routine claims in the banking layer; the shared layer distributes larger losses among participating cities; the excess layer provides protection above the shared program. *Annual funding includes all these components, including a Member's Banking Layer.* Dividends or assessments are declared annually to maintain sufficient Banking Layer funding.

Excess Layer	**Excess Protection** **Reinsurance - $40M** **CJPRMA Members - $7.5M** Protection above the shared program	**Excess Layer**
Shared Layer	**SCORE Members' Responsibility** **$750,000** Shared protection for losses above the banking layer	**Shared Layer**
Banking Layer	**Member's Own Claims** **$25,000** Routine claims retained by the member	**Banking Layer**

Coverage Highlights

The Liability Program covers losses Members become legally obligated to pay as damages due to:

- Bodily Injury,
- Property Damage,
- Personal Injury, and
- Public Officials' Errors or Omissions

Coverage is included for the Member and its commissions, agencies, districts, authorities, boards, or similar entities coming under the Member's direction or control, in addition to officials, employees, or volunteers while acting for or on behalf of the Member.

The Excess Layer is funded through the California Joint Powers Risk Management Authority (CJPRMA). CJPRMA members pool risk up to $7,500,000 and purchase excess reinsurance for total limits of $40,000,000, inclusive of SCORE's retained limit of $750,000 per occurrence. The JPA also provides training and excess claims management.

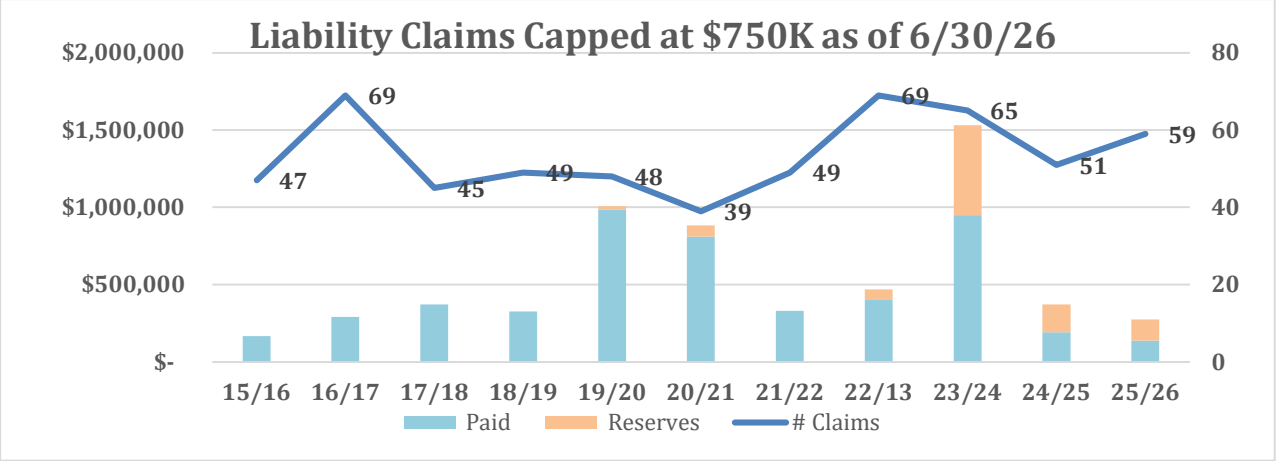
Managing liability risk

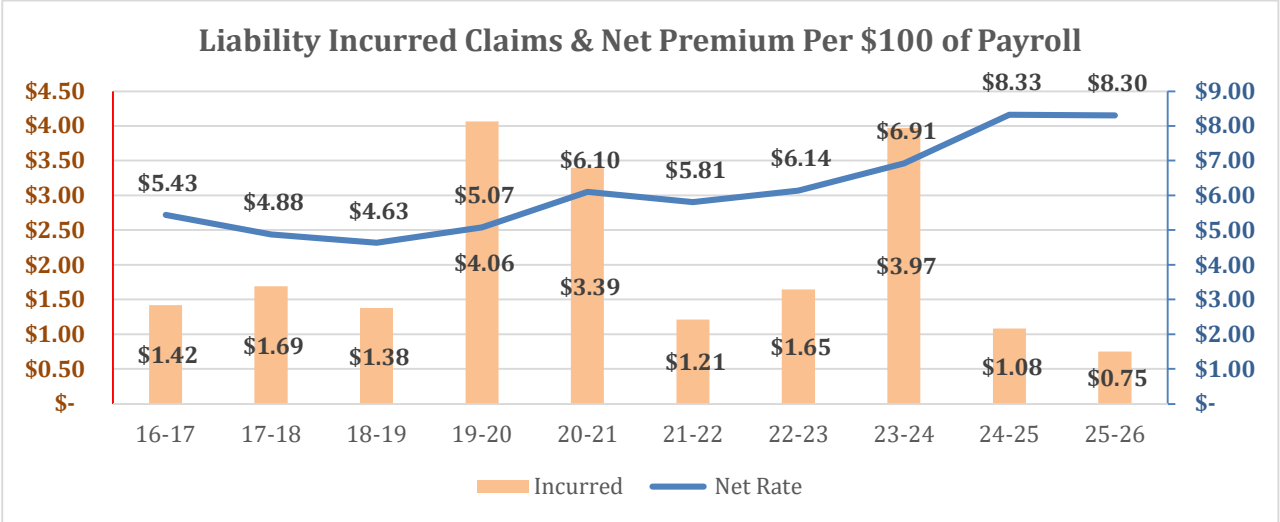
Preserving public resources requires attention before, during, and after a claim.

