



President
Mr. Steve Baker
City of Yreka

Vice President
Mr. Wes Heathcock
City of Colfax

Secretary
Mr. John Duckett
City of Shasta Lake

Treasurer
Mr. Roger Carroll
Town of Loomis

SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

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

Location: Web-Teleconference
Date/Time: Friday, August 23, 2019 at 10:00 AM

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.

This Meeting Agenda shall be posted at the address of the teleconference locations shown below with access for the public via phone/speaker phone.

1. City of Biggs, 465 C Street, Biggs, CA 95917
2. City of Colfax, 33 South Main Street, Colfax, CA 95713
3. City of Dunsmuir, 5915 Dunsmuir Avenue, Dunsmuir, CA 96025
4. Town of Fort Jones, 11960 East Street, Fort Jones, CA 96032
5. City of Live Oak, 9955 Live Oak Blvd., Live Oak, CA 95953
6. Town of Loomis, 3665 Taylor Road, Loomis, CA 95650
7. City of Loyalton, 605 School St, Loyalton, CA 96118
8. City of Montague, 230 13th Street, Montague, CA 96064
9. City of Mount Shasta, 305 North Shasta Boulevard, Mt. Shasta, CA 96067
10. City of Portola, 35 – 3rd Street, Portola, CA 96112
11. City of Rio Dell, 675 Wildwood Avenue, Rio Dell, CA 95562
12. City of Shasta Lake, 1650 Stanton Drive, Shasta Lake, CA 96019
13. City of Susanville, 66 North Lassen Street, Susanville, CA 96130
14. City of Tulelake, 501 Main Street, Tulelake, CA 96134
15. City of Weed, 550 Main Street, Weed, CA 96094
16. City of Yreka, 701 4th Street, Yreka, CA 96097

- PAGE A. CALL TO ORDER**
- B. ROLL CALL**
- C. APPROVAL OF AGENDA AS POSTED**
- D. PUBLIC COMMENTS**

A 1

	E. CONSENT CALENDAR	A 1
	<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>	
Pg. 5	1. Board of Directors Meeting <i>Draft</i> Minutes – June 14, 2019	
Pg. 14	2. US Bank Account Statements – June—July 2019	
Pg. 30	3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2019	
Pg. 31	4. Treasurer’s Report as of June 30, 2019	
Pg. 32	5. Investment Statements from Chandler Asset Management – June—July 2019	
Pg. 43	6. SCORE Checking Register as of June—July 2019	
Pg. 44	7. ACI Quarterly Utilization Report – April—June 2019	
Pg. 52	8. Target Solutions Administrative Summary as of June—July 2019	
Pg. 53	9. SCORE FY 19-20 Loss Control Grant Funding Usage as of August 16, 2019	
Pg. 54	10. PMIA Performance Report & LAIF Performance Report QE June 30, 2019	
	F. ADMINISTRATIVE REPORT	
	1. President’s Report	I 4
	<i>Steve Baker will address the Board on items pertaining to SCORE.</i>	
	2. Alliant Update	I 4
	<i>The Program Administrator will address the Board on Alliant matters pertinent to SCORE including an Alliant staff update.</i>	
	a) LAWCX Risk Console updates on in2vate – due 9/13/19	
	G. FINANCIAL	
Pg. 55	1. Quarterly Financials for QE June 30, 2019	A 1
	<i>Board Members will be presented with the June 30, 2019 Quarterly Financial Report presented by Gilbert Associates, Inc. and may take action to Accept and File and give direction.</i>	
Pg. 73	2. Liability Premium Payment Plan Request - City of Weed	A 1
	<i>The Board is asked to consider a Payment plan for the City of Weed.</i>	
	H. JPA BUSINESS	
Pg. 75	1. October Long Range Planning & Board of Directors Meeting Topics	I 1
	<i>The Board is asked to discuss topics for the upcoming Long Range Planning and Board of Directors Meeting on October 3, 2019 and will be provided with a draft Long Range Planning Agenda Cover for review and discussion.</i>	
Pg. 81	I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES	I 4
	J. INFORMATION ITEMS	
Pg. 83	1. SCORE Resource Contact Guide	1
Pg. 91	2. SCORE Glossary of Terms	1
	3. CAJPA Conference – September 10-13, 2019 in South Lake Tahoe	4

K. CLOSING COMMENTS

L. ADJOURNMENT

UPCOMING MEETING

October 3 & 4, 2019 – Long Range Planning Day, Board of Directors Meeting,
Anderson, CA



Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 23, 2019

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

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

RECOMMENDATION: The Program Administrator recommends adoption of the Consent Calendar after review by the Board of Directors. *Items 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.

