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City of Mt. Shasta

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City of Biggs

Treasurer
Mr. Blake Michaelson
City of Dunsmuir

SMALL CITIES ORGANIZED RISK EFFORT STRATEGIC PLANNING

- | | |
|---|----------------|
| 1 | Attached |
| 2 | Hand Out |
| 3 | Separate Cover |
| 4 | Verbal |

Location: Palisades Tahoe
1960 Olympic Valley
Olympic Valley, CA 96146
Date: Thursday, October 22, 2026
Time: Breakfast available at 8:00 am
Morning Training to begin at 8:30 am
Strategic Planning to begin at 9:00 am

PAGE

MORNING TRAINING

Time Certain

8:30 am –

9:00 am

SCORE Orientation for New Members

I 2

The Program Administrators will provide an orientation for new members and answer member questions about SCORE programs and services.

STRATEGIC PLANNING

PAGE

A. CALL TO ORDER – 9:00 am

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

E. OPENING COMMENTS

1. President's Welcome

I 4

The Board will receive an update on items pertaining to SCORE.

F. STRATEGIC PLANNING

Pg. 3

1. Strategic Planning Objectives Update

I 1

The latest revisions to SCORE's Strategic Planning Objectives and survey responses will be reviewed for feedback and direction.

G. STRATEGIC PLANNING – LOOKING AHEAD

Pg. 23

1. Risk Finance and Risk Retention

I 1

a. CJPRMA Status

b. What is our Assessment Payment Strategy?

c. Is now the time to increase our Self-Insured Retention?

d. Lower Rates or Surplus Funding

10:30-10:45am	Break		
Pg. 24	2. Define SCORE’s Communications Strategy a. Creating a Community b. Disseminating information to stakeholders c. Onboarding d. Training opportunities e. Frequency and Targets	I	1
12:00 Lunch Pg. 25	LUNCH PRESENTATION – STATE OF THE MARKET	I	4
Pg. 26	3. Wildfire Risk a. What are the coverage options? Parametric? Tax Interruption? b. How can we manage the risk?	I	1
Pg. 27	4. Exploring Shared Services a. Grant Writing b. Staffing c. Risk Management d. Risk Control	I	1
2:30 pm	Break (with snacks)		
Pg. 28	5. Prioritizing Goals & Objectives	I	2
Pg. 29	6. Wrap-Up <i>Members will provide feedback and direction regarding the day’s discussions and preview the items for tomorrow’s agenda.</i>	A	1
	Dinner at Tremigo at 6pm		

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STRATEGIC PLANNING OBJECTIVES UPDATE

INFORMATION ITEM

ISSUE: Please see attached the latest update to SCORE's Strategic Goals and Action Plan.

The goals initially established in 2021 have largely been completed, with a few like the Liability Program review ongoing and with new challenges related to assessments and surcharges forcing SCORE to be more conservative while also taking on more risk.

The Property Banking Layer has been a success, with review of a Dividend and Assessment Plan (DAP) for that fund a discussion topic.

Members have focused on cyber liability to strengthen their controls and purchase excess coverage.

Member engagement is ongoing and a topic for discussion given turnover and the municipal-wide exposures SCORE covers.

Wildfire mitigation has not had much activity the last few years but remains an important exposure, with options for risk control and financing to be reviewed.

Also attached are the results of the recent strategic planning survey, discussed at the last Board meeting to assist in preparing the upcoming agenda. A number of topics relate to current objectives, and a number relate to topics to be discussed over the course of the next few agenda items.

RECOMMENDATION: Review and provide feedback regarding past and future strategic planning objectives.

FISCAL IMPACT: None expected – information only.

BACKGROUND: SCORE holds a strategic planning meeting at least every three years, in October, alternating with training sessions in addition to a business meeting.

ATTACHMENTS:

1. Strategic Planning Objectives as of October 14, 2026
2. Strategic Planning Survey Results, August 2026

SCORE STRATEGIC GOALS & ACTION PLAN

Goals Drafted: 10/28/2021- 10/29/2021 BOD Long Range Planning meeting; Updates ongoing