Employment Practices Liability (EPL) Coverage

SCORE members have chosen not to cover Employment Practice Liability (EPL) claims within their $750,000 limit of coverage, but EPL is part of the excess coverage provided by CJPRMA. **Those members who want EPL coverage within the $750,000 retention participate in the Employment Risk Management Authority (ERMA).**

In addition to coverage for EPL claims, ERMA offers a wide variety of training and risk management services, including litigation management and access to an attorney "hotline" for advice and counsel in addressing employment issues. *Members who are not in ERMA are strongly encouraged to join.*





LOOKING FORWARD Liability exposures will continue to evolve with litigation trends, public expectations, technology, and changing municipal operations. SCORE's value will continue to depend on disciplined claims management and practical prevention.

05 PROTECTION

Protecting Employees

A strong workers' compensation program supports recovery, continuity, and responsible cost management.

Workers' Compensation Program

Each layer has a distinct role in protecting member resources.

Excess Layer	**Excess Protection** **Reinsurance – Statutory Limit** **LAWCX Members - $5M** Protection above the shared program	Excess Layer
Shared Layer	**SCORE Members' Responsibility** **$250,000** Shared protection for losses above the banking layer	Shared Layer
Banking Layer	**Member's Own Claims** **$25,000** Routine claims retained by the member	Banking Layer

Members retain responsibility for routine claims in the banking layer; the shared layer distributes larger losses among participating cities; the excess layer provides protection above the shared program. Annual funding includes all these components, including a Member's Banking Layer. Dividends or assessments are declared annually to maintain sufficient Banking Layer funding.

Coverage Highlights

California Workers' Compensation laws require every employer to provide benefits to employees for injury and/or illness arising out of, or during, employment. Statutory benefits prescribed by law include:

- Medical Treatment
- Temporary Disability Payments
- Permanent Disability Compensation
- Rehabilitation
- Death Benefits

LAWCX
LOCAL AGENCY WORKERS' COMPENSATION EXCESS JPA

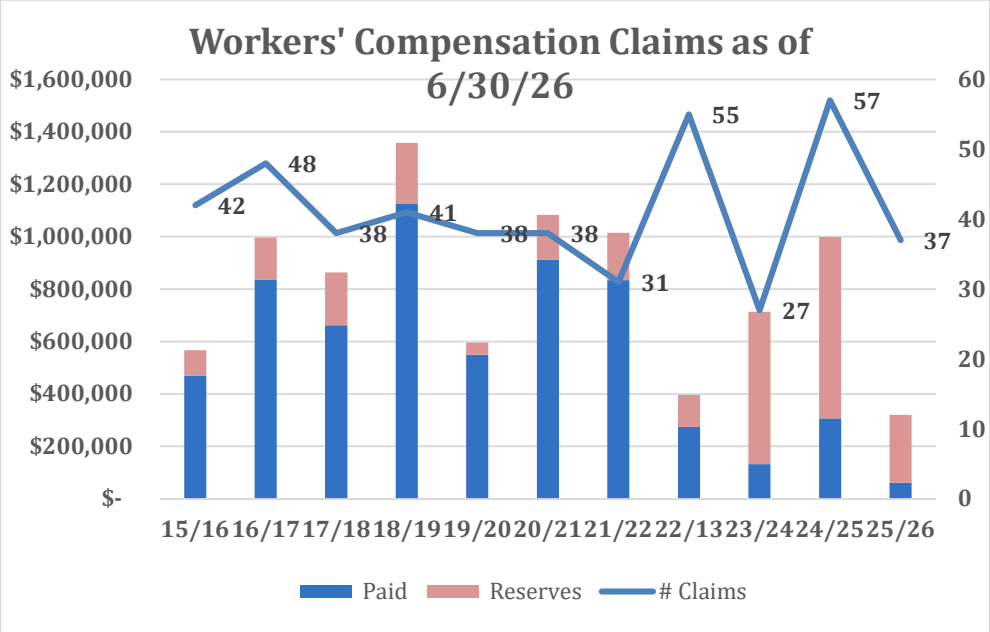
The excess layer is funded through the Local Agency Workers' Compensation Excess JPA, a group of ten primary pools and twenty one cities providing pooled coverage up to $5,000,000 and statutory limits through reinsurance and the group's own captive insurer. They also provide training and excess claims management.

