



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 MEETING AGENDA

A Action
I Information
1 Attached
2 Hand Out
3 Separate Cover
4 Verbal
5 Previously Mailed

Location: Gaia Hotel
4125 Riverside Pl
Anderson, CA 96007

Date: Friday, October 30, 2015

Time: Breakfast available at 8:00am

- | | | |
|---|---|-------------------|
| <i>PAGE</i> | <p>A. CALL TO ORDER- 8:30 a.m.</p> | |
| | <p>B. ROLL CALL</p> | |
| <p><i>Time Certain</i>
8:30 am –
9:30 am</p> | <p>C. Breakfast Presentation of LAWCX Overview – Terrie Norris will present the Board with information about the Return to Work Program.</p> | <p>I 2</p> |
| | <p>D. APPROVAL OF AGENDA AS POSTED</p> | <p>A 1</p> |
| | <p>E. PUBLIC COMMENTS</p> | |
| <p><i>Pg. 4</i></p> | <p>F. CONSENT CALENDAR
<i>All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or Board of Directors may request any item to be considered separately.</i></p> | <p>A 1</p> |
| <p><i>Pg. 5</i>
<i>Pg. 11</i>
<i>Pg. 12</i></p> | <p>1. Board of Directors Teleconference Meeting Minutes – August 28, 2015
2. SCORE Checking Register as of September 30, 2015
3. Investment Statements from Chandler Asset Management August—September 30, 2015</p> | |
| <p><i>Pg. 20</i>
<i>Pg. 40</i></p> | <p>4. US Bank Account Statements – August—September 2015
5. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2015</p> | |
| <p><i>Pg. 41</i>
<i>Pg. 49</i></p> | <p>6. ACI Quarterly Utilization Report – July—September 2015
7. Target Solutions Administrative Summary –September 2015</p> | |
| | <p>G. ADMINISTRATIVE REPORT</p> | |
| <p><i>9:30 am</i></p> | <p>1. President’s Report
<i>Roger Carroll will address the Board on items pertaining to SCORE.</i></p> | <p>I 4</p> |
| | <p>2. Alliant Update
<i>The Program Administrator will address the Board on Alliant matters pertinent to SCORE.</i></p> | <p>I 4</p> |

H. FINANCIAL

Time Certain

10:00 am

Pg. 50

1. Audited Financial Report for Year Ending June 30, 2015 **A 2**

Crowe Horwath will present the Draft Financial Audit for Fiscal Year Ending June 30, 2015 to the Board for their review and consideration of acceptance.

10:20 am

Pg. 51

2. Quarterly Financials for QE September 30, 2015 **A 3**

Board Members will review the June 30, 2015 Quarterly financials and Statement of Net Assets presented by Gilbert Associates, Inc. and may take action to Accept and File and give direction.

I. JPA BUSINESS

10:25 am

Pg. 52

1. SCORE Bylaws Amendment **A 1**

The Board is asked to review and accept the change to the Principal Executive Office address.

10:30 am

Pg. 56

2. Target Solutions Renewal **A 1**

Marcus Beverly will provide an overview of Target Solutions usage history and the Board may give direction regarding renewal of the Target Solutions contract for FY 15/16.

10:45 am

Pg. 61

3. Payment Plan Administrative Fee **A 1**

The Board will be presented with options regarding an Administrative Fee for members with unpaid balances in any program.

11:00 am

Pg. 62

4. CAJPA Conference Feedback **I 4**

The Board will receive an update from attendees of the annual CAJPA conference.

11:30 am

Pg. 63

5. SCORE Member Service Provider Survey **A 1**

The Board is asked to review and approve the questions for the survey for current service providers.

11:50 am

Pg. 66

6. Roundtable Discussion **I 1**

The Board is asked to review the feedback provided at the Planning Session and provide direction for action items to address the issues raised at the meeting.

12:00 pm –

1:00 pm

Lunch – York Claim Trends Lunchtime Presentation

Dori Zumwalt from York Risk Services Group will provide a presentation on current SCORE claim trends.

1:00 pm
Pg. 67

J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95
****REQUESTING AUTHORITY**

- 1. Liability Program** **A 2**
 - a. Larson vs. City of Isleton**
- 2. Workers' Compensation**
 - a. Suter vs. City of Yreka**
 - b. MacLeod vs. Town of Fort Jones**
 - c. Dyck vs. City of Mt. Shasta
 - d. Mwalози vs. City of Susanville**

2:00 pm

K. REPORT FROM CLOSED SESSION

L. INFORMATION ITEMS **I**

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Pg. 77
Pg. 78
Pg. 79
Pg. 87

- 1. PARMA Conference, February 23-26, 2016, Indian Wells, CA **4**
- 2. Glossary of Terms **1**
- 3. SCORE Members Organization Chart **1**
- 4. SCORE Board and Alternate Members **1**
- 5. SCORE Resource Contact Guide **1**
- 6. SCORE Travel Reimbursement Form **1**

M. CLOSING COMMENTS

N. ADJOURNMENT

UPCOMING MEETING

Board of Directors Meeting – January 29, 2016 at 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.



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, it should be removed for separate discussion. The Board should adopt the Consent Calendar excluding those items removed.

RECOMMENDATION: 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(S):

1. Board of Directors Teleconference Meeting Minutes – August 28, 2015
2. SCORE Checking Register as of September 30, 2015
3. Investment Statements from Chandler Asset Management as of August—September 30, 2015
4. US Bank Account Statements – August—September 2015
5. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2015
6. ACI Quarterly Utilization Report – July—September 2015
7. Target Solutions Administrative Summary — September 2015



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Teleconference Meeting Minutes
August 28, 2015**

Member Cities Present:

John Busch, City of Biggs
Mark Miller, City of Colfax
Bryce Craig, City of Dunsmuir
Linda Romaine, Town of Fort Jones
Kathleen Caldwell, City of Live Oak
Roger Carroll, Town of Loomis
Kathy LeBlanc, City of Loyalton
Don Kincade, City of Montague
Muriel Howarth Terrell, City of Mt. Shasta

Robert Meacher, City of Portola
Brooke Woodcox, City of Rio Dell
John Duckett, City of Shasta Lake
Jared Hancock, City of Susanville
Gwenna MacDonald, City of Susanville
Randolph Darrow, City of Tulelake
Diana Howard, City of Weed
Steve Baker, City of Yreka

Member Cities Absent:

Marilyn Seward, City of Etna

Robert Jankovitz, City of Isleton

Consultants & Guests

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Raychelle Maranan, Alliant Insurance Services
Chris Carmona, City of Redding, CJPRMA

Dorienne Zumwalt, York Risk Services
Cameron Dewey, York Risk Services
Tracey Smith-Reed, Gilbert Associates, Inc.
David Patzer, DKF Solutions

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 10:00 a.m.

B. ROLL CALL

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

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Mark Miller

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANOMUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – June 26, 2015
2. US Bank Account Statements – June—July 2015
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2015
4. Investment Statements from Chandler Asset Management – June—July 2015
5. ACI Quarterly Utilization Report – April—June 2015
6. Target Solutions Administrative Summary as of June 30, 2015
7. SCORE Checking Register as of June 30, 2015

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

MOTION: John Busch

SECOND: Don Kincade

**MOTION CARRIED
UNANOMUSLY**

F. ADMINISTRATIVE REPORT

F1. President's Report

Mr. Roger Carroll had no items to report.

F2. Alliant Update

Mr. Marcus Beverly indicated there were no updates to provide but reminded members that the next meeting is our Training Day and Board of Directors meeting in Anderson, CA on October 29-30, 2015.

G. FINANCIAL

G1. Quarterly Financials for QE June 30, 2015

Tracey Smith-Reed presented the Draft Quarterly Financials for QE June 30, 2015 and mentioned the reason these were presented in draft form was due to a recent update received from the Actuary yesterday and so the changes have not been presented to Kevin Wong for final approval. She went on to note that the audit is in the process of being finalized and should be completed in the next two weeks but there are no changes anticipated at this time.

- Due to payments of dividends for Crescent City and Williams the total assets have dropped from last year
- There has been a decrease of \$55,000 due to claim recoveries
- On Liabilities the decrease is due to the money paid out to Crescent City and Williams in dividends (\$120,000)



- Largest change in Liabilities is a decrease of \$1.2 million as a result of claim reserves and actuarial adjustments
- There has been favorable activity in Workers' Compensation Claim Reserves have decreased by about half a million as York has looked at the case reserves and determined they could be dropped
- Total net position has increased by just over \$1 million
- Regarding the Budget to Actual - claim payments in WC are down by approximately \$234,000 but if you look at Liability program there was some additional activity that pushed us over our budgeted amount (over by \$168,000).
- There has been positive development in the Grant Funds program as lots of members took advantage and this year we paid out \$60,000 in grant funds- as opposed to last year when we paid out \$2,000.

Marcus Beverly indicated that there will be an update at the October meeting regarding the Loss Control Grant Funds for each member.

No motion was made as a draft of the Quarterly Financials for QE 6-30-2015 was presented to the Board of Directors and a final copy will be presented to the Board of Directors at the October meetings for approval.

H. JPA BUSINESS

H1. Safety and Loss Control Plan

David Patzer presented the Safety and Loss control timeline of events for members in John Balestrini's absence. He indicated during the months of September-October DKF will be reaching out to members to set up a date for each member's site visit. He also mentioned that DKF will be requesting information on employees from each city to set up the training management system database for the My Safety Officer (MSO) and noted the request for information would include the following: Employee Roster, Work Group Name which includes Job Titles. David went on to highlight that DKF will be asking which CalOSHA Safety Policy they would like update and suggested that member city's begin with Illness and Injury Prevention Program which acts as a foundation of the safety program. Site visits will occur between November-March where DKF will complete the review of three safety policies and create a customized training for each city.

Marcus Beverly mentioned that SCORE has chosen to use the My Safety Officer (MSO) through DKF we will no longer be paying for this service through CJPRMA-he went on to indicate that we have set aside the \$3,000 savings as a training budget to be used over the next policy year.

David Patzer also mentioned that DKF is in the process of getting a Flagger Training session set up as a cost sharing training session and when the date has been set members will be encouraged to attend as the cost per employee will be lower if more employees attend.



H2. Interest on Payment Plans

Marcus Beverly indicated that members that have requested payment plans (Isleton for Liability and Tulelake for WC and Liability). He reminded members that at the August 28 2015 Board of Directors meeting there was a discussion regarding charging interest on the unpaid balance for those members who request a payment plan. At one time we charged the LAIF rate (and we stopped doing it when the LAIF rate dropped to zero percent). Marcus Beverly also mentioned that the Bylaws allow for charging interest on unpaid balances but the BOD was asked to confirm what interest rate should be used in the calculations. There was a discussion regarding the use of an administrative fee on top of the interest rate but it was noted there would have to be a revision to the Bylaws in order to accommodate this.

A motion was made to charge interest on unpaid balances at a rate of 3% to begin as of July 1, 2015 with direction given to PA's to present the Board of Directors with the option for an administrative fee on top of the interest paid as a topic for the October meeting.

**MOTION: Jared Hancock SECOND: Linda Romaine MOTION CARRIED
UNANOMUSLY**

H3. LAWCX Representative

Marcus Beverly noted that Ron Stock will be moving to the alternate for the City of Weed so we would like to have the BOD appoint a LAWCX representative to attend meetings which traditionally happen two times a year and SCORE can be fined if we do not attend at least one meeting a year. He mentioned that the meetings are traditionally are hosted in Sacramento and last approximately 2-3 hours over lunch. John Duckett mentioned that he the Alternate and requested that someone assume the role of LAWCX Representative.

A motion was made to appoint Steve Baker as the LAWCX representative for one year.

**MOTION: Mark Miller SECOND: John Duckett MOTION CARRIED
UNANOMUSLY**

H4. ERMA Dividend

Marcus Beverly indicated that this item was presented to the Board of Directors at the last meeting but no motion was made to approve the dividend payments and so this item was brought back to the Board of Directors for a motion. He then presented the ERMA Refund Distribution and noted that all members are receiving dividends for 2015 with the exception of Loomis and Isleton. Based upon the losses in recent years SCORE's total net member dividend for 2015 is \$52,913. The total net ERMA dividend for 2014 is \$93,718.

A motion was made to approve and disperse the dividend payments.

**MOTION: Mark Miller SECOND: John Duckett MOTION CARRIED
UNANOMUSLY**



H5. CJPRMA Cyber Liability

Marcus Beverly indicated at the 6/26/2015 BOD meeting the Board had concerns about the Cyber Liability option being offered by CJPRMA and how it could potentially conflict with our own Cyber Liability Coverage – at that meeting the BOD made a motion to decline the CJPRMA coverage until further research could be done to determine if and how this coverage could affect our own coverage being offered through the APIP Program. Now that we have had some time to research the issue we have determined that CJPRMA’s Cyber Liability Coverage will be in excess of our own Cyber Liability Coverage and will provide additional limits on top of what members have through the primary coverage in APIP. It was also mentioned that as CJPRMA has already purchased this coverage and so every SCORE member is required to complete an application to ensure they are included in the policy. Michelle Minnick noted that Alliant has only received a few responses from members regarding the request for a completed application and the remaining members were instructed to provide the completed application as soon as possible.

A motion was made to accept the CJPRMA Cyber Liability coverage.

MOTION: Steve Baker

SECOND: Don Kincade

**MOTION CARRIED
UNANOMUSLY**

H6. Update on Former Members

Marcus Beverly presented information related to former members who have left the SCORE JPA and indicated that Crescent City has a negative balance in their Banking Layer in the Workers’ Compensation program and both Crescent City and City of Williams have a positive balance in the Liability Banking Layer. It was also mentioned that there are no open claims as of 7/31/2015 in the Liability Program.

Alliant staff was asked to reach out to Crescent City members to request a transfer of monies from the positive balance in the Liability Program to be applied to the negative balance (\$46,532.23) in the Workers’ Compensation Program. Marcus Beverly indicated that SCORE would need to provide Crescent City with a choice to bill or to take the monies out of the dividend payable.

A motion was made to send a letter to Crescent City to request a transfer of monies in the Liability Program to the WC program to combat the negative position and for Alliant to provide additional information for reducing liability in the future.

MOTION: Jared Hancock

SECOND: Steve Baker

**MOTION CARRIED
UNANOMUSLY**

H7. October Training Day and Board of Directors Meeting Topics

Marcus Beverly provided a brief overview of the October Training Day Agenda and indicated that the first day has traditionally focused on training. He went on to mention that the presentation on Social Media has been confirmed but noted that the training time of three hours is a bit long and he will be working with the presenter—Michael Christian—to ensure the training is shorter. Marcus



Beverly went on to mention that we have scheduled LAWCX to present their Return To Work Program presentation. Steve Baker from the City of Yreka noted there is a significant amount of training prior to the actions items and requested some of those action items be moved to the morning part of the day. Marcus Beverly indicated Alliant will work with the presenters to help make this possible.

I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

The Board of Directors was asked if there were any topics of discussion related to member issues and there were no comments.

J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95

At 11:21 AM, 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. Ferrasci v. City of Mt. Shasta**

MOTION: Steve Baker **SECOND:** Don Kincade **MOTION CARRIED**

2. Workers' Compensation

a. SCWA-552593 Roy Hathaway**

MOTION: Linda Romaine **SECOND:** Muriel Howarth Terrell **MOTION CARRIED**

b. SCWA-5558665 Gary Moravec**

MOTION: Mark Miller **SECOND:** Don Kincade **MOTION CARRIED**

The Board returned from closed session at 11:42 AM. Mr. Carroll reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator.

K. AJOURNMENT

The meeting was adjourned at 11:43 am.