ATTACHMENTS:

1. Board of Directors Meeting *Draft* Minutes – June 14, 2019
2. US Bank Account Statements – June—July 2019
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2019
4. Treasurer’s Report as of June 30, 2019
5. Investment Statements from Chandler Asset Management – June—July 2019
6. SCORE Checking Register as of June—July 2019
7. ACI Quarterly Utilization Report – April—June 2019
8. Target Solutions Administrative Summary as of June—July 2019
9. SCORE FY 19-20 Loss Control Grant Funding Usage as of August 16, 2019
10. PMIA Performance Report & LAIF Performance Report QE June 30, 2019



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
June 14, 2019**

Member Cities Present:

Nathan Wilkinson, City of Biggs
Mark Sorensen, City of Biggs
Wes Heathcock, City of Colfax
Blake Michaelsen, City of Dunsmuir
Karl Drexler, Town of Fort Jones
Robert Jankovitz, City of Isleton
Luis Cibrian, City of Live Oak
Roger Carroll, Town of Loomis

Crickett Strock, Town of Loomis
Kathy LeBlanc, City of Loyalton
Bruce Pope, City of Mt. Shasta
Melissa Klundby, City of Portola
John Duckett, City of Shasta Lake
Paulette Velador, City of Tulelake
Ron Stock, City of Weed
Emily Coulter, City of Weed

Member Cities Absent:

City of Etna
City of Montague
City of Rio Dell

City of Susanville
City of Yreka

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Kevin Wong, Gilbert Associates, Inc.

Dorienne Zumwalt, York Risk Services
Jill Petraca, York Risk Services

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 10:01a.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: Mark Sorenson

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There was no public comment.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – March 31, 2019
2. US Bank Custodial Account Statement –March – May 2019
3. Local Agency Investment Fund Quarterly Statement of Investment – March 31, 2019
4. Treasurer’s Report as of March 31, 2019
5. SCORE Checking Account Transaction List – March – May 2019
6. Investment Statements from Chandler Asset Management – March – May 2019
7. ACI Utilization Report – January – March 2019
8. Loss Control Grant Fund FY 18/19 Usage
9. Loss Control Grant Fund FY 19/20 Allocation
10. Bickmore Actuary – Letter of Engagement dated April 8, 2019
11. Gilbert Associates – Letter of Engagement dated May 15, 2019
12. Company Nurse Injury Summary Report – April 2019
13. Target Solutions Utilization Report – March – May 2019

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

MOTION: Ron Stock

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

After the motion was passed Michelle commented on the FY 18-19 loss Control

F. ADMINISTRATIVE REPORTS

F1. Vice President’s Report

Mr. Wes Heathcock had nothing to report.

F2. Excess Pool Reports

F.2.a. CJPRMA Update

Mr. Roger Carroll provided the Board with an update of the most recent CJPRMA meeting - training was provided on when cops are required to show video footage from body cameras and noted that this needs to be looked into as soon as possible. It was also mentioned that Lexipol will help with a review of pursuit policies.

F.2.b. ERMA Update

John Duckett provided the Board of Directors with a brief update of the ERMA meeting from the end of April. He noted they reviewed coverages and the MOC. It was noted there was an increase of 9.3% but it was noted 6% was due to payroll increases.



F.2.c. LAWCX Update

Marcus Beverly provided the Board with an update of the LAWCX meeting and noted we are expecting to pay out the first installment of the Deficit Cure Plan and the Board will need to determine how to allocate the cost.

F.3. Alliant Update

Marcus Beverly thanked the Board for their responses to requests for information during the application process and noted this has been a bad year for property renewals. Michelle Minnick mentioned there have been a lot of changes at the City Level to the Board Representative and Alternate and reminded Board members when any change occurs please notify the Program Administration Staff as soon as you are aware of the change so that we can ensure the legally required Form 700's are completed within 30 days of starting or exiting a position.

G. FINANCIAL

G.1. Quarterly Financial Report – Period Ended March 31, 2019

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

- Total Assets increase of approximately \$900k (from \$14 Million to \$15 Million)
- Total Net position has increased by approximately \$400,000
- Revenues and expenses in comparison to the budget are on track at about the 75% mark which is to be expected given we are three quarters of the way through the fiscal year.

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

MOTION: Kathy LeBlanc

SECOND: Nathan Wilkinson

**MOTION CARRIED
UNANIMOUSLY**

G.2.A. Premium Payment Plan Requests for FY 19/20

G.2.A. Premium Payment Plan Requests Isleton

Marcus Beverly noted that Workers' Compensation is billed quarterly and the entire Liability payment is due at the beginning of the year – the City of Isleton has asked to pay half up front and then monthly payments of the balance. The member requested a payment plan and had asked to waive the 3% administrative fee on the un-paid balance.

