



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
March 27, 2020**

Member Cities Present:

Mark Sorensen, City of Biggs
Wes Heathcock, City of Colfax
Blake Michaelsen, City of Dunsmuir
Todd Juhasz, City of Dunsmuir
Cate Trost, City of Etna
Karl Drexler, Town of Fort Jones
Robert Jankovitz, City of Isleton
Aaron Palmer, City of Live Oak
Roger Carroll, Town of Loomis
Cricket Strock, Town of Loomis
Kathy LeBlanc, City of Loyalton
Sara Kleier, City of Montague

Muriel Howarth Terrell, City of Mt. Shasta
Lauren Knox, City of Portola
Kyle Knopp, City of Rio Dell
John Duckett, City of Shasta Lake
Wendy Howard, City of Shasta Lake
Debi Savage, City of Susanville
Gwenna MacDonald, City of Susanville
Mike Wilson, City of Susanville
Paulette Velador, City of Tulelake
Diana Howard, City of Weed
Steve Baker, City of Yreka
Renee Hoisington, City of Yreka

Member Cities Absent:

Kathy LeBlanc, City of Loyalton

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Kevin Wong, Gilbert Associates, Inc.

Jennifer Zraick, Gilbert Associates, Inc.
Dorienne Zumwalt, York Risk Services
John Balestrini, DKF Risk Solutions
Mike Harrington, Bickmore Risk Services

A. CALL TO ORDER

Mr. Steve Baker called the meeting to order at 10:05 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: David Dunn

SECOND: Debi Savage

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments

E. CONSENT CALENDAR

1. Board of Directors Meeting Draft Minutes – January 31, 2020
2. US Bank Custodial Account Statement – January – February 2020
3. SCORE Checking Account Transaction List – January – March 20, 2020
4. Investment Statements from Chandler Asset Management – January – February 2020
5. Target Solutions Monthly Utilization Report – October – February 2020
6. FY 20/21 Service Calendar Final – Draft was Approved by Board on January 31, 2020
7. FY 19/20 Loss Control Grant Funds status as of March 20, 2020

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

MOTION: Roger Carroll

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F1. President's Report

Mr. Steven Baker welcomed members to the teleconference during the new normal of the world and noted that he chairs the LAWCX meeting and is asking for any volunteers to take over that role. He also indicated there was nothing to report.

F2. Excess Pool Reports

F.2.a. CJPRMA Update

Mr. Roger Carroll provided an update that the Board meeting has been postponed and so we are unsure what the SIR's will be at this time.

F.2.b. ERMA Update

John Duckett was not on the call but Marcus Beverly noted that we will review an item later related to ERMA requirements.

F.2.c. LAWCX Update

There has been no meeting since the SCORE Board last met so no update was provided.

F.3. Alliant Update

- a) *Form 700 – Last Day to File April 1, 2020 – UPDATE NEW DEADLINE IS JUNE 1, 2020*
- b) *Renewal Update*



Steve Baker noted that the FPPC will be extending the deadline for online filing to June 1, 2020. Please be sure to complete the form online as we are currently working remotely and will not be in the office to receive mail. Members were also reminded to submit their APIP Property Renewal Packets so the Alliant staff can update the Underwriters.

G. FINANCIAL

G.1.a. Liability Actuarial Review

Mike Harrington provided a review of the Liability Actuarial Study and noted that SCORE currently funds at the 75% Confidence Level (CL), \$500,000 SIR, 1.5 Discount Level rate.

- Combined rates have increased 4.5% (from \$3.33 last year to \$3.48 this year)
- Outstanding Liabilities in the Banking Layer have increased from \$264,000 to \$277,000
- Outstanding Liabilities in the Shared Layer have increased from \$759,000 to \$1,400,000

A motion was made to accept the draft Liability Actuarial Report and request final numbers from the actuary.

MOTION: Roger Carroll

SECOND: Blake Michaelson

**MOTION CARRIED
UNANIMOUSLY**

G.1.b. Workers' Compensation – Actuarial Review

Michael Harrington provided a review of the Workers' Compensation Actuarial Study and noted that SCORE funds at the 80% Confidence Level (CL), 1.5 Discount Level rate.