NEXT MEETING DATE: October 29, 2015 in Anderson, CA

Respectfully Submitted,

Brooke Woodcox, Secretary

Date

Small Cities Organized Risk Effort
General Checking Account Details
September 1, 2015 - September 30, 2015

<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Name</u>	<u>Memo</u>	<u>Split</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u>	
0100 - CASH IN BANK								787,963.39	
0100-010 Scott Valley Bank								787,963.39	
Check	09/01/2015	2650	ACI Specialty Benefits	Inv # 17003	EAP		9,855.00	778,108.39	
Check	09/01/2015	2651	CJPRMA		General Liability		81,946.00	696,162.39	
Check	09/01/2015	2652	DKF Soultions Group, LLC	Inv # 12130 - WC & CalOSHA July 2015	0675 - Safety Service		5,333.33	690,829.06	
Transfer	09/02/2015			Funds Transfer	0106-020 Trust - WC - SVB		25,735.43	665,093.63	
Transfer	09/02/2015			Funds Transfer	0106-010 Trust - Liab_SVB		15,753.99	649,339.64	
Deposit	09/02/2015			Deposit	-SPLIT-	12,985.06		662,324.70	
Deposit	09/02/2015			Deposit	-SPLIT-	43,867.16		706,191.86	
Transfer	09/17/2015			Funds Transfer	0106-020 Trust - WC - SVB		30,247.01	675,944.85	
Transfer	09/17/2015			Funds Transfer	0106-010 Trust - Liab_SVB		1,296.00	674,648.85	
Deposit	09/23/2015			Deposit	-SPLIT-	12,834.02		687,482.87	
Deposit	09/30/2015			Interest	SVB	44.71		687,527.58	
Total 0100-010 Scott Valley Bank							<u>69,730.95</u>	<u>170,166.76</u>	<u>687,527.58</u>
Total 0100 - CASH IN BANK							<u>69,730.95</u>	<u>170,166.76</u>	<u>687,527.58</u>
TOTAL							<u>69,730.95</u>	<u>170,166.76</u>	<u>687,527.58</u>

Monthly Account Statement

Small Cities Organized Risk Effort

August 1, 2015 through August 31, 2015

Chandler Team

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

Custodian

US Bank
Linda Brimm
(314)-418-3441

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	2.40
Average Coupon	1.45 %
Average Purchase YTM	1.36 %
Average Market YTM	1.13 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.58 yrs
Average Life	2.47 yrs

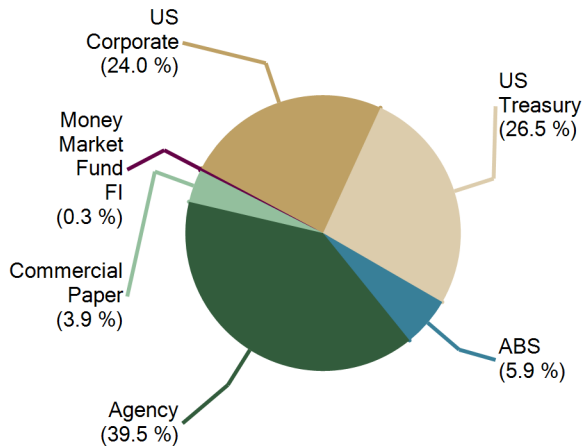
ACCOUNT SUMMARY

	Beg. Values as of 7/31/15	End Values as of 8/31/15
Market Value	10,875,173	10,867,552
Accrued Interest	35,369	38,140
Total Market Value	10,910,543	10,905,692
Income Earned	12,306	12,232
Cont/WD		-1,194
Par	10,809,913	10,822,633
Book Value	10,820,727	10,830,793
Cost Value	10,849,802	10,857,267

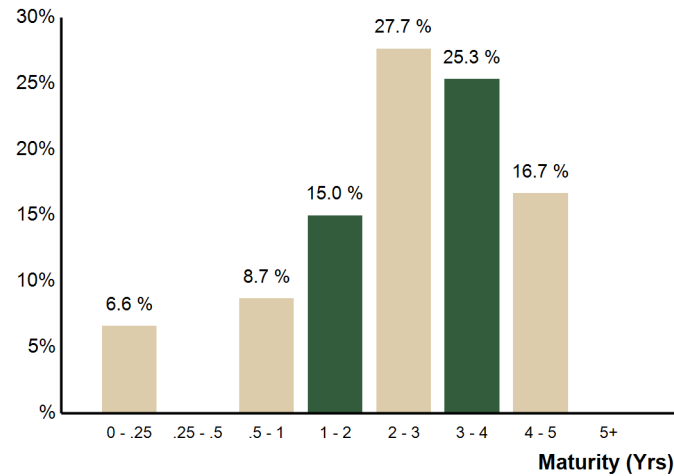
TOP ISSUERS

Issuer	% Portfolio
Government of United States	26.5 %
Federal National Mortgage Assoc	15.0 %
Federal Home Loan Mortgage Corp	11.7 %
Federal Home Loan Bank	11.3 %
Procter & Gamble Company	2.4 %
Toyota ABS	2.4 %
Honda ABS	2.1 %
Bank of Tokyo-Mit UFJ	2.0 %
Total	73.4 %

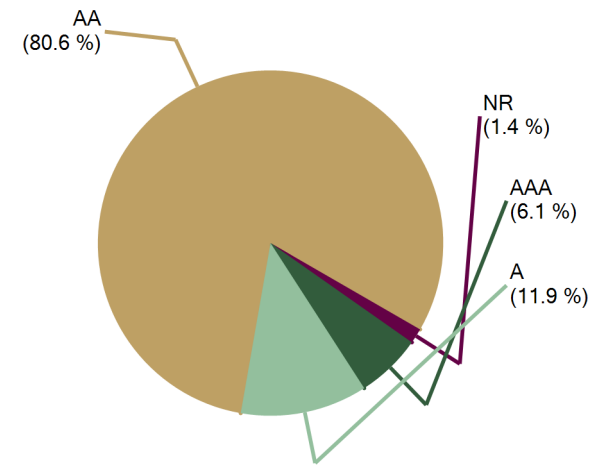
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2015	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.03 %	-0.01 %	0.99 %	1.38 %	0.81 %	1.32 %	N/A	3.47 %	37.89 %
BAML 1-5 Yr US Treasury/Agency Index	-0.01 %	0.08 %	1.11 %	1.42 %	0.75 %	1.20 %	N/A	3.24 %	34.99 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.03 %	0.04 %	1.11 %	1.41 %	0.88 %	1.36 %	N/A	3.28 %	35.58 %



**Small Cities Organized Risk Effort
Joint Powers Authority
August 31, 2015**

COMPLIANCE WITH INVESTMENT POLICY

Assets managed by Chandler Asset Management are in full compliance with State law and with the Authority's investment policy.

Category	Standard	Comment
U.S. Treasury Issues	No limitations	Complies
Government Agencies	No limitations	Complies
Municipal Securities	"A-" or better rated; 20% maximum; 5% per issuer;	Complies
Negotiable CDs	A-1, P-1 or F-1, or AA rated; 30% max.; 5 years maximum maturity; 5% per issuer	Complies
Banker's Acceptances	A1, P1 or F-1 rated; 30% maximum; 5% per issuer; <180 days	Complies
Commercial Paper	A-1, P1 or F-1 rated; 25% maximum; 5% per issuer; <270 days	Complies
Medium Term Notes	"A-" rated or better; 30% maximum; 5% per issuer;	Complies
Asset-Backed Securities	AAA/Aaa rated; 20% maximum with Mort. Pass-Throughs; 5% per issuer	Complies
Mortgage Pass-Through Securities	AAA/Aaa rated; 20% maximum with Asset Backs; 5% per issuer	Complies
Money Market Funds	AAA/Aaa rated; 20% maximum; 10% per issuer	Complies
Repurchase Agreements	Not used by investment adviser	Complies
LAIF	Not used by investment adviser	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 8/31/2015

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$10,820,726.67
Acquisition	
+ Security Purchases	\$438,834.52
+ Money Market Fund Purchases	\$184,219.32
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$623,053.84
Dispositions	
- Security Sales	\$247,374.75
- Money Market Fund Sales	\$190,872.04
- MMF Withdrawals	\$1,194.17
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$160,000.00
- Principal Paydowns	\$14,432.79
Total Dispositions	\$613,873.75
Amortization/Accretion	
+/- Net Accretion	(\$913.15)
	(\$913.15)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$1,799.28
	\$1,799.28
Ending Book Value	\$10,830,792.89

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$41,164.43
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$247,374.75
Accrued Interest Received	\$1,576.27
Interest Received	\$9,707.72
Dividend Received	\$0.14
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$160,000.00
Interest from Calls/Redemption	\$78.67
Principal Paydown	\$14,432.79
Total Acquisitions	\$433,170.34
Disposition	
Withdrawals	\$1,194.17
Security Purchase	\$438,834.52
Accrued Interest Paid	\$988.54
Total Dispositions	\$441,017.23
Ending Book Value	\$33,317.54

Monthly Account Statement

Small Cities Organized Risk Effort

September 1, 2015 through September 30, 2015

Chandler Team

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

Custodian

US Bank
Linda Brimm
(314)-418-3441

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	1.47 %
Average Purchase YTM	1.37 %
Average Market YTM	1.01 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.58 yrs
Average Life	2.48 yrs

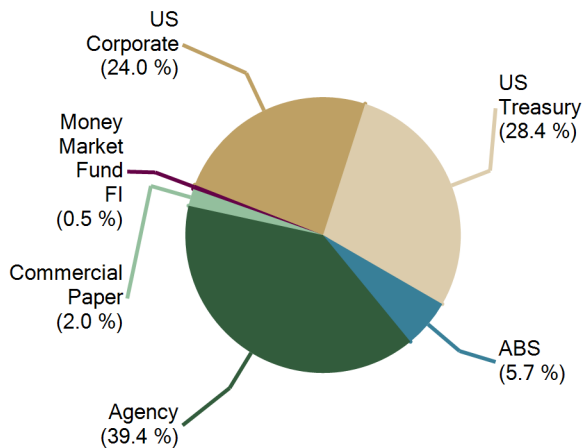
ACCOUNT SUMMARY

	Beg. Values as of 8/31/15	End Values as of 9/30/15
Market Value	10,867,552	10,922,967
Accrued Interest	38,140	35,753
Total Market Value	10,905,692	10,958,720
Income Earned	12,232	12,278
Cont/WD		-1,195
Par	10,822,633	10,834,929
Book Value	10,830,793	10,844,264
Cost Value	10,857,267	10,871,560

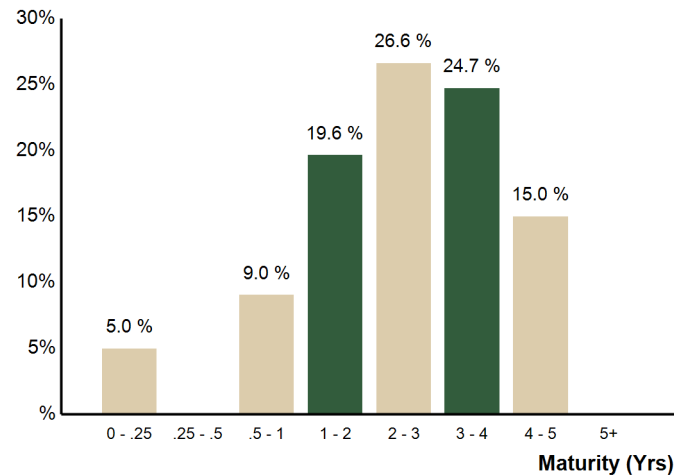
TOP ISSUERS

Issuer	% Portfolio
Government of United States	28.4 %
Federal National Mortgage Assoc	15.0 %
Federal Home Loan Mortgage Corp	11.7 %
Federal Home Loan Bank	11.3 %
Procter & Gamble Company	2.4 %
Toyota ABS	2.3 %
Honda ABS	2.0 %
Bank of Tokyo-Mit UFJ	2.0 %
	75.1 %

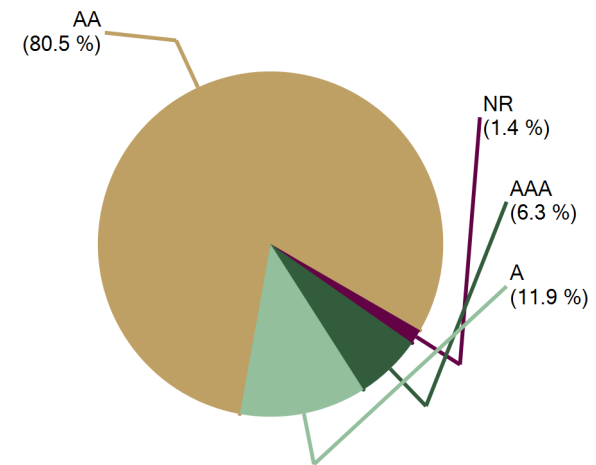
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 9/30/2015	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	0.50 %	0.64 %	1.49 %	2.01 %	0.96 %	1.36 %	N/A	3.49 %	38.57 %
BAML 1-5 Yr US Treasury/Agency Index	0.52 %	0.69 %	1.64 %	2.13 %	0.92 %	1.25 %	N/A	3.27 %	35.69 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.53 %	0.70 %	1.65 %	2.15 %	1.03 %	1.41 %	N/A	3.31 %	36.30 %



**Small Cities Organized Risk Effort
Joint Powers Authority
September 30, 2015**

COMPLIANCE WITH INVESTMENT POLICY

Assets managed by Chandler Asset Management are in full compliance with State law and with the Authority's investment policy.

Category	Standard	Comment
U.S. Treasury Issues	No limitations	Complies
Government Agencies	No limitations	Complies
Municipal Securities	"A-" or better rated; 20% maximum; 5% per issuer;	Complies
Negotiable CDs	A-1, P-1 or F-1, or AA rated; 30% max.; 5 years maximum maturity; 5% per issuer	Complies
Banker's Acceptances	A1, P1 or F-1 rated; 30% maximum; 5% per issuer; <180 days	Complies
Commercial Paper	A-1, P1 or F-1 rated; 25% maximum; 5% per issuer; <270 days	Complies
Medium Term Notes	"A-" rated or better; 30% maximum; 5% per issuer;	Complies
Asset-Backed Securities	AAA/Aaa rated; 20% maximum with Mort. Pass-Throughs; 5% per issuer	Complies
Mortgage Pass-Through Securities	AAA/Aaa rated; 20% maximum with Asset Backs; 5% per issuer	Complies
Money Market Funds	AAA/Aaa rated; 20% maximum; 10% per issuer	Complies
Repurchase Agreements	Not used by investment adviser	Complies
LAIF	Not used by investment adviser	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 9/30/2015

BOOK VALUE RECONCILIATION		
Beginning Book Value		\$10,830,792.89
Acquisition		
+ Security Purchases	\$201,435.24	
+ Money Market Fund Purchases	\$227,241.24	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$428,676.48
Dispositions		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$202,031.03	
- MMF Withdrawals	\$1,195.17	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$199,440.56	
- Calls	\$0.00	
- Principal Paydowns	\$11,719.71	
Total Dispositions		\$414,386.47
Amortization/Accretion		
+/- Net Accretion	(\$819.38)	
		(\$819.38)
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
Ending Book Value		\$10,844,263.52

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$33,317.54
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$15,521.10	
Dividend Received	\$0.43	
Principal on Maturities	\$199,440.56	
Interest on Maturities	\$559.44	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$11,719.71	
Total Acquisitions	\$227,241.24	
Disposition		
Withdrawals	\$1,195.17	
Security Purchase	\$201,435.24	
Accrued Interest Paid	\$595.79	
Total Dispositions	\$203,226.20	
Ending Book Value		\$57,332.58



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
August 1, 2015 to August 31, 2015

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SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

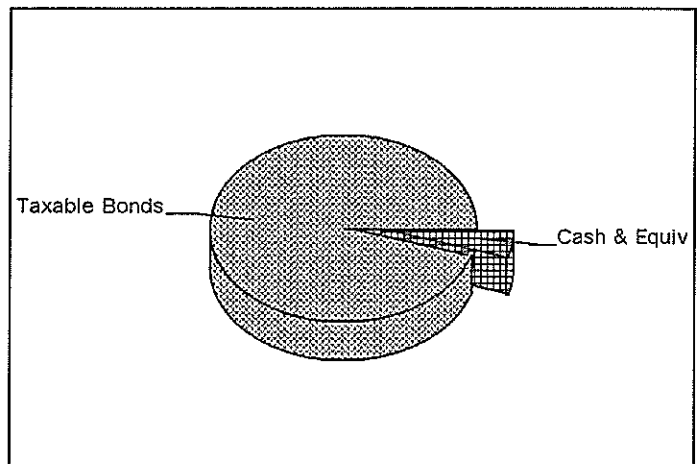
QUESTIONS?