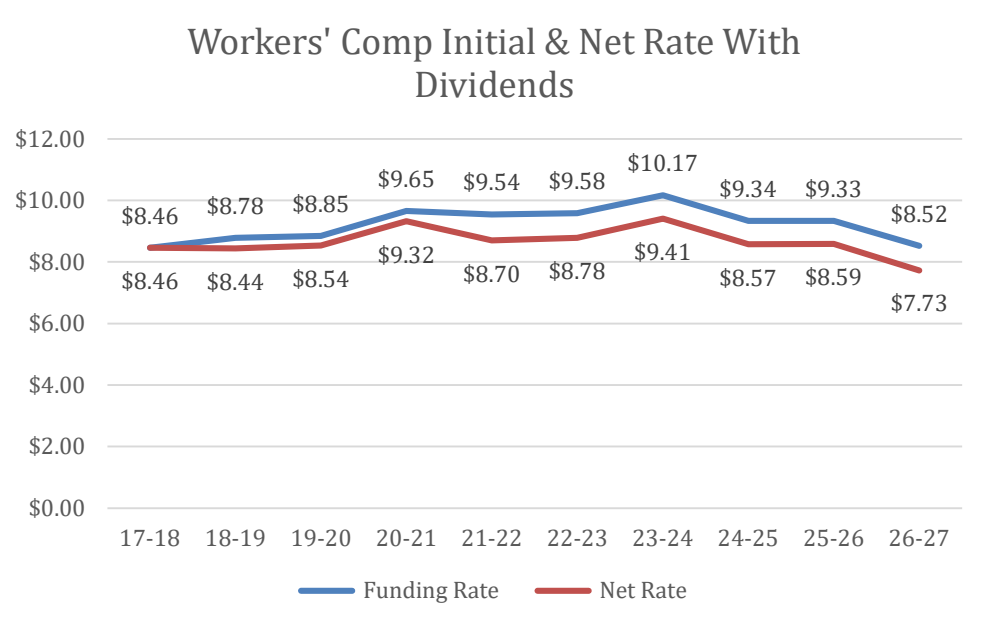
Protecting Employees

Employee injuries affect people first—and they also affect staffing, service delivery, morale, and municipal budgets. SCORE helps members manage workers' compensation through coordinated claims support, sound funding, and practical attention to prevention and return to work.

Member priorities

- Communicate early and consistently with injured employees.
- Support appropriate medical care and timely claims handling.
- Use transitional or modified duty when appropriate.
- Track recurring causes and target prevention resources.
- Maintain a respectful process that supports recovery and productive work.





A 40-YEAR COMMITMENT SCORE's workers' compensation program reflects the same long-term principle that has guided the organization since 1986: protect people, manage costs responsibly, and help member cities continue serving their communities.

05 PROTECTION

Safeguarding Public Assets

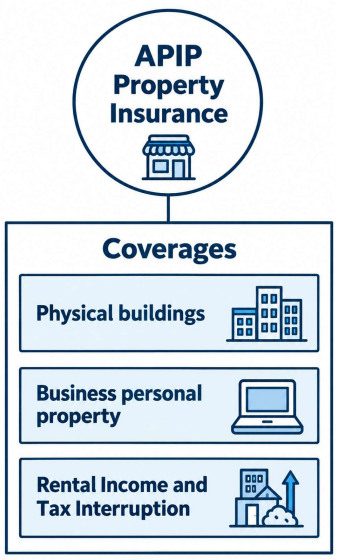
Buildings, infrastructure, vehicles, equipment, and financial resources support every community's daily work.

ASSET AREA	FOCUS
Property	Maintain accurate values, understand deductibles and limits, and prepare for catastrophe and severe-weather losses.
Vehicles and equipment	Protect the mobile assets used by public safety, public works, utilities, parks, and other departments.
Crime and fraud	Use controls, training, segregation of duties, and coverage to reduce the impact of financial crime.
Cyber and technology	Prepare for data compromise, system interruption, vendor exposure, and response obligations.
Pollution and specialized exposures	Recognize environmental and operational risks that may not fit within standard coverage.