Updated: 10/14/26

MISSION STATEMENT

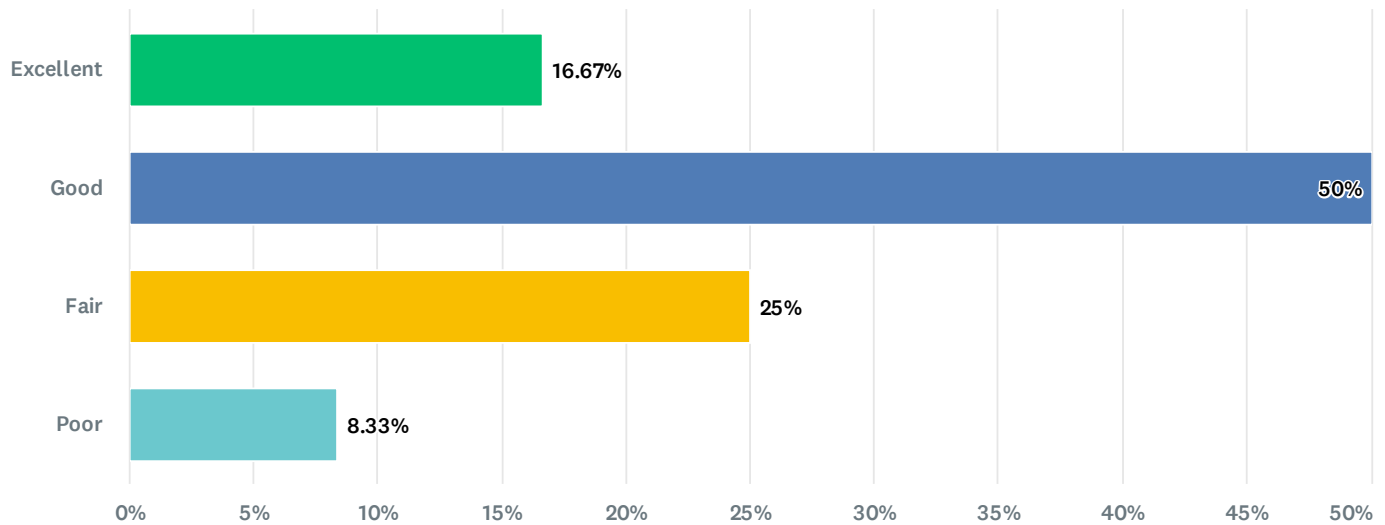
Small Cities Organized Risk Effort (SCORE) is an association of small rural cities joined together in 1986 to protect member resources by stabilizing costs in a reliable, economical and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS
LRP-1				
Property Program: Objective - Review the Property Program structure	1. Conduct study of estimated premiums at various self-insured retentions (SIRs) to bring stability to program	Alliant/Bickmore	Initial Study Completed	Updated for 26/27 on BOD 3.27.26
	<i>Notes: Consider Increasing Deductible?</i>			
	2. Analyze banking layer options for members	Alliant	Completed initially - updated estimate completed 2026.	Started Banking Layer 7/1/22, Actuary Update 3.13.26
	<i>Notes: include in the DAP process? Own criteria?</i>			
	3. Review options for Auto Physical Damage Program	Alliant/Board	Presentation at 1/24/25 BOD	Completed - review again for FY 27/28 renewals
	<i>Notes: check values and compare options including AMVP as deductible buy-down for high-value vehicles</i>			
LRP-2				
Liability Program - Flattening the curve of increasing premiums and risk	1. Review options for increasing SIR from \$750K and \$1M	Alliant/Bickmore	Ongoing	Review begins in March
	<i>Note: increasing to \$1M will avoid surcharge. Will present draft budget options at March BOD meetings</i>			
	2. Analyze risk for loss leaders and trends	George Hills/Alliant	Ongoing	Will prep for next meeting
	<i>Note: Look at risk from the pool level as well as individual member level</i>			
	3. Address the risks of police liability and dangerous condition claims	Alliant/Members	Ongoing training and RM Budget	New Briefing Room Training App
	4. Funding EPL and other claims withing the Banking Layer	Alliant/Bickmore	1-Jul-26	Option presented at 3.27.26 BOD and approved for EPL.
<i>Notes: Facing assessment of</i>				