If you have any questions regarding
your account or this statement, please
call your Relationship Manager:

Christopher Stewart
CN-OH-W5IT
6225 Lusk Boulevard
San Diego, CA
92121
Phone 513-632-4194
E-mail christopher.stewart3@usbank.com

ASSET SUMMARY AS OF 08/31/15

	<u>Market Value</u>	<u>% of Total</u>	<u>Est Annual Income</u>
Taxable Bonds	\$10,415,010.97	95.8	\$156,222.71
Cash & Equivalents	\$453,244.94	4.2	\$1,441.75
Total Market Value	\$10,868,255.91	100.0	\$157,664.46



ASSET DETAIL

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
265,000.000	Procter Gamble CO The 1.800 11/15/2015	742718DS5	\$265,739.35 100.279	\$171,770.72	1.79	\$4,770.00
105,000.000	Google Inc 2.125 05/19/2016	38259PAC6	106,271.55 101.211	107,568.30	2.10	2,231.25
310,000.000	F H L M C M T N 2.500 05/27/2016	3137EACT4	314,783.30 101.543	268,105.76	2.46	7,750.00
200,000.000	Federal Home Loan Bks 2.125 06/10/2016	313373SZ6	202,676.00 101.338	209,390.00	2.10	4,250.00
2,153.560	John Deere Owner Trust A B S Ser 2012 B CI A3 0.530 07/15/2016	47787RAC4	2,153.45 99.995	2,151.20	0.53	11.41
5,293.410	Toyota Auto Receivables Owner Tr A B S Ser 2012 B CI A3 0.540 07/15/2016	89231NAC7	5,293.25 99.997	5,292.91	0.29	15.42



ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
9,979.900	Honda Auto Receivables Owner Trust A B S Ser 2012 4 CI A3 0.520 08/18/2016	43813CAC4	9,977.50 99.976	9,978.94	0.52	51.90
300,000.000	F H L M C M T N 2.000 08/25/2016	3137EACW7	304,347.00 101.449	312,151.20	1.97	6,000.00
50,000.000	U S Treasury Note 1.000 08/31/2016	912828RF9	50,274.00 100.548	50,338.06	0.99	500.00
150,000.000	U S Treasury Note 1.000 09/30/2016	912828RJ1	150,892.50 100.595	149,619.64	0.99	1,500.00
65,000.000	F N M A Deb 1.375 11/15/2016	3135G0ES8	65,608.40 100.936	65,514.15	1.36	893.75
100,000.000	U S Treasury Note 0.875 11/30/2016	912828RU6	100,421.00 100.421	100,219.09	0.87	875.00
250,000.000	Federal Home Loan Bks 1.625 12/09/2016	313371PV2	253,087.50 101.235	256,575.00	1.60	4,062.50
175,000.000	F N M A M T N 1.250 01/30/2017	3135G0GY3	176,858.50 101.062	174,983.73	1.24	2,187.50
200,000.000	F H L M C M T N 1.000 03/08/2017	3137EADC0	200,894.00 100.447	196,430.40	1.00	2,000.00
150,000.000	Exxon Mobil Corporation 0.921 03/15/2017	30231GAA0	149,878.50 99.919	150,000.00	0.92	1,381.50
150,000.000	US Bancorp Medium Term Note 1.650 05/15/2017	91159HHD5	150,855.00 100.570	152,167.50	1.64	2,475.00
105,000.000	Berkshire Hathaway Fin 1.600 05/15/2017	084664BS9	105,689.85 100.657	29,976.90	1.59	1,680.00
200,000.000	Federal Home Loan Bks 1.000 06/09/2017	313379FW4	200,648.00 100.324	199,758.00	1.00	2,000.00
26,888.910	John Deere Owner Trust A B S Ser 2013 B CI A3 0.870 08/15/2017	477879AC4	26,912.57 100.088	26,885.25	0.87	233.93
300,000.000	U S Treasury Note 0.625 08/31/2017	912828TM2	299,304.00 99.768	186,870.74	0.63	1,875.00
160,000.000	Federal Farm Credit Bks 0.830 09/21/2017	3133EAY28	159,843.20 99.902	160,000.00	0.83	1,328.00
105,000.000	F N M A 1.000 09/27/2017	3135G0ZL0	105,415.80 100.396	104,625.15	1.00	1,050.00
300,000.000	U S Treasury Note 0.625 11/30/2017	912828UA6	298,320.00 99.440	298,864.29	0.63	1,875.00
140,000.000	Chevron Corp 1.104 12/05/2017	166764AA8	139,130.60 99.379	40,000.00	1.11	1,545.60
120,000.000	General Electric CO 5.250 12/06/2017	369604BC6	129,414.00 107.845	136,032.00	4.87	6,300.00
135,000.000	Intel Corp 1.350 12/15/2017	458140AL4	134,802.90 99.854	134,711.10	1.35	1,822.50
90,000.000	Toyota Auto Reveivables Owner Trust A B S Ser 2014 A CI A3 0.670 12/15/2017	89231MAC9	89,836.20 99.818	89,983.37	0.67	603.00
150,000.000	F N M A Deb 0.875 12/20/2017	3135G0RT2	149,739.00 99.826	149,523.00	0.88	1,312.50

This statement is for the period from
August 1, 2015 to August 31, 2015**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
125,000.000	John Deere Capital Corp Medium Term Note 1.350 01/16/2018	24422EST7	124,508.75 99.607	124,937.50	1.35	1,687.50
65,000.000	Toyota Auto Receivables Owner Tr A B S Ser 15 C CI A2A 0.930 02/15/2018	89231TAB6	65,029.25 100.045	64,994.77	0.93	604.50
300,000.000	F H L M C Deb 0.875 03/07/2018	3137EADP1	298,935.00 99.645	225,281.25	0.88	2,625.00
215,000.000	Federal Home Loan Bks 1.375 03/09/2018	313378A43	215,939.55 100.437	213,970.15	1.37	2,956.25
90,000.000	Honda Auto Receivables Owner Trust A B S Ser 2014 2 CI A3 0.770 03/19/2018	43814GAC4	89,813.70 99.793	89,989.18	0.69	623.70
125,000.000	John Deere Owner Trust C M O Ser 2014 A CI A3 0.920 04/16/2018	47787VAC5	124,880.00 99.904	124,979.98	0.92	1,150.00
135,000.000	Apple Inc 1.000 05/03/2018	037833AJ9	133,513.65 98.899	109,594.10	1.01	1,350.00
250,000.000	F N M A Deb 0.875 05/21/2018	3135G0WJ8	248,455.00 99.382	245,652.50	0.88	2,187.50
150,000.000	Federal Home Loan Bks 1.250 06/08/2018	313379DT3	150,945.00 100.630	150,552.00	1.24	1,875.00
50,000.000	U S Treasury Note 1.375 07/31/2018	912828VQ0	50,438.00 100.876	50,021.65	1.36	687.50
250,000.000	U S Treasury Note 1.500 08/31/2018	912828RE2	252,962.50 101.185	247,725.45	1.48	3,750.00
200,000.000	Federal Home Loan Bks 2.000 09/14/2018	313375K48	204,616.00 102.308	204,446.00	1.95	4,000.00
400,000.000	F N M A Deb 1.625 11/27/2018	3135G0YT4	405,020.00 101.255	400,556.00	1.60	6,500.00
135,000.000	Wells Fargo Company 2.150 01/15/2019	94974BFQ8	135,294.30 100.218	135,160.65	2.14	2,902.50
350,000.000	U S Treasury Note 1.500 01/31/2019	912828B33	353,059.00 100.874	350,803.91	1.49	5,250.00
100,000.000	Toyota Auto Receivables Owner Trust A B S Ser 2015 A CI A3 1.440 02/15/2019	89236WAC2	99,785.00 99.785	99,984.88	1.44	1,440.00
125,000.000	Honda Auto Receivables Owner Trust A B S Ser 2015 2 CI A3 1.320 02/21/2019	43813NAC0	124,701.25 99.761	124,980.81	1.32	1,650.00
225,000.000	U S Treasury Note 1.500 02/28/2019	912828C24	226,881.00 100.836	224,490.99	1.49	3,375.00
135,000.000	Cisco Systems Inc 2.125 03/01/2019	17275RAR3	135,989.55 100.733	135,315.90	2.11	2,868.75
150,000.000	Eli Lilly CO 1.950 03/15/2019	532457BF4	150,729.00 100.486	149,341.50	1.94	2,925.00
150,000.000	F H L M C M T N 1.750 05/30/2019	3137EADG1	151,887.00 101.258	150,455.70	1.73	2,625.00
175,000.000	U S Treasury Note 1.500 05/31/2019	912828WL0	176,134.00 100.648	172,977.15	1.49	2,625.00

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
August 1, 2015 to August 31, 2015**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
200,000.000	U S Treasury Note 1.625 07/31/2019	912828WW6	202,000.00 101.000	199,586.61	1.61	3,250.00
135,000.000	American Honda Finance Medium Term Note 2.250 08/15/2019	02665WAH4	135,422.55 100.313	136,318.95	2.24	3,037.50
135,000.000	Bank Of NY Mellon Medium Term Note 2.300 09/11/2019	06406HCW7	135,550.80 100.408	135,334.80	2.29	3,105.00
250,000.000	F N M A 1.750 09/12/2019	3135G0ZG1	252,652.50 101.061	249,452.50	1.73	4,375.00
135,000.000	Hsbc Usa Inc 2.375 11/13/2019	40428HPN6	134,315.55 99.493	135,329.40	2.39	3,206.25
175,000.000	U S Treasury Note 1.500 11/30/2019	912828G61	175,490.00 100.280	176,525.00	1.50	2,625.00
135,000.000	Jpmorgan Chase CO 2.250 01/23/2020	46625HKA7	133,405.65 98.819	134,410.05	2.28	3,037.50
150,000.000	U S Treasury Note 1.250 01/31/2020	912828H52	148,635.00 99.090	147,846.21	1.26	1,875.00
150,000.000	U S Treasury Note 1.375 04/30/2020	912828K58	149,142.00 99.428	148,729.02	1.38	2,062.50
110,000.000	Pepsico Inc 1.850 04/30/2020	713448CS5	107,882.50 98.075	109,937.30	1.89	2,035.00
100,000.000	Qualcomm Inc 2.250 05/20/2020	747525AD5	98,891.00 98.891	99,276.00	2.27	2,250.00
250,000.000	U S Treasury Note 1.500 05/31/2020	912828XE5	249,907.50 99.963	247,973.49	1.50	3,750.00
225,000.000	F N M A Deb 1.500 06/22/2020	3135G0D75	223,132.50 99.170	223,287.75	1.51	3,375.00
	Total Taxable Bonds		\$10,415,010.97	\$9,879,705.50		\$156,222.71
Cash & Equivalents						
220,000.000	Bank Of Tokyo Mitsubis C P 10/27/2015	06538CXT3	219,927.40 99.967	219,780.00	0.30	669.17
33,317.540	First American Government Obligation Fund Cl Y	31846V203	33,317.54 1.000	33,317.54	0.01	2.03
200,000.000	Pnc Bank Na C P 09/02/2015	69349KW22	200,000.00 100.000	199,440.56	0.38	770.55
	Income Cash		\$329,809.26	\$329,809.26		\$0.00
	Principal Cash		- \$329,809.26	- \$329,809.26		\$0.00
	Total Cash & Equivalents		\$453,244.94	\$452,538.10		\$1,441.75
	Total Investments		\$10,868,255.91	\$10,332,243.60		\$157,664.46



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
August 1, 2015 to August 31, 2015

ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
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Time of trade execution and trading party (if not disclosed) will be provided upon request.

Publicly traded assets are valued in accordance with market quotations or valuation methodologies from financial industry services believed by us to be reliable. Assets that are not publicly traded may be reflected at values from other external sources. Assets for which a current value is not available may be reflected at a previous value or as not valued, at par value, or at a nominal value. Values shown do not necessarily reflect prices at which assets could be bought or sold. Values are updated based on internal policy and may be updated less frequently than statement generation.



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
August 1, 2015 to August 31, 2015

CASH SUMMARY

	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Total</u>
Beginning Cash Balance	\$319,435.00	- \$319,435.00	\$0.00
Receipts			
Interest	10,374.26	0.00	10,374.26
Sales/Maturities	0.00	421,807.54	421,807.54
Cash Equivalent Sales	0.00	191,962.04	191,962.04
Total Cash Receipts	<u>\$10,374.26</u>	<u>\$613,769.58</u>	<u>\$624,143.84</u>
Disbursements			
Trust & Investment Fees	0.00	- 104.17	- 104.17
Miscellaneous Disbursements	0.00	- 1,090.00	- 1,090.00
Purchases	0.00	- 438,834.52	- 438,834.52
Cash Equivalent Purchases	0.00	- 184,115.15	- 184,115.15
Total Cash Disbursements	<u>\$0.00</u>	<u>- \$624,143.84</u>	<u>- \$624,143.84</u>
Ending Cash Balance	<u>\$329,809.26</u>	<u>- \$329,809.26</u>	<u>\$0.00</u>



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
August 1, 2015 to August 31, 2015

TRANSACTION DETAIL

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
08/01/15	Beginning Cash Balance	\$319,435.00	- \$319,435.00	\$0.00
08/03/15	Interest Earned On First Amer Govt Oblig Fund CI Y Interest From 7/1/15 To 7/31/15	0.14		0.14
08/05/15	Cash Disbursement Paid To Chandler Asset Management, Inc. Investment Counsel Fee Mgmt Fee For The Pe 7/31/15, Invoice # 17947		- 1,090.00	- 1,089.86
08/17/15	Interest Earned On John Deere Owner 0.920% 4/16/18 0.000767 USD/\$1 Pv On 125,000 Par Value Due 8/15/15	95.83		- 994.03
08/17/15	Interest Earned On Toyota Auto 1.440% 2/15/19 0.000933 USD/\$1 Pv On 100,000 Par Value Due 8/15/15	93.33		- 900.70
08/17/15	Paid Down 160,000 Par Value Of Chase Iss Trust 0.590% 8/15/17 Cmo Final Paydown		160,000.00	159,099.30
08/17/15	Interest Earned On Chase Iss Trust 0.590% 8/15/17 \$0.00049/Pv On 160,000.00 Pv Due 8/17/15	78.67		159,177.97
08/17/15	Interest Earned On John Deere Owner 0.870% 8/15/17 \$0.00073/Pv On 28,957.61 Pv Due 8/15/15	20.99		159,198.96
08/17/15	Paid Down 2,068.7 Par Value Of John Deere Owner 0.870% 8/15/17 Trade Date 8/15/15		2,068.70	161,267.66
08/17/15	Interest Earned On John Deere Owner 0.530% 7/15/16 \$0.00044/Pv On 5,840.36 Pv Due 8/15/15	2.58		161,270.24
08/17/15	Paid Down 3,686.8 Par Value Of John Deere Owner 0.530% 7/15/16 Trade Date 8/15/15		3,686.80	164,957.04
08/17/15	Interest Earned On Toyota Auto 0.670% 12/15/17 \$0.00056/Pv On 90,000.00 Pv Due 8/15/15	50.25		165,007.29
08/17/15	Interest Earned On Toyota Auto Rec 0.29133% 7/15/16 \$0.00038/Pv On 9,340.39 Pv Due 8/15/15	3.58		165,010.87
08/17/15	Paid Down 4,046.98 Par Value Of Toyota Auto Rec 0.29133% 7/15/16 Trade Date 8/15/15		4,046.98	169,057.85
08/17/15	Interest Earned On American Honda Mtn 2.250% 8/15/19 0.01125 USD/\$1 Pv On 135,000 Par Value Due 8/15/15	1,518.75		170,576.60