- Combined rates have increased 7.7% (from \$6.24 to \$6.74 this year)
- Outstanding Liabilities in the Banking Layer rates have increased from \$1.78 to \$1.91
- Outstanding Liabilities in the Shared Layer rates have increased from \$4.50 to \$4.83

A motion was made to accept the draft Actuarial Report and request final numbers from the actuary.

MOTION: Wes Heathcock

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**

G.2. Quarterly Financial Report – Period Ended December 31, 2019

Kevin Wong presented a summary of the Quarterly Financial Report for the Period Ended December 31, 2019.

- Total Assets increased by \$1.1M (from \$15.1 Million to \$16.5 Million)
- Total Net position has increased by approximately \$1 Million
- Revenues and expenses in comparison to the budget are on track



A motion was made to accept and file the Quarterly Financial Report for the Period Ended December 31, 2019.

MOTION: Blake Michaelson

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

LUNCHTIME SPEAKER – SCORE PROGRAM COVERAGE REVIEW – ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

Marcus Beverly provided the Board with a review of the coverage provided by the APIP Property Program. Members were encouraged to review their current property schedule and consider if they have set appropriate limits for Business Interruption, Rental Interruption and/or Tax Interruption.

H. JPA BUSINESS

H.1. Creation of Nomination Committee for Election of SCORE Officer Positions

If interested in being considered for a position we will send out an email to the members.

H.2. SCORE Workers' Compensation Claims Audit

Marcus Beverly noted that we have our claims audited every year by either the Excess Carrier LAWCX or by the SCORE JPA. North Bay Associates.

A motion was made to accept and file the report

MOTION: Wes Heathcock

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**

H.3. ERMA Resolution No.2020-1, Proof of Compliance with Training Mandated by State Law

Members were informed that they are required to comply with state law requirements and in the event of a claim being filed ERMA will request the member provide confirmation.

H.4. SCORE Resolution 19-04, Delegation of Treasurer Responsibilities

The Board was presented with the annual resolution establishing the Treasurer responsibilities.

A motion was made to accept and file.

MOTION: David Dunn

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**



H.5. Excess Cyber Coverage

Marcus Beverly provided a review of the Excess Cyber coverage with the pro-rated and annualized premiums as requested by the board at the prior Board meeting. It was noted that Susanville is not interested in participating in that program.

H.6.a. FY 20/21 Funding Rates – Liability

Marcus Beverly provided a review of the recommending funding at 75% CL, \$500,000 SIR, 1.5 Discount Level rate and noted that the combined rates have increased 4.5% (from \$3.32 last year to \$3.48 this year). He also noted the proposed funding at 75% CL, \$750,000 SIR, 1.5 Discount Level rates and noted the combined rates have increased 4.5% (from \$3.33 last year to \$3.48 this year).

A motion was made to accept the 75% Confidence Level Liability Program Funding Rates as at \$500K SIR if offered by CJPRMA as presented in the agenda.

MOTION: Roger Carroll

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**

H.6.b. FY 20/21 Funding Rates – Workers’ Compensation

Marcus Beverly provided a review of the funding at 80% CL, \$500,000 SIR, 1.5 Discount Level rate and noted that the combined rates have increased 7.3% (from \$6.28 last year to \$6.74 this year).

A motion was made to accept the 80% Confidence Level Liability Program Funding Rates as presented in the agenda – Banking Layer Rate \$1.91 and Shared Layer Rate \$4.83.

MOTION: Kathy LeBlanc

SECOND: Mark Sorenson

**MOTION CARRIED
UNANIMOUSLY**

Absent: Wes Heathcock

H.7. FY 20/21 SCORE Preliminary Budget

Marcus Beverly presented the Board with the preliminary budget and reviewed the changes to the Administrative Budget – he also noted that this is presented as preliminary summary but is subject to change as information from the carriers is released.

I. INFORMATION ITEMS

I1. FY 19/20 Resource Contact Guide

This was provided as an information item only.

I2. Glossary of Terms

This was provided as an information item only.



I3. SCORE Travel Reimbursement Form

This was provided as an information item only.

N. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

Covid-19

Employees that are stressed – ACI includes their family members

K. CLOSING COMMENTS

There were no closing comments.

L. AJOURNMENT

The meeting was adjourned at 12:01 P.M.

NEXT MEETING DATE: June 26, 2020 in Anderson, CA

Respectfully Submitted,



John Duckett, Secretary

Date

7/15/2020