GOAL	ACTION/TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS
LRP-3				
Cyber Program - Objective: Analyze purchasing excess insurance	1. Alliant to send members application early	Alliant	BOD 3/25	Update at 10/30/25 BOD
	<i>Note: Solicit feedback from members</i>			
	2. Create more robust risk control program	Alliant/DKF Solutions	Started October 2021	Ongoing
	<i>Note: Risk control efforts to include multi factor authentication, redundant systems, phishing simulation training and more</i>			
	3. Analyze options available from excess insurers	Alliant	BOD 6/24/24 & 2025 &2026	One member initially, all members purchased excess for FY 26/27.
	<i>Note: Members will need to complete applications and have controls in place</i>			
LRP-4				
Member Engagement and Education	1. Create Board Member Training Materials	Alliant/BOD	Presented in 2022 and ongoing each year	Present topic at each BOD meeting
	<i>Note: The materials will include education on Board member responsibilities, Program details, and the Budget/Funding process</i>			
	2. Continue plan for staff visits	Alliant/DKF/Board	Ongoing - offer each year	Completed recent road trip
	<i>Note: Staff member visits are valued by members and creating a plan will ensure visits are done on a timely basis</i>			
LRP-5				
Wildfire Risk Management Mitigation	1. Conduct wildfire risk scores for key member locations	Alliant	Reviewed at 10/28 BOD	Completed
	<i>Additional locations may be assessed based on exposure</i>			
	2. Contract with IEC to obtain Wildfire Risk Assessments for 4 SCORE Members (Colfax, Dunsmuir, Portola and Shasta Lake)	Alliant/BOD	BOD 3/25/22	Completed
	<i>Note: Once the first 4 reports are received the Board will review the results to see how the assessments can be applied to SCORE members as a whole.</i>			
	3. Create a plan for after IEC Assessments	Alliant/BOD	BOD 6/24/22	Provided resources for mitigation.
	<i>Note: SCORE Board will make a decision if further reports are needed for additional members.</i>			

Q1 12 responses

How would you rate your current staff's understanding of the unique value, coverage advantages, and financial benefits SCORE provides compared to the commercial market?



Answer Choices	Percentage	Responses
● Excellent	16.67%	2
● Good	50.00%	6
● Fair	25.00%	3
● Poor	8.33%	1
Total		12

Basic statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	4.00	2.00	2.25	0.83

Q2 What specific resources or onboarding materials would most effectively help you educate new city leaders and council members about their role and ownership in the JPA?

Answered: 10 Skipped: 2

#	RESPONSES	DATE
1	A dedicated training on Score and its uses/role when new council members are elected would be great	8/11/2026 3:41 PM
2	A concise JPA Welcome Letter or pamphlet that describes how the City is not simply a customer of the JPA, but an owner/member with governance, financial, and risk-management responsibilities. Then follow up with a future training.	8/11/2026 1:00 PM
3	Something in "real people" language that explains SCORE - how a JPA is different and more effective for small towns. a list of the biggest risks to a small town and ways to mitigate.	8/11/2026 10:04 AM
4	Training guide or book that is broken into sections on important highlights to cover specific to what the City's coverages are, as well as what the pools responsibilities are to the City. Basically a 101 guide for dummies that can be covered by the City's Risk Manager (Catrina Olson) or City Manager (Ron Walker)	8/5/2026 8:02 AM
5	the annual report is great	8/4/2026 6:23 PM
6	Something that summarizes SCORE's structure (member cities and administrative support) and a basic explainer on how SCORE handles claims.	8/4/2026 4:54 PM
7	Perhaps a once a year high level overview with the City Council would help drive understanding and benefits to participation	8/4/2026 4:45 PM
8	Brown Act Training, Ethics Training , policy and procedures/onboarding tools for newly elected officials	7/31/2026 9:35 AM
9	As is, is currently working great	7/28/2026 1:44 PM
10	SCORE Welcome packet that outlines SCORE's structure and benefits	7/27/2026 12:35 PM

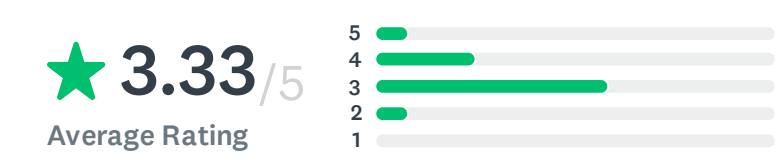
Q3 What is the greatest risk to your city's continuity of participation in the JPA when key personnel (e.g., City Manager, Finance Director) retire or transition out?

Answered: 8 Skipped: 4

#	RESPONSES	DATE
1	Not having a proper transition period/handoff between these roles	8/11/2026 3:41 PM
2	The greatest risk is loss of institutional knowledge and continuity of engagement. When key personnel retire or transition out, the incoming City Manager, Finance Director, or other leadership may not fully understand the City's history with the JPA, the value of membership, or the City's role as an owner rather than simply an insured participant.	8/11/2026 1:00 PM
3	Having a replacement that does not understand the risks to a small town AND not understanding the purpose, process or benefit of the JPA - also, not having an active alternate member on the board to steer the ship while in transition.	8/11/2026 10:04 AM
4	That there is minimal backup risk management coverage to pass the information on to, we have very few staff.	8/5/2026 8:02 AM
5	someone that is not as good as Marcus	8/4/2026 6:23 PM
6	Getting the new person up to speed on what SCORE does and the value it provides to member cities.	8/4/2026 4:54 PM
7	City Manager	7/28/2026 1:44 PM
8	Getting new staff up to speed RE: SCORE	7/27/2026 12:35 PM

Q4 12 responses

To optimize long-term financial strength and premium stability, how open is your city to SCORE taking on more retained risk?