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ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
August 1, 2015 to August 31, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
08/18/15	Interest Earned On Honda Auto Receivabl 0.520% 8/18/16 \$0.00043/Pv On 14,610.21 Pv Due 8/18/15	6.33		170,582.93
08/18/15	Paid Down 4,630.31 Par Value Of Honda Auto Receivabl 0.520% 8/18/16 Trade Date 8/18/15		4,630.31	175,213.24
08/18/15	Interest Earned On Honda Auto 0.693% 3/19/18 0.000642 USD/\$1 Pv On 90,000 Par Value Due 8/18/15	57.75		175,270.99
08/19/15	Purchased 150,000 Par Value Of F H L B Deb 1.250% 6/08/18 Trade Date 8/18/15 Purchased Through Bmo Capital Markets Corp. 150,000 Par Value At 100.368 %		- 150,552.00	24,718.99
08/19/15	Paid Accrued Interest On Purchase Of F H L B Deb 1.250% 6/08/18 Income Debit 369.79- USD	- 369.79		24,349.20
08/19/15	Sold 120,000 Par Value Of F F C B Deb 2.350% 12/22/15 Trade Date 8/18/15 Sold Through Citigroup Global Markets Inc. Sold On The OTC Bulletin Board 120,000 Par Value At 100.705 %		120,846.00	145,195.20
08/19/15	Received Accrued Interest On Sale Of F F C B Deb 2.350% 12/22/15 Income Credit 446.50 USD	446.50		145,641.70
08/21/15	Interest Earned On Honda Auto 1.320% 2/21/19 \$0.00087/Pv On 125,000.00 Pv Due 8/21/15	108.33		145,750.03
08/25/15	Trust Fees Collected Charged For Period 07/01/2015 Thru 07/31/2015		- 104.17	145,645.86
08/25/15	Interest Earned On F H L M C M T N 2.000% 8/25/16 0.01 USD/\$1 Pv On 300,000 Par Value Due 8/25/15	3,000.00		148,645.86
08/26/15	Purchased 65,000 Par Value Of Toyota Auto 0.930% 2/15/18 Trade Date 8/18/15 Purchased Through Barclays Capital Inc. Fixed In 65,000 Par Value At 99.99196 %		- 64,994.77	83,651.09
08/28/15	Purchased 225,000 Par Value Of F N M A Deb 1.500% 6/22/20 Trade Date 8/27/15 Purchased Through Morgan Stanley & CO. LLC 225,000 Par Value At 99.239 %		- 223,287.75	- 139,636.66
08/28/15	Paid Accrued Interest On Purchase Of F N M A Deb 1.500% 6/22/20 Income Debit 618.75- USD	- 618.75		- 140,255.41



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
August 1, 2015 to August 31, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
08/28/15	Sold 125,000 Par Value Of F N M A M T N 2.375% 4/11/16 Trade Date 8/27/15 Sold Through Rbc Capital Markets, LLC 125,000 Par Value At 101.223 %		126,528.75	- 13,726.66
08/28/15	Received Accrued Interest On Sale Of F N M A M T N 2.375% 4/11/16 Income Credit 1,129.77 USD	1,129.77		- 12,596.89
08/31/15	Interest Earned On U S Treasury Nt 0.625% 8/31/17 0.003125 USD/\$1 Pv On 300,000 Par Value Due 8/31/15	937.50		- 11,659.39
08/31/15	Interest Earned On U S Treasury Nt 1.000% 8/31/16 0.005 USD/\$1 Pv On 50,000 Par Value Due 8/31/15	250.00		- 11,409.39
08/31/15	Interest Earned On U S Treasury Nt 1.500% 2/28/19 0.0075 USD/\$1 Pv On 225,000 Par Value Due 8/31/15	1,687.50		- 9,721.89
08/31/15	Interest Earned On U S Treasury Nt 1.500% 8/31/18 0.0075 USD/\$1 Pv On 250,000 Par Value Due 8/31/15	1,875.00		- 7,846.89
	Combined Purchases For The Period 8/ 1/15 - 8/31/15 Of First Amer Govt Oblig Fund Cl Y		- 184,115.15	- 191,962.04
	Combined Sales For The Period 8/ 1/15 - 8/31/15 Of First Amer Govt Oblig Fund Cl Y		191,962.04	0.00
08/31/15	Ending Cash Balance	\$329,809.26	- \$329,809.26	\$0.00



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
August 1, 2015 to August 31, 2015

SALE/MATURITY SUMMARY

Trade Date	Asset	Description	Cost Basis	Proceeds	Estimated Gain/Loss
08/15/15	John Deere Owner 0.870% 8/15/17	Paid Down 2,068.7	- 2,068.42	2,068.70	0.28
08/15/15	John Deere Owner 0.530% 7/15/16	Paid Down 3,686.8	- 3,682.77	3,686.80	4.03
08/15/15	Toyota Auto Rec 0.29133% 7/15/16	Paid Down 4,046.98	- 4,046.59	4,046.98	0.39
08/17/15	Chase Iss Trust 0.590% 8/15/17	Paid Down 160,000	- 160,231.25	160,000.00	- 231.25
08/18/15	Honda Auto Receivabl 0.520% 8/18/16	Paid Down 4,630.31	- 4,629.86	4,630.31	0.45
08/18/15	F F C B Deb 2.350% 12/22/15	Sold 120,000	- 120,434.40	120,846.00	411.60
08/27/15	F N M A M T N 2.375% 4/11/16	Sold 125,000	- 128,429.38	126,528.75	- 1,900.63
Total Assets Disposed			- \$423,522.67	\$421,807.54	- \$1,715.13
			- Cost Basis		
			- Proceeds		
			- Estimated Gain/Loss		

For information only. Not intended for tax purposes.

World Class Service Delivered by World Class Professionals-Guaranteed!



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
September 1, 2015 to September 30, 2015

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SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

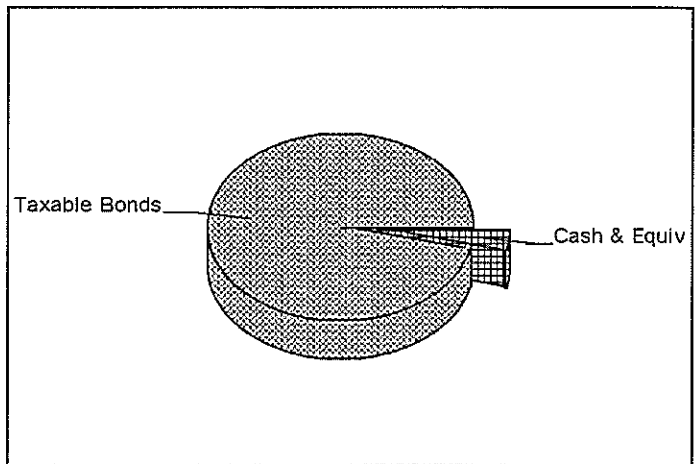
QUESTIONS?

If you have any questions regarding
your account or this statement, please
call your Relationship Manager:

Christopher Stewart
CN-OH-W5IT
6225 Lusk Boulevard
San Diego, CA
92121
Phone 513-632-4194
E-mail christopher.stewart3@usbank.com

ASSET SUMMARY AS OF 09/30/15

	<u>Market Value</u>	<u>% of Total</u>	<u>Est Annual Income</u>
Taxable Bonds	\$10,645,858.59	97.5	\$159,320.19
Cash & Equivalents	\$277,306.18	2.5	\$672.62
Total Market Value	\$10,923,164.77	100.0	\$159,992.81



ASSET DETAIL

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
265,000.000	Procter Gamble CO The 1.800 11/15/2015	742718DS5	\$265,445.20 100.168	\$171,770.72	1.80	\$4,770.00
105,000.000	Google Inc 2.125 05/19/2016	38259PAC6	106,090.95 101.039	107,568.30	2.10	2,231.25
310,000.000	F H L M C M T N 2.500 05/27/2016	3137EACT4	314,398.90 101.419	268,105.76	2.46	7,750.00
200,000.000	Federal Home Loan Bks 2.125 06/10/2016	313373SZ6	202,362.00 101.181	209,390.00	2.10	4,250.00
1,668.820	Toyota Auto Receivables Owner Tr A B S Ser 2012 B CI A3 0.540 07/15/2016	89231NAC7	1,668.82 100.000	1,668.66	0.29	4.86
5,723.420	Honda Auto Receivables Owner Trust A B S Ser 2012 4 CI A3 0.520 08/18/2016	43813CAC4	5,722.39 99.982	5,722.87	0.52	29.76



ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
300,000.000	F H L M C M T N 2.000 08/25/2016	3137EACW7	304,281.00 101.427	312,151.20	1.97	6,000.00
50,000.000	U S Treasury Note 1.000 08/31/2016	912828RF9	50,279.50 100.559	50,338.06	0.99	500.00
150,000.000	U S Treasury Note 1.000 09/30/2016	912828RJ1	150,907.50 100.605	149,619.64	0.99	1,500.00
65,000.000	F N M A Deb 1.375 11/15/2016	3135G0ES8	65,627.25 100.965	65,514.15	1.36	893.75
100,000.000	U S Treasury Note 0.875 11/30/2016	912828RU6	100,506.00 100.506	100,219.09	0.87	875.00
250,000.000	Federal Home Loan Bks 1.625 12/09/2016	313371PV2	253,247.50 101.299	256,575.00	1.60	4,062.50
175,000.000	F N M A M T N 1.250 01/30/2017	3135G0GY3	176,671.25 100.955	174,983.73	1.24	2,187.50
200,000.000	F H L M C M T N 1.000 03/08/2017	3137EADC0	201,272.00 100.636	196,430.40	0.99	2,000.00
150,000.000	Exxon Mobil Corporation 0.921 03/15/2017	30231GAA0	150,390.00 100.260	150,000.00	0.92	1,381.50
150,000.000	US Bancorp Medium Term Note 1.650 05/15/2017	91159HHD5	151,342.50 100.895	152,167.50	1.63	2,475.00
105,000.000	Berkshire Hathaway Fin 1.600 05/15/2017	084664BS9	106,053.15 101.003	29,976.90	1.58	1,680.00
200,000.000	Federal Home Loan Bks 1.000 06/09/2017	313379FW4	201,218.00 100.609	199,758.00	0.99	2,000.00
25,203.830	John Deere Owner Trust A B S Ser 2013 B CI A3 0.870 08/15/2017	477879AC4	25,216.18 100.049	25,200.40	0.87	219.27
300,000.000	U S Treasury Note 0.625 08/31/2017	912828TM2	299,988.00 99.996	186,870.74	0.63	1,875.00
160,000.000	Federal Farm Credit Bks 0.830 09/21/2017	3133EAY28	160,204.80 100.128	160,000.00	0.83	1,328.00
105,000.000	F N M A 1.000 09/27/2017	3135G0ZL0	105,471.45 100.449	104,625.15	1.00	1,050.00
300,000.000	U S Treasury Note 0.625 11/30/2017	912828UA6	299,454.00 99.818	298,864.29	0.63	1,875.00
140,000.000	Chevron Corp 1.104 12/05/2017	166764AA8	139,438.60 99.599	40,000.00	1.11	1,545.60
120,000.000	General Electric CO 5.250 12/06/2017	369604BC6	130,010.40 108.342	136,032.00	4.85	6,300.00
135,000.000	Intel Corp 1.350 12/15/2017	458140AL4	134,758.35 99.821	134,711.10	1.35	1,822.50
90,000.000	Toyota Auto Reveivables Owner Trust A B S Ser 2014 A CI A3 0.670 12/15/2017	89231MAC9	89,928.90 99.921	89,983.37	0.67	603.00
150,000.000	F N M A Deb 0.875 12/20/2017	3135G0RT2	150,379.50 100.253	149,523.00	0.87	1,312.50
125,000.000	John Deere Capital Corp Medium Term Note 1.350 01/16/2018	24422EST7	124,978.75 99.983	124,937.50	1.35	1,687.50



ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
65,000.000	Toyota Auto Receivables Owner Tr A B S Ser 15 C CI A2A 0.930 02/15/2018	89231TAB6	65,072.15 100.111	64,994.77	0.93	604.50
300,000.000	F H L M C Deb 0.875 03/07/2018	3137EADP1	300,255.00 100.085	225,281.25	0.87	2,625.00
215,000.000	Federal Home Loan Bks 1.375 03/09/2018	313378A43	217,330.60 101.084	213,970.15	1.36	2,956.25
90,000.000	Honda Auto Receivables Owner Trust A B S Ser 2014 2 CI A3 0.770 03/19/2018	43814GAC4	89,892.90 99.881	89,989.18	0.69	623.70
125,000.000	John Deere Owner Trust C M O Ser 2014 A CI A3 0.920 04/16/2018	47787VAC5	124,973.75 99.979	124,979.98	0.92	1,150.00
135,000.000	Apple Inc 1.000 05/03/2018	037833AJ9	134,369.55 99.533	109,594.10	1.00	1,350.00
250,000.000	F N M A Deb 0.875 05/21/2018	3135G0WJ8	249,850.00 99.940	245,652.50	0.88	2,187.50
150,000.000	Federal Home Loan Bks 1.250 06/08/2018	313379DT3	150,964.50 100.643	150,552.00	1.24	1,875.00
50,000.000	U S Treasury Note 1.375 07/31/2018	912828VQ0	50,670.00 101.340	50,021.65	1.36	687.50
250,000.000	U S Treasury Note 1.500 08/31/2018	912828RE2	254,237.50 101.695	247,725.45	1.47	3,750.00
200,000.000	Federal Home Loan Bks 2.000 09/14/2018	313375K48	205,638.00 102.819	204,446.00	1.94	4,000.00
400,000.000	F N M A Deb 1.625 11/27/2018	3135G0YT4	407,152.00 101.788	400,556.00	1.60	6,500.00
135,000.000	Wells Fargo Company 2.150 01/15/2019	94974BFQ8	136,063.80 100.788	135,160.65	2.13	2,902.50
350,000.000	U S Treasury Note 1.500 01/31/2019	912828B33	355,260.50 101.503	350,803.91	1.48	5,250.00
100,000.000	Toyota Auto Receivables Owner Trust A B S Ser 2015 A CI A3 1.440 02/15/2019	89236WAC2	99,990.00 99.990	99,984.88	1.44	1,440.00
125,000.000	Honda Auto Receivables Owner Trust A B S Ser 2015 2 CI A3 1.320 02/21/2019	43813NAC0	124,907.50 99.926	124,980.81	1.32	1,650.00
225,000.000	U S Treasury Note 1.500 02/28/2019	912828C24	228,258.00 101.448	224,490.99	1.48	3,375.00
135,000.000	Cisco Systems Inc 2.125 03/01/2019	17275RAR3	136,692.90 101.254	135,315.90	2.10	2,868.75
150,000.000	Eli Lilly CO 1.950 03/15/2019	532457BF4	152,121.00 101.414	149,341.50	1.92	2,925.00
150,000.000	F H L M C M T N 1.750 05/30/2019	3137EADG1	153,048.00 102.032	150,455.70	1.71	2,625.00
175,000.000	U S Treasury Note 1.500 05/31/2019	912828WL0	177,341.50 101.338	172,977.15	1.48	2,625.00
200,000.000	U S Treasury Note 1.625 07/31/2019	912828WW6	203,432.00 101.716	199,586.61	1.60	3,250.00



ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
135,000.000	American Honda Finance Medium Term Note 2.250 08/15/2019	02665WAH4	135,942.30 100.698	136,318.95	2.23	3,037.50
135,000.000	Bank Of NY Mellon Medium Term Note 2.300 09/11/2019	06406HCW7	136,339.20 100.992	135,334.80	2.28	3,105.00
250,000.000	F N M A 1.750 09/12/2019	3135G0ZG1	254,435.00 101.774	249,452.50	1.72	4,375.00
135,000.000	Hsbc Usa Inc 2.375 11/13/2019	40428HPN6	134,709.75 99.785	135,329.40	2.38	3,206.25
250,000.000	U S Treasury Note 1.500 11/30/2019	912828G61	252,657.50 101.063	252,325.06	1.48	3,750.00
135,000.000	Jpmorgan Chase CO 2.250 01/23/2020	46625HKA7	133,876.80 99.168	134,410.05	2.27	3,037.50
150,000.000	U S Treasury Note 1.250 01/31/2020	912828H52	149,839.50 99.893	147,846.21	1.25	1,875.00
150,000.000	U S Treasury Note 1.375 04/30/2020	912828K58	150,399.00 100.266	148,729.02	1.37	2,062.50
110,000.000	Pepsico Inc 1.850 04/30/2020	713448CS5	109,376.30 99.433	109,937.30	1.86	2,035.00
100,000.000	Qualcomm Inc 2.250 05/20/2020	747525AD5	99,748.00 99.748	99,276.00	2.26	2,250.00
250,000.000	U S Treasury Note 1.500 05/31/2020	912828XE5	252,175.00 100.870	247,973.49	1.49	3,750.00
225,000.000	F N M A Deb 1.500 06/22/2020	3135G0D75	225,000.00 100.000	223,287.75	1.50	3,375.00
125,000.000	U S Treasury Note 1.625 07/31/2020	912828XM7	126,526.25 101.221	125,635.18	1.60	2,031.25
	Total Taxable Bonds		\$10,645,858.59	\$10,069,424.37		\$159,320.19
Cash & Equivalents						
220,000.000	Bank Of Tokyo Mitsubis C P 10/27/2015	06538CXT3	219,973.60 99.988	219,780.00	0.30	669.17
57,332.580	First American Government Obligation Fund Cl Y	31846V203	57,332.58 1.000	57,332.58	0.01	3.45
	Income Cash		\$345,294.44	\$345,294.44		\$0.00
	Principal Cash		- \$345,294.44	- \$345,294.44		\$0.00
	Total Cash & Equivalents		\$277,306.18	\$277,112.58		\$672.62
	Total Investments		\$10,923,164.77	\$10,346,536.95		\$159,992.81



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
September 1, 2015 to September 30, 2015

ASSET DETAIL (continued)

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
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Time of trade execution and trading party (if not disclosed) will be provided upon request.

Publicly traded assets are valued in accordance with market quotations or valuation methodologies from financial industry services believed by us to be reliable. Assets that are not publicly traded may be reflected at values from other external sources. Assets for which a current value is not available may be reflected at a previous value or as not valued, at par value, or at a nominal value. Values shown do not necessarily reflect prices at which assets could be bought or sold. Values are updated based on internal policy and may be updated less frequently than statement generation.



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
September 1, 2015 to September 30, 2015

CASH SUMMARY

	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Total</u>
Beginning Cash Balance	\$329,809.26	- \$329,809.26	\$0.00
Receipts			
Interest	15,485.18	0.00	15,485.18
Sales/Maturities	0.00	211,160.27	211,160.27
Cash Equivalent Sales	0.00	203,226.20	203,226.20
Total Cash Receipts	<u>\$15,485.18</u>	<u>\$414,386.47</u>	<u>\$429,871.65</u>
Disbursements			
Trust & Investment Fees	0.00	- 104.17	- 104.17
Miscellaneous Disbursements	0.00	- 1,091.00	- 1,091.00
Purchases	0.00	- 201,435.24	- 201,435.24
Cash Equivalent Purchases	0.00	- 227,241.24	- 227,241.24
Total Cash Disbursements	<u>\$0.00</u>	<u>- \$429,871.65</u>	<u>- \$429,871.65</u>
Ending Cash Balance	\$345,294.44	- \$345,294.44	\$0.00



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
September 1, 2015 to September 30, 2015

TRANSACTION DETAIL

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
09/01/15	Beginning Cash Balance	\$329,809.26	- \$329,809.26	\$0.00
09/01/15	Interest Earned On Cisco Systems Inc 2.125% 3/01/19 0.010625 USD/\$1 Pv On 135,000 Par Value Due 9/1/15	1,434.38		1,434.38
09/01/15	Interest Earned On First Amer Govt Oblig Fund Cl Y Interest From 8/1/15 To 8/31/15	0.43		1,434.81
09/02/15	Matured 200,000 Par Value Of Pnc Bank Na C P 9/02/15 Trade Date 9/2/15 200,000 Par Value At 100 %		199,440.56	200,875.37
09/02/15	Interest Earned On Pnc Bank Na C P 9/02/15 200,000 Par Value At 100 %	559.44		201,434.81
09/03/15	Cash Disbursement Paid To Chandler Asset Management Investment Counsel Fee Invoice #18175 Dtd 9/2/15		- 1,091.00	200,343.81
09/08/15	Interest Earned On F H L M C Deb 0.875% 3/07/18 0.004375 USD/\$1 Pv On 300,000 Par Value Due 9/7/15	1,312.50		201,656.31
09/08/15	Interest Earned On F H L M C M T N 1.000% 3/08/17 0.005 USD/\$1 Pv On 200,000 Par Value Due 9/8/15	1,000.00		202,656.31
09/09/15	Interest Earned On F H L B Deb 1.375% 3/09/18 0.006875 USD/\$1 Pv On 215,000 Par Value Due 9/9/15	1,478.13		204,134.44
09/09/15	Purchased 125,000 Par Value Of U S Treasury Nt 1.625% 7/31/20 Trade Date 9/8/15 Purchased Through Morgan Stanley & CO. LLC 125,000 Par Value At 100.508147 %		- 125,635.18	78,499.26
09/09/15	Paid Accrued Interest On Purchase Of U S Treasury Nt 1.625% 7/31/20 Income Debit 220.79- USD		- 220.79	78,278.47
09/11/15	Interest Earned On Bank NY Mellon Mtn 2.300% 9/11/19 0.0115 USD/\$1 Pv On 135,000 Par Value Due 9/11/15	1,552.50		79,830.97
09/14/15	Interest Earned On F N M A 1.750% 9/12/19 0.00875 USD/\$1 Pv On 250,000 Par Value Due 9/12/15	2,187.50		82,018.47
09/14/15	Interest Earned On F H L B Deb 2.000% 9/14/18 0.01 USD/\$1 Pv On 200,000 Par Value Due 9/14/15	2,000.00		84,018.47
09/15/15	Interest Earned On Toyota Auto 1.440% 2/15/19 0.000933 USD/\$1 Pv On 100,000 Par Value Due 9/15/15	93.33		84,111.80



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ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
September 1, 2015 to September 30, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
09/15/15	Interest Earned On Toyota Auto Rec 0.29133% 7/15/16 \$0.00038/Pv On 5,293.41 Pv Due 9/15/15	2.03		84,113.83
09/15/15	Paid Down 3,624.59 Par Value Of Toyota Auto Rec 0.29133% 7/15/16 Trade Date 9/15/15		3,624.59	87,738.42
09/15/15	Interest Earned On Toyota Auto 0.930% 2/15/18 0.000486 USD/\$1 Pv On 65,000 Par Value Due 9/15/15	31.56		87,769.98
09/15/15	Interest Earned On John Deere Owner 0.870% 8/15/17 \$0.00073/Pv On 26,888.91 Pv Due 9/15/15	19.49		87,789.47
09/15/15	Paid Down 1,685.08 Par Value Of John Deere Owner 0.870% 8/15/17 Trade Date 9/15/15		1,685.08	89,474.55
09/15/15	Interest Earned On John Deere Owner 0.530% 7/15/16 \$0.00044/Pv On 2,153.56 Pv Due 9/15/15	0.95		89,475.50
09/15/15	Interest Earned On John Deere Owner 0.920% 4/16/18 \$0.00077/Pv On 125,000.00 Pv Due 9/15/15	95.83		89,571.33
09/15/15	Interest Earned On Toyota Auto 0.670% 12/15/17 \$0.00056/Pv On 90,000.00 Pv Due 9/15/15	50.25		89,621.58
09/15/15	Interest Earned On Eli Lilly CO 1.950% 3/15/19 0.00975 USD/\$1 Pv On 150,000 Par Value Due 9/15/15	1,462.50		91,084.08
09/15/15	Interest Earned On Exxon Mobil Corp 0.921% 3/15/17 0.004605 USD/\$1 Pv On 150,000 Par Value Due 9/15/15	690.75		91,774.83
09/16/15	Paid Down 2,153.56 Par Value Of John Deere Owner 0.530% 7/15/16 Cmo Final Pay Down		2,153.56	93,928.39
09/18/15	Interest Earned On Honda Auto Receivabl 0.520% 8/18/16 \$0.00043/Pv On 9,979.90 Pv Due 9/18/15	4.32		93,932.71
09/18/15	Paid Down 4,256.48 Par Value Of Honda Auto Receivabl 0.520% 8/18/16 Trade Date 9/18/15		4,256.48	98,189.19
09/18/15	Interest Earned On Honda Auto 0.693% 3/19/18 0.000642 USD/\$1 Pv On 90,000 Par Value Due 9/18/15	57.75		98,246.94
09/21/15	Interest Earned On Honda Auto 1.320% 2/21/19 \$0.00087/Pv On 125,000.00 Pv Due 9/21/15	108.33		98,355.27



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
September 1, 2015 to September 30, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
09/21/15	Interest Earned On F F C B Deb 0.830% 9/21/17 0.00415 USD/\$1 Pv On 160,000 Par Value Due 9/21/15	664.00		99,019.27
09/25/15	Trust Fees Collected Charged For Period 08/01/2015 Thru 08/31/2015		- 104.17	98,915.10
09/28/15	Interest Earned On F N M A 1.000% 9/27/17 0.005 USD/\$1 Pv On 105,000 Par Value Due 9/27/15	525.00		99,440.10
09/30/15	Interest Earned On U S Treasury Nt 1.000% 9/30/16 0.005 USD/\$1 Pv On 150,000 Par Value Due 9/30/15	750.00		100,190.10
09/30/15	Purchased 75,000 Par Value Of U S Treasury Nt 1.500% 11/30/19 Trade Date 9/29/15 Purchased Through Barclays Capital Inc. Fixed In 75,000 Par Value At 101.066747 %		- 75,800.06	24,390.04
09/30/15	Paid Accrued Interest On Purchase Of U S Treasury Nt 1.500% 11/30/19 Income Debit 375.00- USD	- 375.00		24,015.04
	Combined Purchases For The Period 9/ 1/15 - 9/30/15 Of First Amer Govt Oblig Fund Cl Y		- 227,241.24	- 203,226.20
	Combined Sales For The Period 9/ 1/15 - 9/30/15 Of First Amer Govt Oblig Fund Cl Y		203,226.20	0.00
09/30/15	Ending Cash Balance	<u>\$345,294.44</u>	<u>- \$345,294.44</u>	<u>\$0.00</u>



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
September 1, 2015 to September 30, 2015

SALE/MATURITY SUMMARY

Trade Date	Asset	Description	Cost Basis	Proceeds	Estimated Gain/Loss
09/02/15	Pnc Bank Na C P 9/02/15	Matured 200,000	- 199,440.56	199,440.56	0.00
09/15/15	Toyota Auto Rec 0.29133% 7/15/16	Paid Down 3,624.59	- 3,624.25	3,624.59	0.34
09/15/15	John Deere Owner 0.870% 8/15/17	Paid Down 1,685.08	- 1,684.85	1,685.08	0.23
09/15/15	John Deere Owner 0.530% 7/15/16	Paid Down 2,153.56	- 2,151.20	2,153.56	2.36
09/18/15	Honda Auto Receivabl 0.520% 8/18/16	Paid Down 4,256.48	- 4,256.07	4,256.48	0.41
Total Assets Disposed			- Cost Basis		
			- Proceeds	\$211,160.27	
			- Estimated Gain/Loss		\$3.34

For information only. Not intended for tax purposes.

World Class Service Delivered by World Class Professionals-Guaranteed!



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 10/15/2015, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2015.

Earnings Ratio		.00000875275068308
Interest Rate		0.32%
Dollar Day Total	\$	37,044,241.52
Quarter End Principal Balance	\$	402,702.81
Quarterly Interest Earned	\$	324.24

7/1/2015 - 9/30/2015

Employee Assistance Program Utilization Report Utilization Summary and Analysis



SCORE

July 1, 2015 - September 30, 2015

Projected Annual Rate:

0.4%

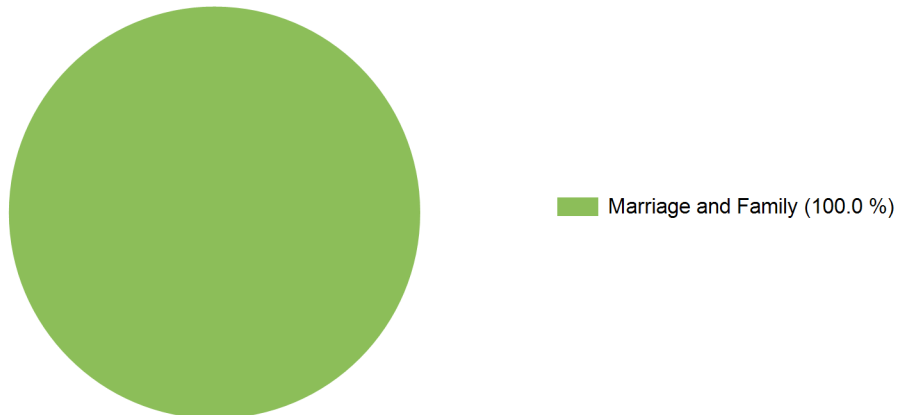
Previous Utilization Rate: 0.5%

Overall Utilization

There was 1 new contact. 1 was referred by Human Resources.

The presenting problems were: Family / Child.

1 new contact was self-initiated.



7/1/2015 - 9/30/2015

Employee Assistance Program Utilization Report

Work/Life Utilization

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

50 percent of Millennials cite “flexibility to balance life and work issues” as very important for job satisfaction. ACI’s comprehensive work/life benefits, user-friendly technology, and 24/7 access to resources help this new generation of employees manage work and life responsibilities in order to thrive at work, at home, and everywhere in between. From highly-customized child, pet and elder care referrals to legal and financial services, ACI Specialty Benefits provides support for any personal, professional or family need.

Training and Onsite Services

August 2015

Topic	Date	Start	Duration	Type	Location
Identifying and Developing Leaders	8/19/2015	10:00 AM	1.00	Webinar	

Training Comment:

ACI is pleased to have provided training services that met your needs during the third quarter of 2015. This quarter, ACI delivered the Quarterly Management Training Series webinar Identifying and Developing Leaders. Next quarter, look for the upcoming Performance Management. Visit ACI’s YouTube channel for 24/7 access to more trainings and popular videos. For consultation, support services and flexible training options tailored for your workplace, contact ACI at 800-932-0034 and ask to speak with a member of the training team, or email us at training@acispecialtybenefits.com.