Coverage Highlights

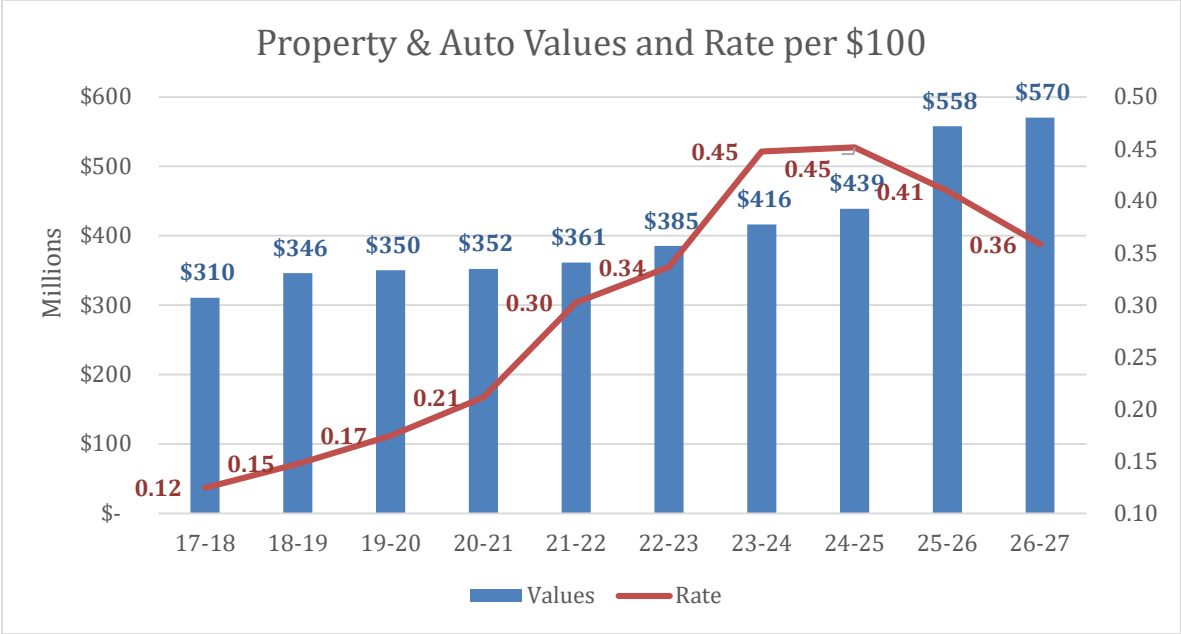
SCORE continues to offer coverage through the Alliant Property Insurance Program (APIP). This group purchase program provides the following coverages:

- Broad Replacement Cost coverage
- Rental Income and Tax Interruption
- Course of Construction (Builder's Risk)
- Increased Cost of Construction (Code Upgrade)
- Boiler & Machinery Coverage
- Auto Coverage with optional Replacement Cost Value (RCV)
- OPTIONAL Flood and Earthquake Coverage
- $25,000 deductible per claim
- *SCORE members fund a Banking Layer to reduce their deductible to $1,000 if they choose*



The APIP Property Program automatically includes coverage for Pollution Liability and Cyber Insurance.

Safeguarding Public Assets



POLLUTION LIABILITY

- Shared limit of $2M between all SCORE members
- Pollution Conditions or Indoor Environmental Conditions Coverage: First-party and third-party coverage for claims arising out of a pollution condition on, at, under or migrating from a covered location, or an indoor environmental condition at a covered location.
- Transportation Coverage: First–party and third-party coverage for claims arising out of a pollution condition resulting from transportation.
- Non-Owned Disposal Site Coverage: Third-party coverage for claims arising out of a pollution condition on, at, under or migrating from a non-owned disposal site.
- Coverage for catastrophe management costs and emergency response costs (first-party remediation costs incurred within seven (7) days following the discovery of a pollution condition) included, provided that the costs are reported to the insurer within fourteen (14) days.