A motion was made to approve the request for payment plan as presented in the agenda on page 76 (including the administrative fee).

MOTION: Roger Carroll

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**



G.2.B. Premium Payment Plan Requests Loyalton

The City of Loyalton has also requested a payment plan on with 10 installments. They would pay 10% as the down payment and then 10 installments to conclude in May 2020.

A motion was made to approve the request for payment plan as presented in the agenda on page 78 (including the administrative fee).

MOTION: Karl Drexler

SECOND: Blake Michaelsen

**MOTION CARRIED
UNANIMOUSLY**

G.2.C. Premium Payment Plan Requests Tulelake

Marcus Beverly noted that the City of Tulelake has also requested a payment plan on Quarterly installments.

A motion was made to approve the request for payment plan as presented in the agenda on page 80 (including the administrative fee).

MOTION: Ron Stock

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS

H.1. Identity Fraud Coverage FY 19/20

Marcus Beverly noted this coverage is for your city employees and their family members who live at home. The annual premium increased 9% from last year due to a 19% increase in participation.

A motion was made to approve the ID Fraud Coverage for FY 19/20.

MOTION: Kathy LeBlanc

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

H.2. LAWCX Workers’ Compensation Claims Audit

Marcus Beverly noted that SCORE does a Claims Audit every other year and the Excess Carrier will perform a Claims Audit on the off year – this is to ensure an audit of the claims is done annually either by SCORE or excess Carriers.

A motion was made to accept and file the LAWCX Workers’ Compensation Claims Audit.

MOTION: Blake Michaelsen

SECOND: Penny Velador

**MOTION CARRIED
UNANIMOUSLY**



H.3. Lexipol Memorandum of Understanding (MOU)

Marcus Beverly noted that is a renewal of the Training for Police Department Updates.

A motion was made to approve as expiring.

**MOTION: Roger Carroll SECOND: Nathan Wilkinson MOTION CARRIED
UNANIMOUSLY**

H.4. Nomination and Selection of SCORE Secretary and/or Member-at-Large

Marcus Beverly noted that Brooke Kerrigan has left Rio Dell and created a vacancy of the Secretary on the SCORE Executive Committee – John Duckett has offered to assume the role of Secretary and that would create a vacancy of the Member-at-Large.

A motion was made to approve John Duckett as the SCORE Secretary.

**MOTION: Wes Heathcock SECOND: Roger Carroll MOTION CARRIED
UNANIMOUSLY**

A motion was made to approve Blake Michaelsen as the Member at Large.

**MOTION: John Duckett SECOND: Kathy LeBlanc MOTION CARRIED
UNANIMOUSLY**

H.5. Delegation of Investment Authority to SCORE Treasurer

Marcus Beverly mentioned that we are only able to provide authority annually and so this Resolutions is presented each year.

A motion was made to approve the Resolution 19-01.

**MOTION: Blake Michaelsen SECOND: John Duckett MOTION CARRIED
UNANIMOUSLY**

After the motion passed the SCORE Treasurer noted that the interest rate in LAIF has increased and is now closer to 2.5% - he would like to discuss with Marcus and Dori what we will need for claims payments in the near future so we can move money in an effort to gain more interest if possible.

H.6. Crime Coverage for SCORE Treasurer

Marcus Beverly noted that we have been purchasing a Crime Bond with a limit of \$250,000 for the SCORE Treasurer – currently the Program Administration is proposing the ACIP Program with a limit of \$1 million which would include the SCORE Board, Executive Officers and SCORE Treasurer.



A motion was made to approve the ACIP Program for the SCORE JPA including the Treasurer.

**MOTION: Nathan Wilkinson SECOND: Kathy LeBlanc MOTION CARRIED
UNANIMOUSLY**

H.7. FY 19/20 Property Program Renewal

H.7.A. FY 19/20 Property Program Renewal – Proposal

Marcus Beverly reminded members that due to the recent Property Appraisal some Real and Personal Property values went down but noted a rate increase of 19.5%. He went on to highlight that across the board in the insurance community we are seeing increases in Property renewal of 20% or more. Marcus reviewed the Property Allocation spreadsheet and the Executive Summary noting these changes go into effect 7/1/19. Members were also reminded that we will be switching Pollution Carriers effective 7/1/19 so any and all claims will need to be reported by 6/30/19 to ensure coverage.

A motion was made to approve the APIP property proposal at the \$5,000 all-risk deductible, rejecting TRIA.