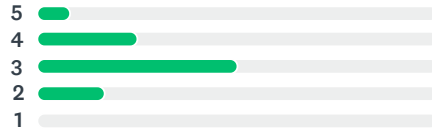
Rating	Percentage	Responses
1 - Not open at all	0%	0
2 / 5	8.33%	1
3 / 5	58.33%	7
4 / 5	25.00%	3
5 - Very open	8.33%	1
Average 3.33		12

Basic statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
2.00	5.00	3.00	3.33	0.75

Q5 12 responses

Would you support an increase in the pool's Self-Insured Retention (SIR) levels if data proves it lowers member premiums?

★ **3.25** / 5
Average Rating



Rating	Percentage	Responses
1 - Not at all	0%	0
2 / 5	16.67%	2
3 / 5	50.00%	6
4 / 5	25.00%	3
5 - 100% Yes	8.33%	1
Average	3.25	12

Basic statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
2.00	5.00	3.00	3.25	0.83

Q6 What are your primary financial concerns regarding the JPA's current funding levels, dividend policies, or assessment structures?

Answered: 7 Skipped: 5

#	RESPONSES	DATE
1	Financial concerns would be to maintain long-term financial stability, rate stability, affordability and minimizing the potential for unexpected rate increases for member agencies	8/11/2026 1:00 PM
2	not sure	8/11/2026 10:04 AM
3	Compared to other pools with other City's I think a couple of the funding levels are boarder line low.	8/5/2026 8:02 AM
4	not being conservative	8/4/2026 6:23 PM
5	None at this time.	8/4/2026 4:54 PM
6	Are there payment plans available for agencies who are in a bind or experience sudden financial strains?	7/31/2026 9:35 AM
7	So far no major concerns, just the financial commitment growth the JPA is trending.	7/28/2026 1:44 PM

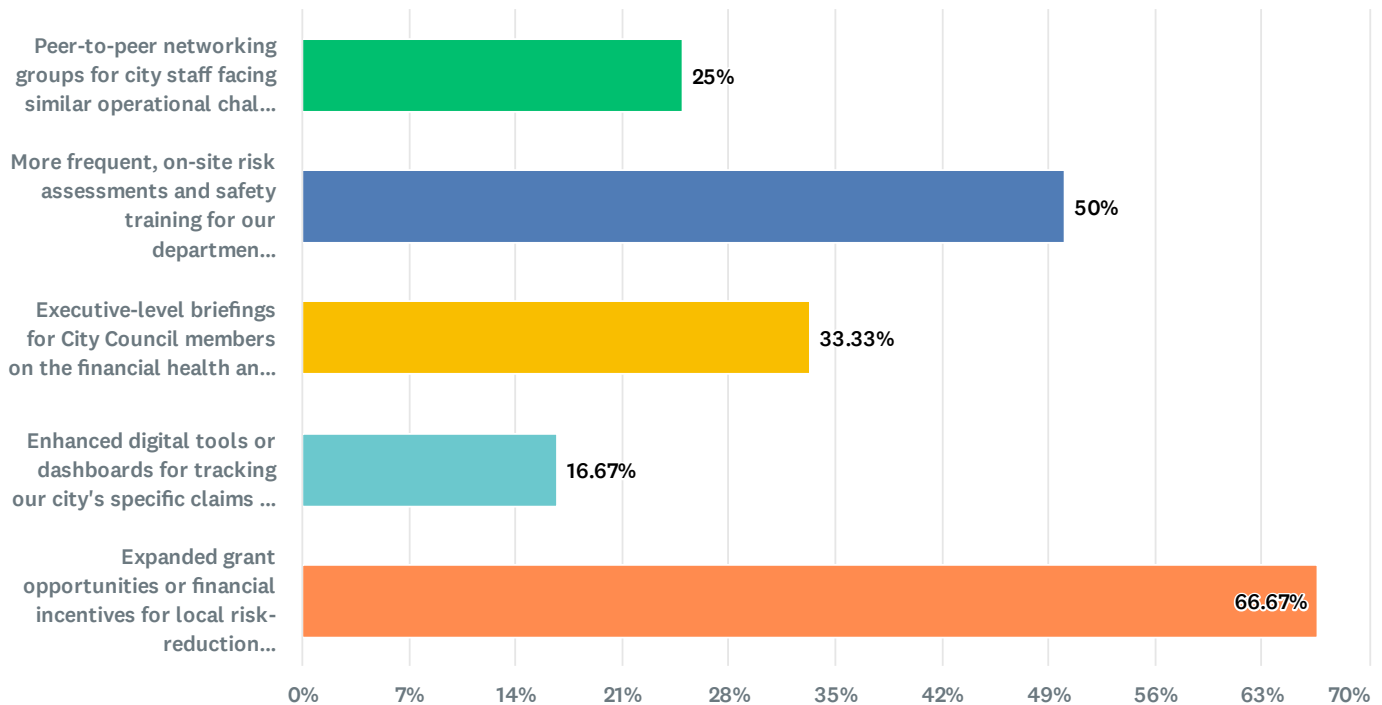
Q7 What specific factor adds the most value to your city's membership, making you highly likely to renew your membership?