Newsletters

ACI provided the following HealthY-mails this quarter: 5 Ways to Support Veterans in the Workplace; 6 Tips to Improve Leadership Skills; 5 Workplace Perks for Fall.

Formal Referrals

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

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

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

Number of Formal Referrals: 0
Number of Informal Referrals: 0

7/1/2015 - 9/30/2015

Employee Assistance Program Utilization Report

Utilization Hours

Onsite Services and Webinars	1.00
Employee Assessment	2.00
Consultation: Supervisor, Management and Outside Consultants	5.00
Total Program Hours this Period:	8.00

Utilization Comments

ACI Specialty Benefits offers innovative benefits technology solutions to boost employee engagement and benefits utilization. ACI is excited to announce that all EAP customers will soon have access to myACIonline, a robust website that provides 24/7 instant access to EAP and work/life benefits and resources, including online requests and referrals. For mobile access to benefits, ACI encourages all employees and family members to use the popular myACI mobile app, available for iOS and Android.

MacroLife, ACI's newest product, is a gamified engagement platform that integrates employee benefits, corporate initiatives and rewards to drive benefits utilization. The first product of its kind, MacroLife serves as a single point of access for all company perks and initiatives, and employees earn real-time rewards for every benefit interaction. Learn more about MacroLife at www.gameofbenefits.com, and reach out to ACI's dedicated account management team for more information.

From 7/1/2015 to 9/30/2015, SCORE achieved an annualized utilization rate of 0.4%. With ACI's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

This decreased from the previous Utilization period which was 0.5%.

7/1/2015 - 9/30/2015

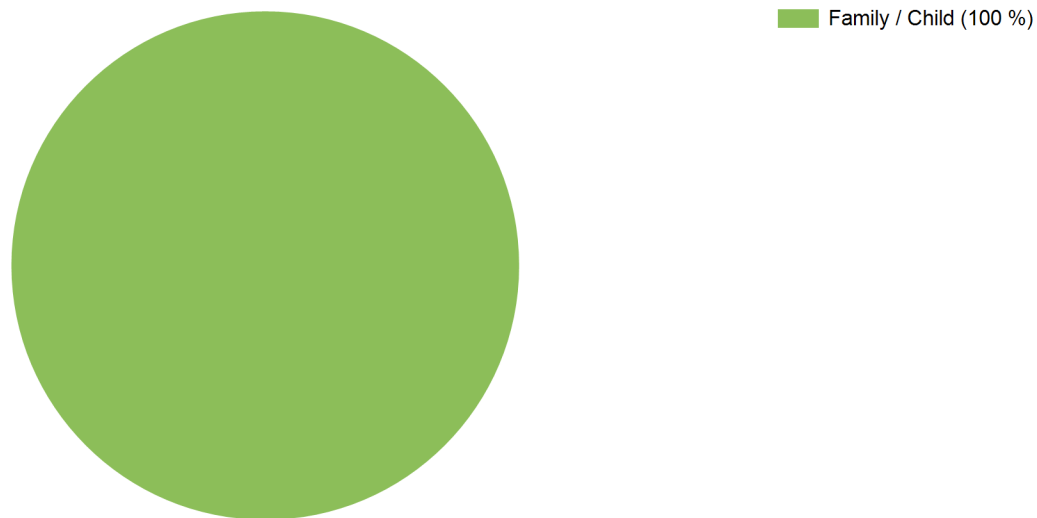
Employee Assistance Program Utilization Report

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Family / Child	1	0	1

Personal illness and family issues are cited as the primary reason for unplanned absences. In a 2008 study performed by The Clute Institute, it was determined that absenteeism translates into losses of over \$16 billion in salary expenses. Approximately 67% of unscheduled absences are due to family issues or other personal issues. ACI's Child and Elder Care benefits can assist with the everyday needs involved with caring for children or elderly family members.

New Issues this Quarter



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

7/1/2015 - 9/30/2015

Employee Assistance Program Utilization Report

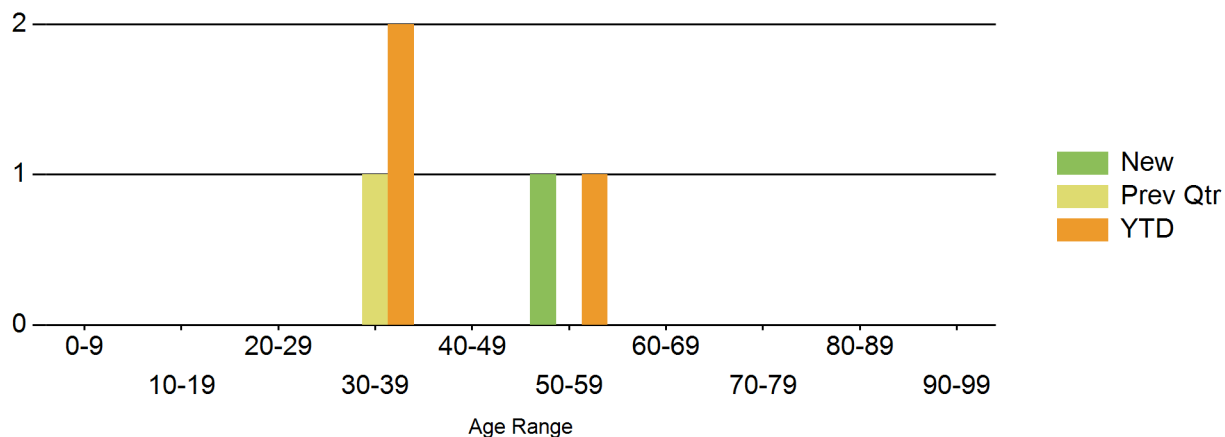
Demographic Data

Gender	New	Previous Quarter	Year To Date
Female	1	0	2
Male	0	1	1



Female (100 %)
Male (0 %)

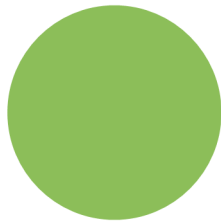
Age Range	New	Previous Quarter	Year To Date
0-9	0	0	0
10-19	0	0	0
20-29	0	0	0
30-39	0	1	2
40-49	0	0	0
50-59	1	0	1
60-69	0	0	0
70-79	0	0	0
80-89	0	0	0
90-99	0	0	0



Who is Initiating Contact with ACI	New	Previous Quarter	Year To Date
Self	1	1	3
Family Member	0	0	0
Other	0	0	0

7/1/2015 - 9/30/2015

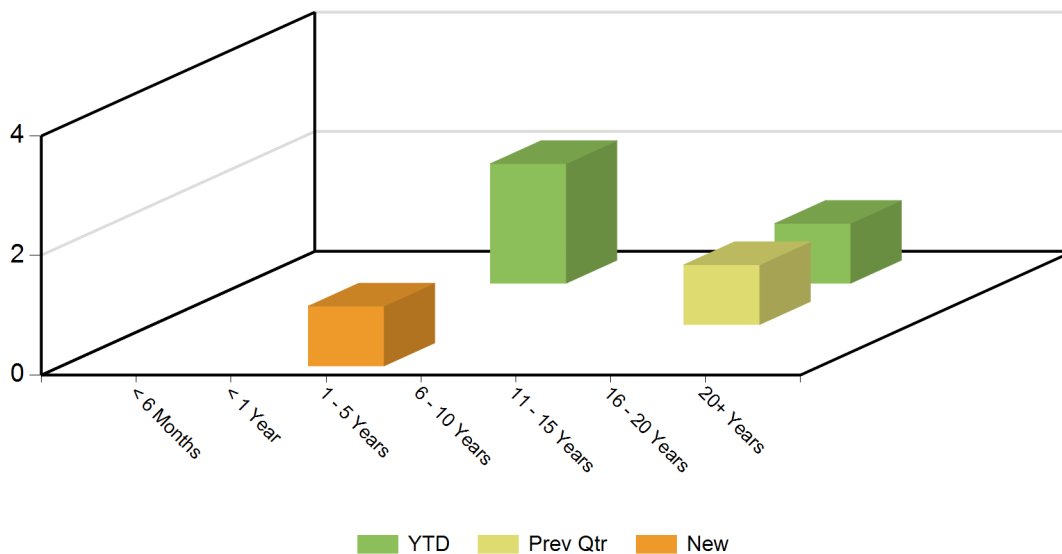
Employee Assistance Program Utilization Report



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

Employment Data

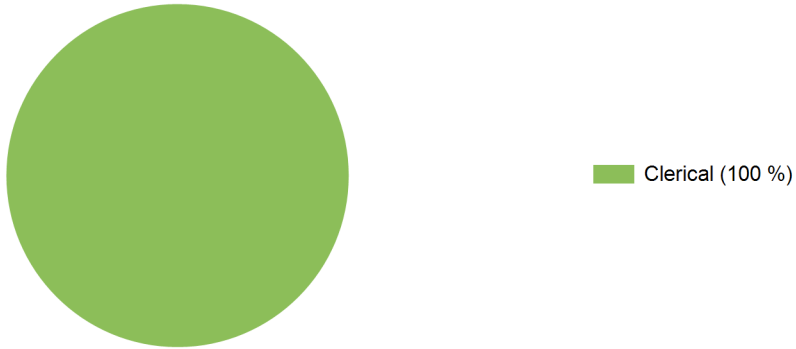
Years Employed	New	Previous Quarter	Year To Date
< 6 Months	0	0	0
< 1 Year	0	0	0
1 - 5 Years	1	0	2
6 - 10 Years	0	0	0
11 - 15 Years	0	0	0
16 - 20 Years	0	1	1
20+ Years	0	0	0



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

7/1/2015 - 9/30/2015

Employee Assistance Program Utilization Report

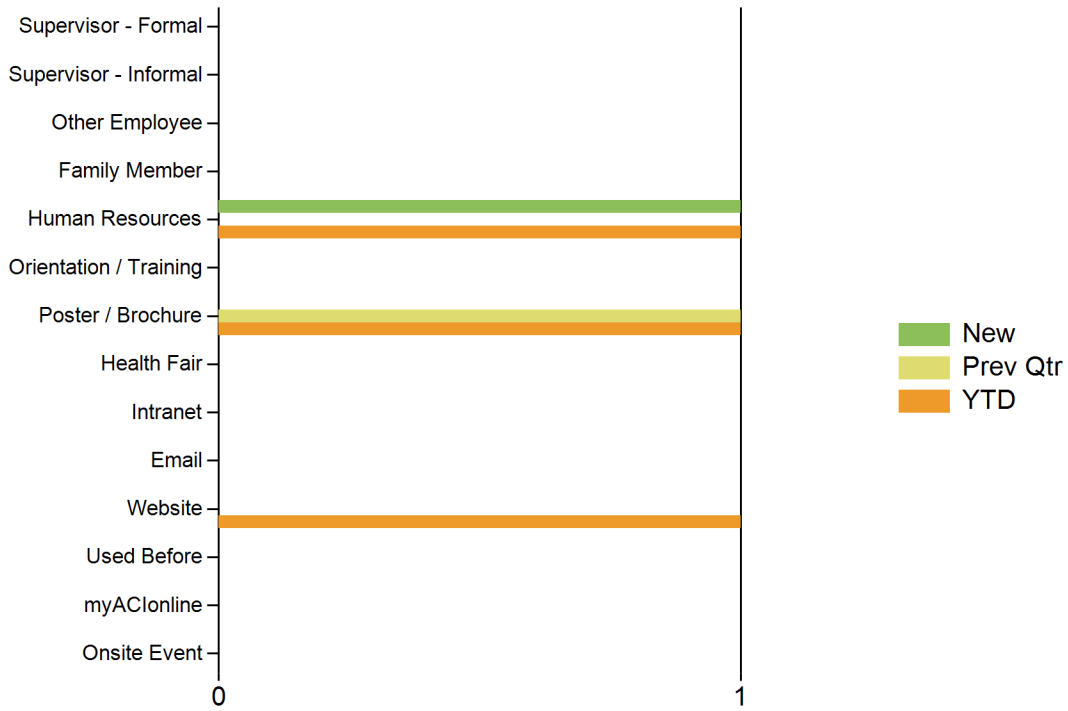


Referral Source

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

7/1/2015 - 9/30/2015

Employee Assistance Program Utilization Report



TARGET SOLUTIONS ADMINISTRATIVE SUMMARY

SEPTEMBER 2015

Administrative Summary - September

Assignments		
Completions (September 1-30)		
Users with completions:	0	0%
Total completions:	0	
Overdue Assignments (as of September 30)		
Users with assignment(s) that are overdue:	0	0%
Total overdue assignments:	0	
No Assignments (as of September 30)		
Users with no assignments:	8	100%
Users		
Log-ins (September 1-30)		
Users who have logged in:	1	13%
Credentials		
Users with credentials expiring next month (October):	0	0%

TargetSolutions has sent you this email because you have been designated as an administrator of SCORE - Small Cities Organized Risk Effort's TargetSolutions account.

If you would prefer not to receive this email in the future, please contact TargetSolutions' Client Services Department at 800.840.8048 or support@TargetSolutions.com.

For additional help or questions please contact us at:
 10805 Rancho Bernardo Road, Suite 200
 San Diego, CA 92127-5703



AUDITED FINANCIAL REPORT FOR YEAR ENDING JUNE 30, 2015

ACTION ITEM

ISSUE: SCORE's annual financial audit was recently completed by the accounting firm of Crowe Horwath. A representative from the firm will present the year ending June 30, 2015 Financial Audit findings to the Board of Directors.

RECOMMENDATION: Review, accept and file the FY 14/15 Financial Audit as presented or modified.

FISCAL IMPACT: None.

BACKGROUND: SCORE is required to have a financial audit conducted annually. The audit is filed with the California State Controller's Office and the County in which its primary office is located.

ATTACHMENTS: *Draft Audited Financial Report for Fiscal Year Ending June 30, 2015 (Handout)*



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
October 30, 2015**

Agenda Item H.2.

QUARTERLY FINANCIALS FOR QE SEPTEMBER 30, 2015

ACTION ITEM

ISSUE: Gilbert and Associates will present SCORE's Quarterly Financial Reports for the period ending September 30, 2015.

RECOMMENDATION: Review, receive and file the Quarterly Financials as presented or amended.

FISCAL IMPACT: Unknown.

BACKGROUND: The Board of Directors regularly reviews the quarterly financials to maintain oversight on the financial activities and condition of SCORE.

ATTACHMENT(S): *Under Separate Cover* - Quarterly Financial Reports as of 09/30/15



SCORE BYLAWS AMENDMENT

ACTION ITEM

ISSUE: The Program Administrator's office location has changed and the SCORE Bylaws must be changed to reflect the move.

RECOMMENDATION: Review and accept the proposed change to the Principal Executive Office address in the SCORE Bylaws.

FISCAL IMPACT: None.

BACKGROUND: In accordance with SCORE Bylaws Article XVII – Amendments, when a proposed change to the Bylaws is made all members are to be notified 30 days in advance of the change. SCORE Members were sent a notification letter on October 2, 2015 regarding the proposed change to the Principal Executive Office address and were provided with a complete copy of the Bylaws with a redline version of the proposed change. *Only the two pages with the changes are included here for reference.*

ATTACHMENTS:

1. Notice of Intent to Amend SCORE Bylaws Dated 10-2-2015
2. SCORE Bylaws Proposed Amendment (Redline Version-changes only)

October 2, 2015

RE: 30-Day Notice of Intent to Amend the SCORE Bylaws

SCORE Members,

In accordance with Article XVII – Amendments in the SCORE Bylaws, this letter shall serve as the 30-day Notice of Intent to Amend the Bylaws. The only proposed change is to change the Principal Executive Office address, from 1792 Tribute Road, Ste. 450 to 2180 Harvard Street, Suite 460, Sacramento, CA 95815. Attached is redline copy of the Bylaws. This will be discussed at the October 30, 2015 Board Meeting.