CYBER INSURANCE

SCORE members have invested in cyber security controls to qualify for purchase of cyber coverage excess of APIP limits for FY 26/27, with an *additional limit up to $2 million and $5 million aggregate*. Coverage includes:

- Breach Response Costs up to $2M if Beazley Vendor Services are used.
- Cyber Extortion Loss - $750,000 + $750,000 excess limit
- Business Interruption, Security Breach - $750,000 + $750,000
- Hardware Replacement - $200,000 + $200,000
- eCRIME Fraud Coverages - $100,000 + $100,000
- Data Recovery Loss - $750,000 + $750,000

PROTECTING VEHICLES AND EQUIPMENT

Municipal vehicles and specialized equipment are essential to providing police, fire, public works, parks, utilities, and other public services.

The **Alliant Mobile Vehicle Program (AMVP)** complements the Property Program by providing physical damage protection designed specifically for municipal vehicles and mobile equipment. The program offers ***replacement cost protection for new vehicles for up to three years***, *flexible deductible options, and coverage tailored to specialized equipment* that may not fit traditional property insurance programs.

Members who want to maintain replacement cost on older vehicles have that option with APIP. Together, the Property Program and AMVP provide flexibility to help participating cities protect the assets employees rely on every day to serve their communities.

PROTECTING PUBLIC FUNDS

Protecting public assets also means protecting the financial resources entrusted to local government.

The **Alliant Crime Insurance Program (ACIP)** helps participating cities respond to employee theft, computer fraud, funds transfer fraud, forgery, robbery, and other financial crimes that continue to evolve alongside changes in technology.

Coverage Highlights

Most members purchase a $1M limit though two members have chosen a $5M limit. The ACIP Coverage contains the following:

- Employee Theft
- Robbery or Safe Burglary
- Computer Fraud
- Faithful Performance of Duty
- Funds Transfer Fraud
- Investigative Expenses – Sublimit of $75,000
- Forgery or Alteration including Credit, Debit or Charge Card Forgery
- Deletes Treasurer/Tax Collector and Bonded Employees exclusions

SCORE encourages members to complement this protection with strong internal controls, employee education, and regular review of financial procedures to reduce the risk of fraud.

As crime incidents are increasing in frequency, and more commonly through computer fraud, members could benefit from the added security a higher limit of insurance affords. Members who do not purchase Crime Coverage or would like higher limits should contact the Program Administration for assistance.



Biggs Community Park

06 MEMBER VALUE

Supporting Member Success

The program's daily value is measured by how well members can use it.

SCORE's member services are intended to be practical, accessible, and relevant to smaller-city operations. Insurance protection is the foundation; the member experience is strengthened by the advice, resources, and relationships that help cities prevent losses and respond effectively.

MEMBER-FOCUSED STANDARD Every service should answer a practical question: does this help a member prevent a loss, respond to a problem, make a better decision, or deliver public service more confidently?

Member services in practice

SCORE's member services are delivered through training, consultation, claims support, shared resources, and practical collaboration among cities. The goal is not activity for its own sake; the goal is better decisions and fewer or less severe losses.

Program Administration

Alliant Insurance Services provides overall program administration, including meeting agendas, underwriting, and management of vendor services. In addition, Alliant provides consultation and advice regarding:

- Insurance requirements in contracts
- Certificates of insurance and endorsements
- Safety Grant applications
- Best Practices for Municipal Risk Management

Claims Management

Intercare provides claims management for the Workers' Compensation Program. The Intercare claims examiner is responsible for evaluating an employee's injury claim to determine eligibility for benefits. **The examiner works closely with the member, employee, and medical providers** to return the employee to health and back to work as soon as possible, including offering modified duty as available. Intercare reviews medical bills and treatment requests based on State guidelines and **SCORE's custom Utilization Review (UR) criteria**, aimed at speeding up the process of approving needed treatment.

George Hills and Company provides claims management for the Liability Program. The Liability claims examiner is responsible for advising the member on the merits of each claim and the appropriate action to be taken, as well as providing for necessary investigation of claims and oversight of legal defense. George Hills manages litigated claims based on **SCORE's Litigation Management Guidelines** using a group of select attorneys chosen for their skill in public entity defense of liability claims. George Hills was chosen in part to have a local presence to respond to the scene of a claim as needed, particularly property damage or dangerous condition claims.

06 MEMBER VALUE

Supporting Member Success

Risk Management

SCORE hired DKF Solutions in 2014 as their Risk Control Services provider to perform a Hazard and Risk Assessment for each member and recommend policies, procedures, and training to address their individual needs. As a result, **members are receiving more direct assistance in managing their operations** in ways that reduce the frequency and severity of claims.



Consulting by DKF Services includes:

- **Hotline Services** – call with any safety question
- Program/Policy Development
- **On-site Training**
- New for FY 26/27 is the **Sewer O&M Academy** (SOMA), a monthly series of trainings replacing the annual Sewer Summit conference.