Answered: 7 Skipped: 5

#	RESPONSES	DATE
1	The value is the combination of stable, cost-effective coverage and access to specialized risk-management expertise tailored to public agencies.	8/11/2026 1:00 PM
2	group pool risk management. The structure of the JPA provides effective protection at a cost that is manageable	8/11/2026 10:04 AM
3	JPA management availability. I think communication is very crucial between a pool and City but I feel there are too many emails. There are members of staff on some of our emails that shouldn't be on the emails.	8/5/2026 8:02 AM
4	financial stability	8/4/2026 6:23 PM
5	Knowledge and experience in an area that most us do not have the staff to deal with.	8/4/2026 4:54 PM
6	Insurance claims around vehicle and staff injuries. As well as the networking with other small cities experiencing challenges with limited staffing, multiple roles and turnover.	7/31/2026 9:35 AM
7	Meeting the needs of the city with a price-point that is affordable.	7/28/2026 1:44 PM

Q8 12 responses

**What additional benefit or engagement opportunity would most effectively strengthen your city's long-term commitment and partnership with the JPA?
(Select the two most valuable)**



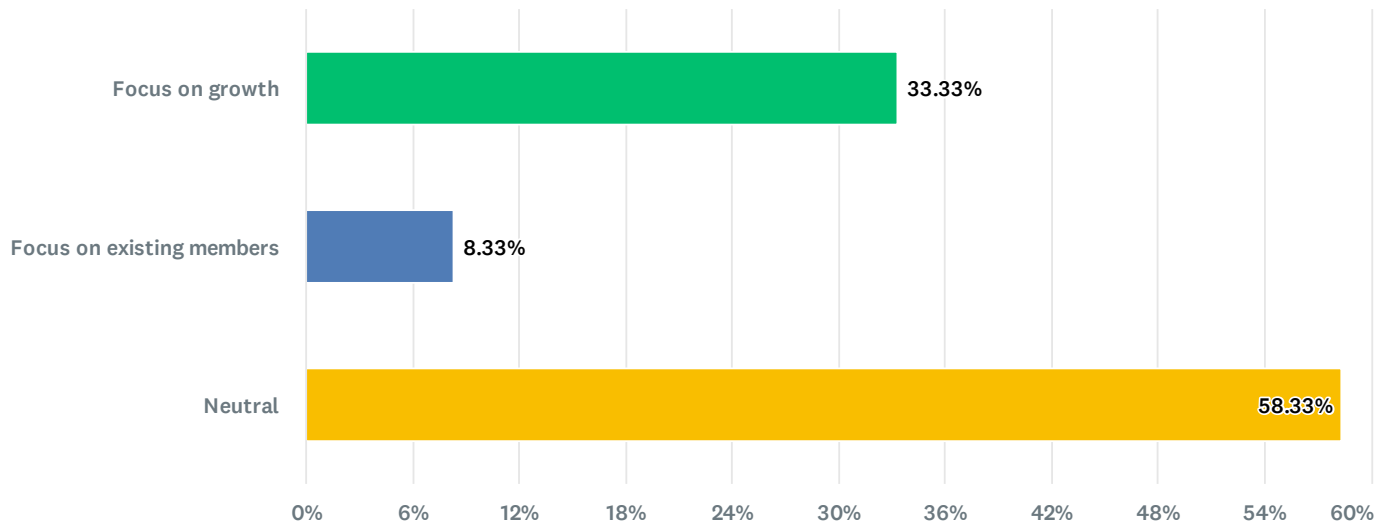
Answer Choices	Percentage	Responses
Peer-to-peer networking groups for city staff facing similar operational challenges.	25.00%	3
More frequent, on-site risk assessments and safety training for our department heads.	50.00%	6
Executive-level briefings for City Council members on the financial health and return on investment of the JPA.	33.33%	4
Enhanced digital tools or dashboards for tracking our city's specific claims data and trends.	16.67%	2
Expanded grant opportunities or financial incentives for local risk-reduction projects.	66.67%	8
Total		23

SCORE Strategic Planning Survey

Basic statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	3.00	3.26	1.48

Q9 12 responses

Should the JPA proactively recruit new members (California cities, agencies or districts) to join the pool to increase economies of scale, or focus strictly on serving existing members?