If you have any questions please feel free to contact us.

Thank you,

Michelle Minnick
Account Representative

Enclosure: SCORE Proposed Amendment 10-30-2015 (Redline Version)

SMALL CITIES ORGANIZED RISK EFFORT

(SCORE)

BYLAWS

AMENDED

JULY 1, 2000

JANUARY 26, 2007

JUNE 24, 2011

MARCH 28, 2014

OCTOBER 30, 2015

APPENDIX A

PRINCIPAL EXECUTIVE OFFICE

The principal address of the Small Cities Organized Risk Effort Joint Powers Authority for the transaction of business and receipt of all notices shall be:

~~1792 Tribute Road, Ste. 450~~
~~2180 Harvard Street STE 460~~
Sacramento, CA 95815-4320



TARGET SOLUTIONS RENEWAL

ACTION ITEM

ISSUE: The Target Solutions service agreement with SCORE is scheduled to expire on 11/1/2015. Usage statistics are provided below to assist the Board in deciding whether or not to renew the agreement.

Member use of Target Solutions is increasing, with 264 registered users (average cost per user is \$95.29). The numbers for the last three years are:

2012/13:	174 registered users, 484 courses completed
2013/14:	214 registered users, 672 courses completed
2014/15:	264 registered users, 369 courses completed

RECOMMENDATION: Review and provide direction on the renewal of the Target Solutions contract.

FISCAL IMPACT: The renewal is offered at the current price of \$25,157 per year and is included in this year's budget.

BACKGROUND: SCORE entered into an agreement with Target Solutions in 2010 to provide members with an online option for safety and loss control training. This online platform allows for supervisors and managers to assign training modules and track employee progress as the modules are completed.

The service covers a wide variety of topics, including fire personnel training that is one of the key reasons members have continued to renew the service. Last year the Program Administrators were asked to negotiate the rate and discovered that SCORE is paying a 'grandfathered' rate for the full suite of training topics, including the optional fire training.

ATTACHMENTS:

1. SCORE Target Solutions Utilization Report 11/1/2014 – 9/24/2015
2. SCORE Target Solutions Contract Renewal 11/1/2015 – 11/01/2016

Member Organization	Total Active and Offline Users	Registered Users	Users Completing One or More Course	Courses Completed-Total	Users Completing One or More Custom Activi	Custom Activities Completed-Total
City of Biggs	13	6	0	0	0	0
City of Colfax	16	13	4	9	0	0
City of Dunsmuir	29	21	14	78	0	0
City of Etna	48	27	2	5	2	4
City of Isleton	2	1	0	0	0	0
City of Live Oak	14	2	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	15	12	3	19	0	0
City of Mount Shasta	87	63	28	64	0	0
City of Portola	30	9	0	0	0	0
City of Rio Dell	3	1	0	0	0	0
City of Shasta Lake	39	19	3	5	0	0
City of Susanville	6	5	2	2	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	2	1	0	0	0	0
City of Yreka	41	35	15	52	4	11
Fort Jones Volunteer Fire Department	31	21	9	121	2	6
SCORE - Small Cities Organized Risk Effort	8	8	0	0	0	0
Town of Fort Jones	3	1	0	0	0	0
Town of Loomis	4	3	0	0	0	0
Weed City Fire	34	13	4	14	18	204
	442	264	84	369	26	225

Client Agreement

This Client Agreement (the "Agreement"), effected as of the date noted in the attached Schedule A (the "Effective Date"), is by and between TargetSolutions, Inc. ("TS"), a California corporation, and the undersigned client ("Client"), and governs the purchase and ongoing use of the services described in this Agreement (the "Services").

1. **Services.** TS shall provide the following services:

1.1. **Access.** TS will provide Client a non-exclusive, non-transferable, revocable, limited license to remotely access and use the Services hereunder and, unless prohibited by law, will provide access to any person designated by Client ("Users").

1.2. **Availability.** TS shall use commercially reasonable efforts to display its content and coursework for access and use by Client's Users twenty-four (24) hours a day, seven (7) days a week, subject to scheduled downtime for routine maintenance, emergency maintenance, system outages and other outages beyond TS's control.

1.3. **Help Desk.** TS will assist Users as needed on issues relating to usage via e-mail, and a toll free Help Desk five (5) days per week at scheduled hours.

2. **Client's Obligations.**

2.1. **Compliance.** Client shall be responsible for Users' compliance with this Agreement, and use commercially reasonable efforts to prevent unauthorized access to or use of the Services.

2.2. **Identify Users.** Client shall (i) provide a listing of its designated/enrolled Users; (ii) cause each of its Users to complete a profile; (iii) maintain user database by adding and removing Users as appropriate.

2.3. **Future Functionality.** Client agrees that its purchases hereunder are neither contingent on the delivery of any future functionality or features nor dependent on any public comments regarding future functionality or features.

3. **Fees and Payments.**

3.1. **Fees.** Client will pay for the Services in accordance with the fee schedule in Schedule A

3.2. **Payments.** All fees due under this Agreement must be paid in United States dollars. Such charges will be made in advance, according to the frequency stated in Schedule A. TS will invoice in advance, and such invoices are due net 30 days from the invoice date. All fees collected under this Agreement are fully earned when due and nonrefundable when paid.

3.3. **Suspension of Service for Overdue Payments.** Any fees unpaid for more than ten (10) days past the due date shall bear interest at 1.5% per month. TS shall have the right, in addition to all other rights and remedies to which TS may be entitled, to suspend Client's Users' access to the Services without notice until all overdue payments are paid in full.

3.4. **Taxes.** All fees under this Agreement exclude all sales, use, and other taxes and government charges, whether federal, state or foreign, and Client will be responsible for payment of all such taxes (other than taxes based on TS's income), fees, duties, and charges, and any related penalties and interest, arising from the payment of any and all fees

under this Agreement including the access to or performance of the Services hereunder.

4. **Intellectual Property Rights.**

4.1. Client acknowledges that TS alone (and its licensors, where applicable) shall own all rights, title and interest in and to TS's software, website or technology, the course content, and the Services provided by TS, as well as any and all suggestions, ideas, enhancement requests, feedback, recommendations or other information provided by Client, and this Agreement does not convey to Client any rights of ownership to the same. The TS name and logo are trademarks of TS, and no right or license is granted to Client to use them.

4.2. Except as otherwise agreed in writing or to the extent necessary for Client to use the Services in accordance with this Agreement, Client shall not: (i) copy the course content in whole or in part; (ii) display, reproduce, create derivative works from, transmit, sell, distribute, rent, lease, sublicense, transfer or in any way exploit the course content in whole or in part; (iii) embed the course content into other products; (iv) use any trademarks, service marks, domain names, logos, or other identifiers of TS or any of its third party suppliers; or (v) reverse engineer, decompile, disassemble, or access the source code of any TS software.

4.3. Client hereby authorizes TS to use Client's name, trademarks, or logos in promotional materials, press releases, advertising, or in other publications or websites, whether oral or written. Notwithstanding the foregoing, TS acknowledges that Client alone shall own all rights, title and interest in and to Client's name, trademarks, or logos, and this Agreement does not convey to TS any rights of ownership to the same.

4.4. Client hereby authorizes TS to share any intellectual property owned by Client ("User Generated Content") that its Users upload to the Community Resources section of TS's website with TS's 3rd party customers and users that are unrelated to Client ("Other TS Customers"); provided that TS must provide notice to Client's users during the upload process that such User Generated Content will be shared with such Other TS Customers.

5. **Term.**

The term of this Agreement shall commence on the Effective Date, and will remain in full force and effect for the term indicated in Schedule A ("Term"). This agreement will auto renew for consecutive 1 year terms upon expiration of initial term

6. **Mutual Warranties and Disclaimer.**

6.1. **Mutual Representations & Warranties.** Each party represents and warrants that it has full authority to enter into this Agreement and to fully perform its obligations hereunder.

6.2. **Disclaimer.** EXCEPT AS EXPRESSLY PROVIDED HEREIN, NEITHER PARTY MAKES ANY WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW.

7. **Miscellaneous.**

7.1. **Limitation on Liability.** In no event shall TS be liable to Client or its Users, whether in contract, warranty, tort (including negligence) or otherwise, for special, incidental indirect or consequential damages (including lost profits) arising out of or in connection with this Agreement. The total liability of TS for any and all damages, including, without limitation, direct damages, shall not exceed the amount of the total fees already paid to TS for the preceding twelve (12) months.

7.2. **Assignment.** Neither party may assign or delegate its rights or obligations pursuant to this Agreement without the prior written consent of the other, provided that such consent shall not be unreasonably withheld. Notwithstanding the foregoing, TS may freely assign or transfer any or all of its rights without Client consent to an affiliate, or in connection with a merger, acquisition, corporate reorganization, or sale of all or substantially all of its assets.

7.3. **Governing Law.** This Agreement shall be governed by, and enforced in accordance with, the laws of the state of Florida. Any civil action or legal proceeding arising out of or relating to this Agreement shall be brought in the courts of record of the State of Florida in Hillsborough County.

7.4. **Force Majeure.** TS shall have no liability for any failure or delay in performing any of its obligations pursuant to this Agreement due to, or arising out of, any act not within its control, including, without limitation, acts of God, strikes, lockouts, war, riots, lightning, fire, storm, flood, explosion, interruption or delay in power supply, computer virus, governmental laws, regulations or other restraints, or TS's inability to obtain necessary equipment, materials or services.

7.5. **No Waiver.** No waiver, amendment or modification of this Agreement shall be effective unless in writing and signed by the parties.

7.6. **Severability.** If any provision of this Agreement is found to be contrary to law by a court of competent jurisdiction, such provision shall be of no force or effect; but the remainder of this Agreement shall continue in full force and effect.

7.7. **Entire Agreement.** This Agreement and its exhibits represent the entire understanding and agreement between TS and Client, and supersedes all other negotiations, proposals, understandings and representations (written or oral) made by and between TS and Client.

[SIGNATURE PAGE IMMEDIATELY FOLLOWS]

Rev K

IN WITNESS WHEREOF, the parties have executed this Agreement as of the last date set forth below.

TargetSolutions, Inc.

Client Name:

Address:

By: _____

By: _____

Printed Name: _____

Printed Name: _____

Title: _____

Title: _____

Date: _____

Date: _____

Schedule A

Client Name: SCORE (Small Cities Organized Risk Effort)

Contact Name: Marcus Beverly

Client Address: 1792 Tribute Road, Suite 450, Sacramento CA 95815

Client Phone: 916 643 2704

Effective Date: 11/1/2015

Initial Term:

1 year from the Effective Date

Fees:

Annual License Fee \$25,157

Payment Terms:

1st year Annual License Fee, Implementation &
Training Fee and Technical Service fee (if applicable): \$0 Due upon signing of this Agreement

Subsequent Annual License Fees: \$25,157 Net 30 from Invoice Date

Agenda Item I.3.

PAYMENT PLAN ADMINISTRATIVE FEE

ACTION ITEM

ISSUE: The Board asked for options for an additional administrative fee to charge members who request a payment plan for their FY 16/17 funding, in addition to the interest rate of 3% on the unpaid balance that was approved at the last meeting. Tulelake and Isleton are currently on payment plans, and the approved interest charges are listed below. *The Bylaws may need to be amended to implement any Administrative Fee options and/or to set out a process for charging an Administrative fee for a monthly payment plan.*

Interest = 3 % of Unpaid Balance					
Member	GL	Interest	WC	Interest	Total
Tulelake	\$25,509	\$765	\$20,874	\$626	\$1,391
Isleton	\$22,939	\$688	n/a	n/a	\$688

RECOMMENDATION: Select one of the following options:

1. Option #1- 3% of Total Funding

Option #1: Admin Fee = 3% of Total Funding						Grand Total With Interest
Member	GL	Fee	WC	Fee	Total Option 1	
Tulelake	\$31,886	\$957	\$26,093	\$783	\$1,739	\$3,131
Isleton	\$28,674	\$860	n/a	n/a	\$860	\$1,548

2. Option #2- Flat Fee of \$100 per additional payment plan invoice required per program (Liability \$1,000 and Workers' Compensation \$700).

Option #2: Flat Fee						Grand Total With Interest
Member	GL	Fee	WC	Fee	Total Option 2	
Tulelake	\$31,886	\$1,000	\$26,093	\$700	\$1,700	\$3,091
Isleton	\$28,674	\$1,000	n/a	n/a	\$1,000	\$1,688

FISCAL IMPACT: Both options result in similar totals, with option #1 slightly higher for Tulelake (\$1,739 v. \$1,700), and slightly lower for Isleton (\$860 v. \$1,000). *The total fee (interest plus admin) for both members is approximately 5.4% of their total funding.*

BACKGROUND: The Board approved using an interest rate of 3% on the unpaid premium balance (80% of total) for payment plans in FY 15/16 at the 8/28/2015.

ATTACHMENTS: None



CAJPA CONFERENCE FEEDBACK

ACTION ITEM

ISSUE: Members that attended the CAJPA 2015 Conference are encouraged to share their experience with other Board Members and highlight any information they feel will benefit the pool.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: The California Association of Joint Powers Authorities (CAJPA) annually hosts a conference to present topics and issues that are of relevance to their JPA members. This year the conference was held in South Lake Tahoe and featured speakers Simon Bailey and former Senate Pro Tem Darrell Steinberg.

ATTACHMENTS: None.



SCORE MEMBER SERVICE PROVIDER SURVEY

ACTION ITEM

ISSUE: SCORE periodically requests Members' satisfaction with its service providers by asking Members to rate the overall value of SCORE programs and services. The Program Administrators have provided the attached survey questions for review and approval in anticipation of surveying members again this year.

RECOMMENDATION: Review and approve the questions and timing for the next survey to be conducted.

FISCAL IMPACT: None

BACKGROUND: In March of 2015 a survey of York Claims Management services was conducted because their contract was reaching expiration. The last survey for Alliant and Gilbert Associates was completed in 2012. To maintain consistency and comparability in member responses the attached survey includes all questions from the 2012 survey.

In addition, questions regarding loss control services (DKF Solutions) and member satisfaction with SCORE as a whole that were asked in 2008 have been included in the proposed questions for the 2015 survey. Currently there is no administrative policy regarding how often a survey of service providers should be conducted.

ATTACHMENTS: SCORE Member Service Provider Survey 2015

2012 SCORE Member Vendor Survey

Program Administrator 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.)
- 2) Alliant Insurance Services, Inc. maintains good contact and keeps members apprised on all important and pertinent risk management/insurance matters.
- 3) How do you perceive the knowledge and expertise of Alliant Insurance Services, Inc. staff?
- 4) Are SCORE Agendas and Minutes sufficient to understand Board of Directors decisions, actions or discussions even if not present at meeting?
- 5) Appropriate, timely and sufficient information is provided to support the Board of Directors in making informed decisions.
- 6) Alliant Insurance Services, Inc. accomplishes goals and objectives as well as providing additional value to the JPA.
- 7) The SCORE website contains timely and useful information?
- 8) How would you rate your overall satisfaction with Alliant Insurance Services, Inc. as the program administrator?
- 9) Do you have any comments or suggestions not covered by this survey? If yes, and would like to share, please enter them in the box below:

SCORE Account Services Vendor Survey

- 1) Gilbert Associates, Inc. provides timely and accurate financial information for SCORE Board Members and Staff
- 2) Gilbert Associates, Inc. helps SCORE maintain effective internal controls over financial transactions and reporting
- 3) Gilbert Associates, Inc. exhibits expertise with risk pools and provides valuable input in regards to financial issues that are relevant to SCORE and its members
- 4) Gilbert Associates, Inc. displays professionalism in its interactions with SCORE Board Members and Staff
- 5) Gilbert Associates, Inc. responds promptly and timely to payment and reimbursement requests from SCORE members and vendors.
- 6) How would you rate your overall satisfaction with Gilbert Associates, Inc. as the program accountant?
- 7) I am satisfied with the accounting services provided by Gilbert Associates, Inc. to SCORE.