**MOTION: Roger Carroll SECOND: Wes Heathcock MOTION CARRIED
UNANIMOUSLY**

H.7.B. Time Element Coverage Special Notice

Marcus Beverly provided a review of the letter that sent to SCORE Board members reminding them of the difference between Business Interruption, Rental Interruption and Tax Interruption Coverages.

H.7.C. APIP Claims Reporting Acknowledgements

Annually we provide participating APIP members with the Claim Reporting Requirements and request that each member post the information in a visible location.

A motion to authorize the President to sign the Claim Acknowledgement Form on behalf of SCORE.

**MOTION: Nathan Wilkinson SECOND: Kathy LeBlanc MOTION CARRIED
UNANIMOUSLY**

LUNCHTIME SPEAKER – Cyber Coverage Overview & Excess Options

Marcus Beverly provided the Board with a review of the coverage provided by the Beazley Breach Response (BBR) program and other Excess Cyber Liability Options.

H.8. Deadly Weapons Response Optional Program

Marcus Beverly provided a review of the coverages provided by the program and noted that the covered locations are based on your schedule of values – the event must occur on a scheduled location.



H.9. Memoranda of Coverage (MOC)
H.9.A. Memoranda of Coverage (MOC) – Liability

Marcus Beverly noted that there have been no changes to the MOC at this time as there were no changes to the excess coverage and we follow the excess form.

A motion was made to approve the Liability MOC as presented in the agenda.

MOTION: Roger Carroll SECOND: Wes Heathcock MOTION CARRIED UNANIMOUSLY

H.8.B. Memoranda of Coverage (MOC) – Workers’ Compensation

Marcus Beverly noted that Cities have an option to extend Workers Compensation coverage for your off duty police officers who are out of state that respond to an event (i.e. Las Vegas Concert) if they want to extend those benefits. To do so, SCORE would first need to approve the attached update to the Declaration page and secondly the City would also need to pass a resolution to the same effect. Members were provided with a sample resolution to use as a model if they would like to extend Workers Compensation benefits in this manner. Only members who have a Police Department would need to pass the City Resolution.

A motion was made to approve the Workers’ Compensation MOC as presented in the agenda including the endorsement.

MOTION: John Duckett SECOND: Bruce Pope MOTION CARRIED
NAY: City of Weed

H.10. FY 19/20 SCORE PRELIMINARY BUDGET

H.10.a. FY 19/20 Funding Rates – Liability

Marcus provided a review of the SCORE Administrative Budget including the premiums for all programs.

H.10.b. FY 19/20 Funding Rates – Workers’ Compensation Options at 75% and 80%

Marcus presented the Board with a review of the 75% CL and 80% CL and after a brief discussion it was generally agreed a move to the 80% CL was in the best interest of the pool.

A motion was made to accept the 80% CL rates Workers’ Compensation Program Funding Rates as presented in the agenda.

MOTION: Roger Carroll SECOND: Nathan Wilkinson MOTION CARRIED
NAY: Weed



After the motion passed Marcus Beverly noted that the Agenda Packet Summary of Deposits shows the premium due using a 75% Confidence Level and we will send an updated version to the Board showing the approved 80% Confidence Level.

H.11. SCORE Long Range Planning Meeting Topics

Marcus Beverly noted that in order to maintain our CAJPA Accreditation with Excellence status we are required to do a Long Range Planning Meeting once every three years. As the focus has been on training for the last two years the Board was asked what topics they would like to review at the October meeting and members provided feedback.

I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

Dori Zumwalt introduced Jill Petraca who has taken over the handling of the Liability Claims – she encouraged members to reach out to York if there is a new claims contact at the city level.

There was mention of the new laws pertaining to the use of Roundup – it was mentioned there are safer alternatives to use instead of chemicals (such as goats) and if a city contracts out landscaping services you should know what chemicals that vendor is using to ensure coverage.

J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE 54956.95

At 12:53 P.M., pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment of tort liability loss or public liability loss.

1. Workers' Compensation

- a. SCWA-555937 v. City of Yreka**
- b. SCWA-555908 and SCWA-556061 v. City of Montague**

K. REPORT FROM CLOSED SESSION

The Board returned from closed session at 1:00 P.M. Mr. Baker reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator.

L. INFORMATION ITEMS

L1. CAJPA Conference – September 10-13, 2019 in South Lake Tahoe, CA

Members were encouraged to attend as there are great presenters and relevant topics of interest.

L.2. FY 19/20 Resource Contact Guide

This was provided as an information item only.



L.3. Glossary of Terms

This was provided as an information item only.

L.4. SCORE Travel Reimbursement Form

This was provided as an information item only.

M. CLOSING COMMENTS

There were no closing comments.