Answer Choices	Percentage	Responses
● Focus on growth	33.33%	4
● Focus on existing members	8.33%	1
● Neutral	58.33%	7
Total		12

Basic statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	3.00	3.00	2.25	0.92

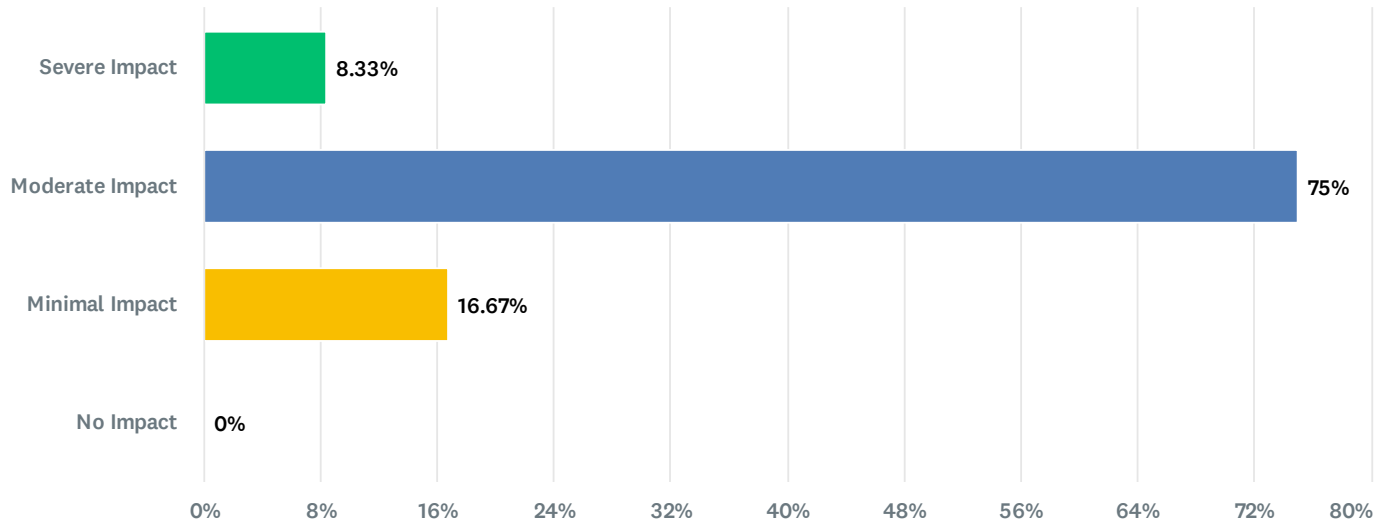
#	PLEASE ELABORATE.	DATE
1	Increasing the economy of scale to reduce costs would be great, assuming it doesn't lead to a reduction in services for members	8/11/2026 3:41 PM
2	I would support exploring selective strategic growth, ensuring new members strengthen the overall pool. Existing and prospective members should be evaluated carefully for their claims history, risk profile, financial condition, and commitment to the JPA's risk-management philosophy. The goal should be quality and compatibility rather than simply increasing membership.	8/11/2026 1:00 PM

SCORE Strategic Planning Survey

3	Economy of scale, greater ability to spread risk	8/5/2026 8:02 AM
4	Adding new members can be beneficial if the new members are similar to existing members in size, risk profile, etc.	8/4/2026 4:54 PM
5	There are pros and cons of each. It's beneficial to have more people at the table, more financial contribution, more agencies to support. The flip side is some premiums could go down, but which ones increase? I think this question would be a great white board brainstorm for our members.	7/31/2026 9:35 AM
6	Not against growth as long as the growth is reasonable risk with mutual gain.	7/28/2026 1:44 PM

Q10 12 responses

To what extent is aging infrastructure (e.g., water, roads, facilities) driving increased claims or liability exposures within your city?