2015 SCORE Member Vendor Survey – additional questions

SCORE Loss Prevention/Training Program Services

- 1) DKF Solutions Group is responsive to requests for assistance?
- 2) Are the subjects of training provided by DKF Solutions Group valuable?
- 3) Do the inspections/visits completed by DKF Solutions Group provide value?
- 4) Is the frequency of DKF Solutions Group inspections/visits adequate?
- 5) DKF Solutions Group exhibits expertise with risk pools and provides valuable input in regards to risk and safety issues that are relevant to SCORE and its members?
- 6) How would you rate your overall satisfaction with DKF Solutions Group as the Loss Prevention specialist?
- 7) I am satisfied with the Risk Control services provided by DKF Solutions Group and feel like they add value to SCORE.

SCORE Satisfaction Survey

- 1) How well does SCORE effectively manage its member's issues?
- 2) Do Board meetings provide value to you as a SCORE member?
- 3) How is SCORE perceived by your City's Leadership as providing value to your City?
- 4) ERMA Members: Evaluate the counsel provided by the EPL Hotline.
- 5) Does SCORE sponsored training meet or exceed your expectations?
- 6) Is SCORE properly meeting your insurance (protection) needs and expectations?
- 7) How would you rate the level of risk control services you currently receive by SCORE?
- 8) How is SCORE meeting your risk control service needs?
- 9) Overall, how would your rate SCORE as an organization?
- 10) Overall level of satisfaction?



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
October 30, 2015**

Agenda Item I.6.

ROUNDTABLE DISCUSSION

INFORMATION ITEM

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

RECOMMENDATION: TBD

FISCAL IMPACT: TBD

BACKGROUND: None.

ATTACHMENTS: None.



CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95

ACTION ITEM

ISSUE: Pursuant to Government Code Section 54956.95, the Board will hold a Closed Session to discuss the following claims:

**Request for Authority

- 1. Liability**
 - a. Larson vs. City of Isleton**
- 2. Workers' Compensation**
 - a. Suter vs. City of Yreka**
 - b. MacLeod vs. Town of Fort Jones**
 - c. Dyck vs. City of Mt. Shasta**
 - d. Mwalozi vs. City of Susanville**

FISCAL IMPACT: TBD

RECOMMENDATION: None

BACKGROUND: None

ATTACHMENTS: None

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).

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

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

(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)

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

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

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

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

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

SCORE MEMBERS ORGANIZATION CHART

BOARD OF DIRECTORS			
John	Busch		City of Biggs
Mark	Miller		City of Colfax
Randy	Johnsen		City of Dunsmuir
Sarah	Griggs		City of Etna
Linda	Romaine	T	Town of Fort Jones
Robert	Jankovitz		City of Isleton
Jim	Goodwin		City of Live Oak
Roger	Carroll	P	Town of Loomis
Kathy	LeBlanc		City of Loyalton
Shelley	Gray		City of Montague
TBD			City of Mount Shasta
Robert	Meacher		City of Portola
Brooke	Woodcox	S	City of Rio Dell
John	Duckett		City of Shasta Lake
Jared	Hancock		City of Susanville
Randolph	Darrow		City of Tulelake
Diana	Howard		City of Weed
Steve	Baker	VP	City of Yreka

ALTERNATES		
Mark	Sorensen	City of Biggs
Laurie	VanGroningen	City of Colfax
Ed	Steele	City of Dunsmuir
Marilyn	Seward	City of Etna
Sandra	Wadley	Town of Fort Jones
Dan	Hinrichs	City of Isleton
Kathleen	Caldwell	City of Live Oak
Crickett	Strock	Town of Loomis
Kathy	LeBlanc	City of Loyalton
Don	Kincaid	City of Montague
Muriel	Howarth Terrell	City of Mount Shasta
Susan	Scarlett	City of Portola
Karen	Dunham	City of Rio Dell
Laura	Redwine	City of Shasta Lake
Gwenna	MacDonald	City of Susanville
Jenny	Coelho	City of Tulelake
Ron	Stock	City of Weed
Rhetta	Hogan	City of Yreka

EXECUTIVE COMMITTEE			
Roger	Carroll	P	Town of Loomis
Diana	Howard	VP	City of Weed
Brooke	Woodcox	S	City of Rio Dell
Linda	Romaine	T	Town of Fort Jones

PROGRAM ADMINSTRATORS		
Marcus	Beverly	Alliant Insurance Services
Michael	Simmons	Alliant Insurance Services
Michelle	Minnick	Alliant Insurance Services
Raychelle	Maranan	Alliant Insurance Services
Joan	Crossley	Alliant Insurance Services

LIABILITY CLAIMS ADMINISTRATORS		
Cameron	Dewey	York Risk Services
Craig	Nunn	York Risk Services

ADVISORS		
Byrne	Conley	Byrne and Conleys
Kevin	Wong	Gilbert Associates Inc.

WC CLAIMS ADMINISTRATORS		
Debby	Sowvlen	York Risk Services
Dorienne	Zumwalt	York Risk Services

SAFETY/LOSS PREVENTION CONSULTANTS		
David	Patzer	DKF Solutions Group
John	Balestrini	DKF Solutions Group

P = President VP = Vice President
S = Secretary T = Treasurer

CLAIMS CONTACT				
Mark	Sorensen	530-868-0100		mark@biggs-ca.gov
Mark	Miller	530-346-2313		mark.miller@colfax-ca.gov
Randy	Johnsen	530-235-4822		citymanager@ci.dunsmuir.ca.us
Sarah	Griggs	530-467-5256		etnacity@sisqtel.net
Linda	Romaine	530-468-2281		ftjones@sisqtel.net
Robert	Jankovitz	510-676-0641		rjankovitz@gmail.com
Jim	Goodwin	530-695-2112		citymgr@liveoakcity.org
Roger	Carroll	916-652-1840		rcarroll@loomis.ca.gov
Kathy	LeBlanc	530-993-6750		cityofloyalton@digitalpath.net
Shelley	Gray	530-459-3030		city.clerk@ci.montague.ca.us
Muriel	Howarth Terrell	530-926-7510		terrell@ca.mt-shasta.ca.us
Robert	Meacher	530-832-4217		r.meacher@ci.portola.ca.us
Karen	Dunham	707-764-3532		Admin1@riodellcity.com
John	Duckett	530-275-7427		jduckett@cityofshastalake.org
Jared	Hancock	530-252-5112		jhancock@cityofsusanville.org
Randolph	Darrow	530-667-5522		cityoftulelake@cot.net
Diana	Howard	530-938-5027		stock@ci.weed.ca.us
Steve	Baker	530-841-2321		sbaker@ci.yreka.ca.us

SCORE BOARD AND ALTERNATE MEMBERS

Entity	First	Last	Title : Title 2	Phone	Exter Email
Biggs	John	Busch	Board Representative	530-868-0740	jgbusch330@gmail.com
Colfax	Mark	Miller	Board Representative	530-346-2313	mark.miller@colfax-ca.gov
Dunsmuir	Randy	Johnsen	Board Representative	530-235-4822	103 citymanager@ci.dunsmuir.ca.us
Etna	Sarah	Griggs	Board Representative	530-467-5256	etnacity@sisqtel.net
Fort Jones	Linda	Romaine	T Board Representative	530-468-2281	ftjones@sisqtel.net
Isleton	Robert	Jankovitz	Board Representative	510-676-0641	rjankovitz@gmail.com
Live Oak	Jim	Goodwin	Board Representative	530-695-2112	citymgr@liveoakcity.org
Loomis	Roger	Carroll	P Board Representative	916-652-1840	rcarroll@loomis.ca.gov
Loyalton	Kathy	LeBlanc	Board Representative	530-993-6750	cityofloyalton@digitalpath.net
Montague	Shelley	Gray	Board Representative	530-459-3030	city.clerk@ci.montague.ca.us
Mt. Shasta	TBD		Board Representative	530-926-7510	
Portola	Robert	Meacher	Board Representative	530-832-4217	r.meacher@ci.portola.ca.us
Rio Dell	Brooke	Woodcox	S Board Representative	707-764-3532	bwoodcox@riodellcity.com
Shasta Lake	John	Duckett	Board Representative	530-275-7427	jduckett@cityofshastalake.org
Susanville	Jared	Hancock	Board Representative	530-252-5112	jhancock@cityofsusanville.org
Tulelake	Randolph	Darrow	Board Representative	530-667-5522	cityoftulelake@cot.net
Weed	Diana	Howard	Board Representative	530-938-5027	howard@ci.weed.ca.us
Yreka	Steve	Baker	VP Board Representative	530-841-2321	sbaker@ci.yreka.ca.us
Biggs	Mark	Sorensen	Board Alternate	530-868-0100	mark@biggs-ca.gov
Colfax	Laurie	Van Groningen	Board Alternate	530-346-2313	laurie.vangroningen@colfax-ca.gov
Dunsmuir	Bryce	Craig	Board Alternate	530-235-4822	utilitybilling@ci.dunsmuir.ca.us
Etna	Marilyn	Seward	Board Alternate		
Fort Jones	Sandra	Wadley	Board Alternate		
Isleton	Dan	Hinrichs	Board Alternate	530-626-4802	djengineering@hughes.net
Live Oak	Kathleen	Caldwell	Board Alternate		kcaldwell@liveoakcity.org
Loomis	Crickett	Strock	Board Alternate		cstrock@loomis.ca.gov
Loyalton	Brooks	Mitchell	Board Alternate	530-993-6750	
Montague	Donald	Kincade	Board Alternate		montaguepubwks@sbcglobal.net
Mt. Shasta	Muriel	Howarth Terrell	Board Alternate	530-926-7523	terrell@ci.mt-shasta.ca.us
Portola	Susan	Scarlett	Board Alternate		scarlettbiz@yahoo.com
Rio Dell	Karen	Dunham	Board Alternate	707-764-3532	Admin1@riodellcity.com
Shasta Lake	Laura	Redwine	Board Alternate	530-725-7411	lredwine@cityofshastalake.org
Susanville	Gwenna	MacDonald	Board Alternate	530-252-5103	gmacdonald@cityofsusanville.org
Tulelake	Jenny	Coelho	Board Alternate	530-667-5522	cityoftulelake@cot.net
Weed	Ron	Stock	Board Alternate	530-938-5027	stock@ci.weed.ca.us
Yreka	Rhetta	Hogan	Board Alternate		rhetta@ci.yreka.ca.us
Gilbert Associates Inc.	Kevin	Wong	Financial Services Advisor	916-646-6464	kswong@gilbertcpa.com
Gilbert Associates Inc.	Tracey	Smith-Reed	Financial Services Advisor	916-646-6464	tsmithreed@gilbertcpa.com
York Risk Services	Cameron	Dewey	Claims Administrator	530-248-1414	cameron.dewey@yorkrsg.com
York Risk Services	Craig	Nunn	Claims Administrator		
York Risk Services	Dorienne	Zumwalt	Sr. Account Manger	916-960-1017	Dorienne.zumwalt@yorkrsg.com
York Risk Services	Debby	Sowvlen	Senior Claims Examiner	916-960-1013	debby.sowvlen@yorkrsg.com
York Risk Services	Kristina	Patterson	Unit Manager	916-746-6302	kristina.patterson@yorkrsg.com
York Risk Services	D'Ana	Seivert	Subrogation Manager	916-960-0980	D'Ana.Seivert@yorkrsg.com
DKF Solutions Group	David	Patzer	Safety/Loss Prevention	707-373-9709	dpatzer@dkfsolutions.com
DKF Solutions Group	John	Balestrini	Safety/Loss Prevention	916-532-5802	jbalestrini@dkfsolutions.com
Alliant Insurance Services	Michael	Simmons	Program Administrator	415-403-1425	Msimmons@alliant.com
Alliant Insurance Services	Marcus	Beverly	Program Administrator	916-643-2704	Marcus.Beverly@alliant.com
Alliant Insurance Services	Michelle	Minnick	Program Administrator	916-643-2715	Michelle.Minnick@alliant.com
Alliant Insurance Services	Raychelle	Maranan	Program Administrator	916-643-2712	Raychelle.Maranan@alliant.com
Alliant Insurance Services	Joan	Crossley	Program Administrator	916-643-2702	JCrossley@alliant.com
Byrne and Conleys	Byrne	Conley	JPA Legal Counsel	925-932-3600	abcjr@gibbons-conley.com

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PROGRAM ADMINISTRATION
 Alliant Insurance Services, Inc.
 1792 Tribute Road Ste 450
 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	Marcus Beverly Michael Simmons Michelle Minnick Joan Crossley	(916) 643-2704 (916) 660-2725 (cell) (415) 403-1425 (925) 708-3374 (cell) (916) 643-2715 (916) 643-2712	Marcus.Beverly@alliant.com MSimmons@alliant.com Michelle.Minnick@alliant.com JCrossley@alliant.com
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.	Michelle Minnick Marcus Beverly Joan Crossley		
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 	Michelle Minnick Marcus Beverly Joan Crossley		

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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>Cameron Dewey, Claims Manager (530) 243-3249</p> <p>Michael Berndt, AVP (925) 349-3891</p> <p>Debby Sowvlen, Claims Examiner (916) 960-1013</p> <p>Kristina Patterson, Unit Manager (916) 746-6302</p> <p>D’Ana Seivert, Subrogation Manager (916) 960-0980</p>	<p>(530) 243-3249</p> <p>(925) 349-3891</p> <p>(916) 960-1013</p> <p>(916) 746-6302</p> <p>(916) 960-0980</p>	<p>Cameron.Dewey@yorkrsg.com</p> <p>Mike.Berndt@yorkrsg.com</p> <p>debby.sowvlen@yorkrsg.com</p> <p>kristina.patterson@yorkrsg.com</p> <p>D’Ana.Seivert@yorkrsg.com</p>
<p>ADMINISTRATIVE ISSUES - annual contracts for services, IT issues, reports, service issues</p> <p>COMPUTER SERVICES, TRUST ACCOUNT SERVICES – loss runs, special reports, check registers, bank reconciliations</p>	<p style="text-align: center;">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>Tracey Smith-Reed</p>	<p>(916) 646-6464</p>	<p>kswong@gilbertcpa.com</p> <p>tsmithreed@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> <p>Services Offered</p> <ul style="list-style-type: none"> • Reviewing and updating Police and Fire Risk Management Policies and Procedures 			

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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>info@ermajpa.org</p> <p>jduckett@cityofshastalake.org</p> <p>rcarrol@loomis.ca.gov</p> <p>rkramer@bickmore.net</p> <p>gpreciado@bickmore.net</p>
	<p>Rob Kramer, President</p> <p>Gerry Preciado, Director of Litigation Management</p>	<p>(530) 275-7427</p> <p>(916) 652-1840</p> <p>(916) 244-1117</p> <p>(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>rstock@ci.weed.ca.us</p> <p>jduckett@cityofshastalake.org</p> <p>administrator@lawcx.org</p> <p>claims@lawcx.org</p>
	<p>Beth Lyons, ARM-P Executive Director</p> <p>Tammy Vitali, Claims Manager</p>	<p>(530) 938-5027</p> <p>(530) 275-7427</p> <p>(800) 541-4591 Ext. 8529</p> <p>(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

Small Cities Organized Risk Effort Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____