VECTOR Solutions & My Safety Officer

SCORE members have access to two separate, comprehensive online training platforms for ensure compliance with OSHA, fire safety training, and ethics requirements. **Vector Solutions offers an online based training platform** members can access remotely while **Training Link** provides safety training and learning management for public works, water, and wastewater utilities

Lexipol & The Briefing Room

SCORE law enforcement agencies are provided Lexipol policy and training services. Lexipol provides comprehensive, defensible public safety policy content and integrated policy training, including Daily Training Bulletins (DTB) that bring the manual into practice through real-life, scenario-based training exercises emphasizing high-risk, low frequency events. New for FY 25/26 is The Briefing Room, providing concise roll-call training videos and discussion guides for supervisors on a mobile app officers can access while in the field.

Sidewalk Risk Management

SCORE has contracted with **Precision Concrete** to provide economical and efficient sidewalk inspection and repair at a discount for members. This service, along with support for SCORE's best practices in sidewalk risk management, makes sidewalks safer and reduces claims. They also provide inspection services for streets, signs, utility boxes and other potential hazardous conditions.

Conference Attendance

SCORE encourages sponsorship of members for attendance at the Annual PARMA, CAJPA, PRIMA or other Risk Management Conferences. **Annually members are allotted $2,000 in conference training funds** to be used towards risk management related training and/or attendance to annual CAJPA, PARMA, CalPELRA, or other Risk Management Conferences. Attendance at Risk Management Conferences helps educate members on claim reduction strategies and other cost controlling mechanisms.

06 MEMBER VALUE

Supporting Member Success

Employee Assistance Program (EAP)

Fifteen SCORE members participate in the ACI Employee Assistance Program (EAP), designed to assist City employees in identifying and resolving personal concerns, including health, marital, family, financial, alcohol, drug, legal, emotional, stress, or other personal issues that may affect job performance. ***All One's program includes employees and ALL their family members – whether they live in the home***.

The program features a benefit package which includes:

- Counseling and training
- Critical Incident Stress Debriefing (CISD)
- Childcare and eldercare resources
- Legal and financial consultation

Seminars and Training Sessions

Selection of topics determined annually by the Board and Members, including:

- Workers' Compensation topics offered through LAWCX, including job analysis, interactive process training, and back to work programs.
- **Regional Workshops**: SCORE conducts regional workshops on pertinent safety topics. Topics for 2019 consisted of OET Traffic Control/Flagger Training, Fall Protection Competent Person, How to Audit Your SSMP to SWRCB Standards, as well as New Employee Orientations: A Standardized Solution for HR, Safety and Job Skills.
- **Employment Practices Liability: training provided through ERMA** on a wide variety of employment topics, including annual legal updates, supervision, and hiring practices.

Alliant Connect

AlliantConnect is a web-based portal that provides a secure way for SCORE members to access coverage information online as well as the **JPA governing documents, agendas, and other important documents**. AlliantConnect offers members access to the documents on the go via a **mobile app**. The mobile app version provides the same 24/7 access to the documents and coverage information through a secure platform.

Website

SCORE website resources, including a Risk Management tab where members can access Risk Management information, including recommended policies, procedures, and best practices. Please take a moment to visit our website at www.scorejpa.org.