Answer Choices	Percentage	Responses
Severe Impact	8.33%	1
Moderate Impact	75.00%	9
Minimal Impact	16.67%	2
No Impact	0%	0
Total		12

Basic statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	3.00	2.00	2.08	0.49

Q11 Beyond infrastructure, what are the top three operational or liability risks keeping your city leadership awake at night?

Answered: 6 Skipped: 6

#	RESPONSES	DATE
1	Employment practices/personnel liability, Cybersecurity/technology disruption, limited (small) staffing handling general liability	8/11/2026 1:00 PM
2	Aging infrastructure is a huge risk for this City. New employee risk, not fully understanding safety and their job responsibilities (workers comp claims). Not enough staff to be sure safety is number one. Trees, street signs and road conditions.	8/5/2026 8:02 AM
3	poor leadership leading to employment claims, interpersonal differences leading to claims,	8/4/2026 6:23 PM
4	Public safety, smart growth, and fiscal sustainability.	8/4/2026 4:54 PM
5	Department head conflict/turnover, Employee Performance Evaluations, Council Member onboarding	7/31/2026 9:35 AM
6	Natural disaster. (flood and fire)	7/28/2026 1:44 PM

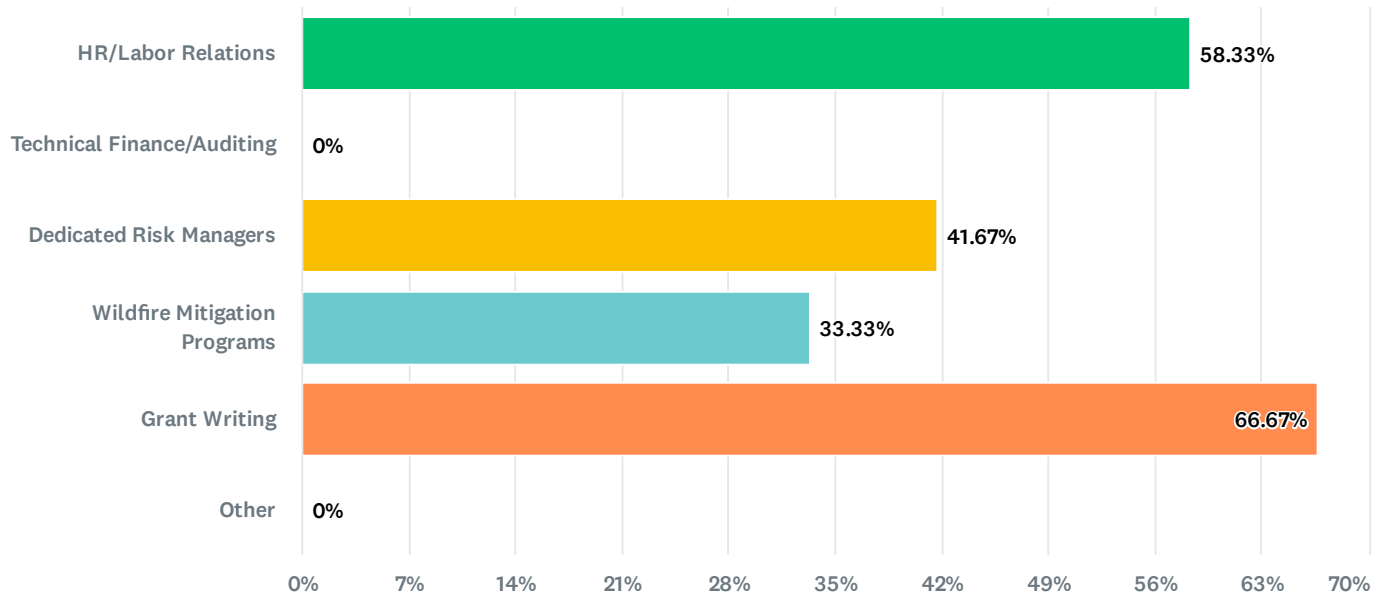
Q12 What emerging risks (e.g., cyber threats, climate/wildfire liability, law enforcement claims) do you feel the JPA needs to address more aggressively?