07 STEWARDSHIP

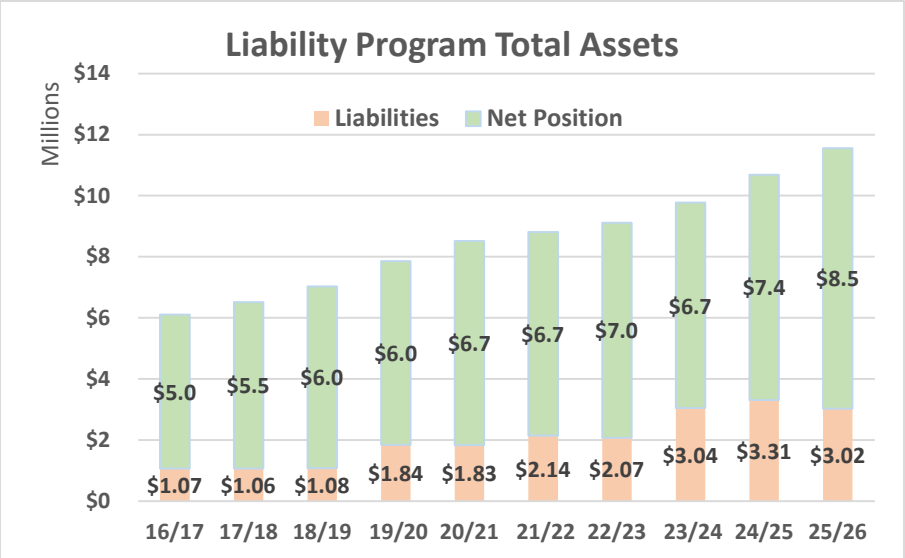
Financial stewardship

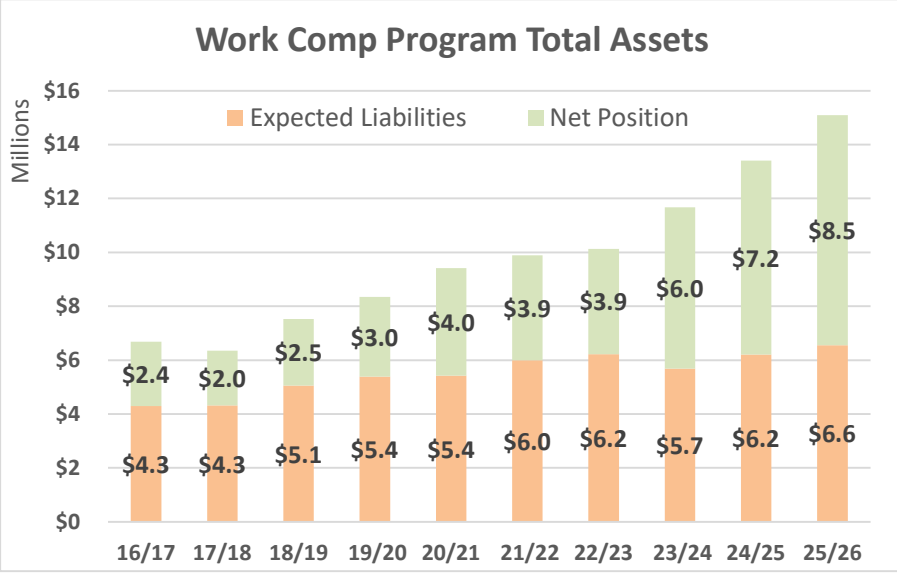
Financial strength gives members confidence that protection will be there when it is needed.

SCORE's financial stewardship is central to its mission. Careful funding, claims oversight, investment management, and transparent reporting help the program remain reliable across changing loss and market conditions.

What financial discipline supports

- Stable and predictable member funding.
- Adequate resources for reported and expected claims.
- Responsible response to changing insurance and reinsurance conditions.
- The ability to invest in prevention, training, and member services.
- Clear information for Board oversight and member decision-making.





FINANCIAL FOUNDATION SCORE's financial position supports reliable claims payment, responsible program management, and the long-term confidence of participating cities.

COMBINING STATEMENT OF NET POSITION AS 0F JUNE 30, 2026

ASSETS	Liability	Workers' Compensation	Other Programs	Total
Current Assets				
Cash & Equivalents	4,631,413	5,913,076	433,803	10,978,292
Investments	316,930	418,967	31,507	767,404
Interest Receivable	71,938	95,099	7,152	174,189
Claim Recovery Receivable	-	26,143	-	26,143
Prepaid Expenses	5,926	5,350	7,837	19,113
Total Current Assets	5,026,207	6,458,635	480,299	11,965,141
Noncurrent Assets				
Investments	6,532,491	8,635,669	649,428	15,817,588
Total Noncurrent Assets	6,532,491	8,635,669	649,428	15,817,588
Total Assets	11,558,698	15,094,304	1,129,727	27,782,729
LIABILITIES				
Current Liabilities				
Accounts Payable	91,962	104,921	29,601	226,484
Deferred Revenue	-	68,201	-	68,201
CJPRMA Payable	300,000	-	-	300,000
Claims Reserves	850,344	1,058,155	-	1,908,499
Total Current Liabilities	1,242,306	1,231,277	29,601	2,503,184
Noncurrent Liabilities				
LAWCX	-	25,921	-	25,921
Unpaid Claims and Claims Adjustments	1,779,942	5,298,973	-	7,078,915
Total Noncurrent Liabilities	1,779,942	5,324,894	-	7,104,836
Total Liabilities	3,022,248	6,556,171	29,601	9,608,020
NET POSITION	8,536,450	8,538,133	1,100,126	18,174,709

Financial Highlights

Recent financial results

TOTAL ASSETS

$27.8M

Increased $2.4M (9.4%)

Strong financial resources support member protection.

TOTAL LIABILITIES

$9.6M

Increased $83,092 (<1%)

Liabilities remained stable relative to total assets.