Answered: 8 Skipped: 4

#	RESPONSES	DATE
1	Wildfire risks	8/11/2026 3:41 PM
2	California's continually evolving employment and regulatory environment creates significant financial and operational exposure, particularly for smaller public agencies with limited staffing and resources. The JPA should consider a stronger collective advocacy role, working with its members and other public agency organizations to oppose or seek modification of broad, one-size-fits-all regulations and unfunded State mandates that impose significant compliance costs without corresponding funding. These requirements can disproportionately impact smaller cities, diverting limited resources from core public services and ultimately requiring agencies to increase rates, fees, or other service charges to cover compliance costs. By joining together, JPA members can provide a stronger collective voice for reasonable regulations that recognize agency size, available resources, actual risk, and the financial impacts on the communities we serve.	8/11/2026 1:00 PM
3	cyber - personal disputes	8/11/2026 10:04 AM
4	Wildfire.	8/5/2026 8:02 AM
5	Code enforcement. People do things on their property without checking for legality and impacts on their neighbors. The Town often gets caught in between.	8/4/2026 4:54 PM
6	Law Enforcement claims	7/31/2026 9:35 AM
7	Not sure	7/28/2026 1:44 PM
8	climate/wildfire liability	7/27/2026 12:35 PM

Q13 12 responses

Which of the following shared services or fractional personnel would provide the highest value to your city if offered directly through the JPA? (Select all that apply)



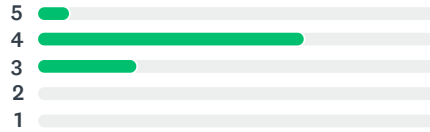
Answer Choices	Percentage	Responses
● HR/Labor Relations	58.33%	7
● Technical Finance/Auditing	0%	0
● Dedicated Risk Managers	41.67%	5
● Wildfire Mitigation Programs	33.33%	4
● Grant Writing	66.67%	8
● Other	0%	0
Total		24

Basic statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
1.00	5.00	3.50	3.25	1.61

Q14 12 responses

If the JPA offered specialized programs/services (like shared wildfire mitigation or regulatory compliance tracking), how likely would your city be to participate?

★ **3.83** / 5
Average Rating



Rating	Percentage	Responses
1 - Not likely	0%	0
2 / 5	0%	0
3 / 5	25.00%	3
4 / 5	66.67%	8
5 - Extremely likely	8.33%	1
Average 3.83		12

Basic statistics				
Minimum	Maximum	Median	Mean	Standard Deviation
3.00	5.00	4.00	3.83	0.55

Q15 What is one operational service your city currently struggles to fund or staff independently that SCORE could help facilitate?

Answered: 5 Skipped: 7

#	RESPONSES	DATE
1	Regulatory & Environmental Compliance — Increasing State and federal reporting and compliance requirements, particularly involving water, wastewater, stormwater, solid waste, and environmental programs.	8/11/2026 1:00 PM
2	risk manager. sewer backup handling.	8/4/2026 6:23 PM
3	HR/staff support services.	8/4/2026 4:54 PM
4	Risk Management and training/coordination and compliance.	7/28/2026 1:44 PM
5	Hazard Mitigation -- currently have a grant funded position	7/27/2026 12:35 PM

**Small Cities Organized Risk Effort
Strategic Planning
October 22, 2026**

Agenda Item G.1.

RISK FINANCE AND RISK RETENTION

INFORMATION ITEM

ISSUE: The planning session led by Rick Brus will focus on a number of areas as suggested by the member survey, starting with risk financing and retention.

- a. CJPRMA Status
- b. What is our Assessment Payment Strategy?
- c. Is now the time to increase our Self-Insured Retention?
 - a. Liability
 - b. Work Comp
 - c. Property
 - d. Other?
- d. Lower Rates or Surplus Funding

Notes:

[illegible]

LUNCH PRESENTATION STATE OF THE MARKET

INFORMATION ITEM

ISSUE: Conor Boughey will present a high-level overview of the state of the insurance market and potential impacts to SCORE.

RECOMMENDATION: None – information only.

FISCAL IMPACT: None.

BACKGROUND: Alliant presents an annual State of the Market for clients outlining the current and projected market for various types of coverages and industries.

ATTACHMENTS: *Handout at meeting*



[BACK TO AGENDA](#)

**Small Cities Organized Risk Effort
Strategic Planning
October 22, 2026**

Agenda Item G.5.

PRIORITIZING GOALS & OBJECTIVES

INFORMATION ITEM

ISSUE: Summarizing the thoughts, objectives and action plans discussed during the day. What are the priorities?

Notes:

WRAP-UP

ACTION ITEM

ISSUE: The Board will review the meeting's discussions and identify items that will be more fully developed in a Long-Range Action Plan for adoption at a future SCORE Board meeting.

RECOMMENDATION: Review, ask questions and provide feedback.

FINANCIAL IMPACT: The Fiscal Impact cannot be determined at this time.

BACKGROUND: The October 22-23, 2026, Long Range Planning and Board Meeting was held by the SCORE Group. Members provide comments and directions to Program Administration over the course of the two-day meeting.

ATTACHMENT: None.