NET POSITION

$18.2M

Increased $2.3M (14.5%)

A stronger position supports long-term stability.

PROGRAM STRENGTH

> $8.5M

each in net position

Liability and Workers' Compensation

COMBINING STATEMENT OF REVENUES, EXPENSES, & CHANGES IN NET POSITION FOR FY ENDING JUNE 30, 2026

REVENUES:	Liability	Workers' Compensation	Other Programs	Total
Operating				
Member Contributions	3,019,433	3,344,238	2,655,899	9,019,570
Member Assessments	-	1,756	-	1,756
Other Income	4,336	-	3,283	7,619
Total Revenues	3,023,769	3,345,994	2,659,182	9,028,945
EXPENSES:				
Operating				
Claims Expense	633,870	997,990	59,139	1,690,999
Excess Insurance	1,142,761	729,107	2,506,616	4,378,484
General and Administrative	294,226	286,059	24,508	604,793
Program Administration	149,436	143,209	18,679	311,324
Claims Administration	101,348	97,125	12,668	211,141
Member Dividends	4,598	277,695	-	282,293
Total operating expenses	2,326,239	2,531,185	2,621,610	7,479,034
Operating Income (Loss)	697,530	814,809	37,572	1,549,911
Nonoperating Income (Loss)				
Investment Income	417,278	399,890	52,160	869,328
Investment Gain (Loss)	(58,291)	(55,863)	(7,286)	(121,440)
Total Nonoperating Income (Loss)	358,987	344,027	44,874	747,888
Change in Net Position	1,056,517	1,158,836	82,446	2,297,799
Beginning Net Position	7,479,933	7,379,297	1,017,680	15,876,910
Ending Net Position	8,536,450	8,538,133	1,100,126	18,174,709

Financial Results

Revenue, expense, and investment performance

TOTAL REVENUES

$9.03M

Increased $439,762 (5.1%)

Total revenues reached $9M.

TOTAL EXPENSES

$7.48M

Increased $84,487 (1.1%)

Total expenses remained controlled.

INVESTMENT INCOME

$747,888

Decreased $460,920 (-38%)

Income slowed and market losses returned.

PROGRAM NET POSITION

>$1M Increase

each in net position

Liability and Workers' Compensation

08 NEXT CHAPTER

Looking ahead together

The next year will require the same collaboration that built SCORE.

California's smaller cities will continue to navigate a changing risk environment. Technology, climate and catastrophe exposure, inflation, workforce pressures, litigation, aging infrastructure, and financial crime all have the potential to affect public services and municipal budgets.

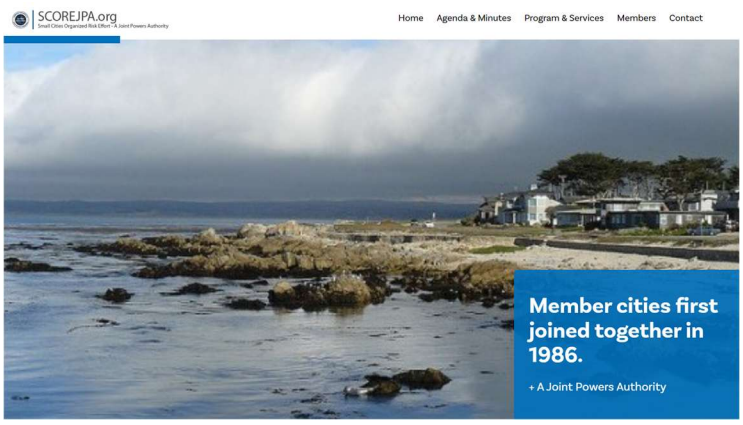
Priority areas for continued attention

RISK / OPPORTUNITY	SCORE RESPONSE
Financial resilience	Maintain disciplined funding, monitor claims trends, and communicate clearly about program performance.
Property and catastrophe exposure	Support accurate valuations, preparedness, mitigation, and informed coverage decisions.
Workforce and employee safety	Expand prevention, training, return-to-work, and employee-support practices.
Technology and cyber risk	Promote practical controls, awareness, response planning, and vendor-risk review.
Member capacity	Continue sharing tools, expertise, and solutions that recognize the realities of smaller agencies.

THE WORK AHEAD SCORE's future will be shaped by the same habits that have supported its first 40 years: sound stewardship, active participation, practical service, and cities willing to learn from one another.

A 40-year legacy—and the next chapter

SCORE's 40th anniversary is an opportunity to recognize the cities and leaders who built a durable model of shared protection while remaining focused on the risks and opportunities ahead.





Fall Trees - David Kovalenko

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