N. AJOURNMENT

The meeting was adjourned at 1:01 P.M.

NEXT MEETING DATE: August 23, 2019 TELECONFERENCE

Respectfully Submitted,

John Duckett, Secretary

Date

DRAFT



QUESTIONS?

If you have any questions regarding your account or this statement, please contact your Administrator.

CHRISTOPHER LEE STEWART
CN-OH-W5IT
CN-OH-W5IT
425 WALNUT STREET
CINCINNATI OH 45202
Phone 513-632-4194
E-mail christopher.stewart3@usbank.com

Portfolio Manager:
TRADE SERVICES PORTLAND #4
CN-OH-W6TC
Phone 513-632-4949
E-mail bridget.braun@usbank.com

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from June 1, 2019 to June 30, 2019



000002395 04 SP 000638123038355 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

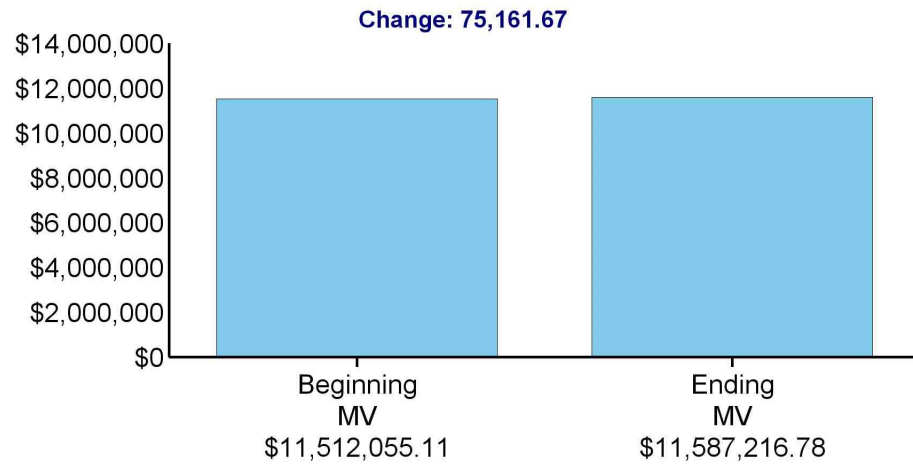


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 1 of 22
June 1, 2019 to June 30, 2019

MARKET VALUE SUMMARY

	Current Period 06/01/19 to 06/30/19
Beginning Market Value	\$11,512,055.11
Taxable Interest	18,077.04
Fees and Expenses	-1,255.78
Long Term Gains/Losses	2,518.90
Change in Investment Value	55,821.51
Ending Market Value	\$11,587,216.78





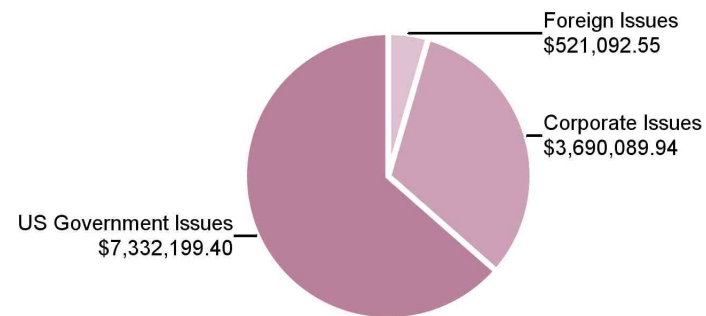
SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 2 of 22
June 1, 2019 to June 30, 2019

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	43,834.89	0.40	870.00
Taxable Bonds	11,543,381.89	99.60	239,733.91
Total Market Value	\$11,587,216.78	100.00	\$240,603.91

Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 3 of 22
June 1, 2019 to June 30, 2019

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	18,077.04
Total Current Period Income	\$18,077.04



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 4 of 22
June 1, 2019 to June 30, 2019

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 06/01/2019	-\$1,006,791.33	\$1,006,791.33	\$0.00
Taxable Interest		18,077.04	18,077.04
Fees and Expenses	-1,255.78		-1,255.78
Purchases	-394,054.32		-394,054.32
Sales	286,618.44		286,618.44
Net Money Market Activity	90,614.62		90,614.62
Ending Cash 06/30/2019	-\$1,024,868.37	\$1,024,868.37	\$0.00

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 20 of 22
June 1, 2019 to June 30, 2019**SALE/MATURITY SUMMARY (continued)**

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
U S Treasury Note					
1.250 01/31/2020					
912828H52					
	06/17/19	Sold 100,000 Par Value Trade Date 6/14/19 Sold Through Nomura Securities International Swift External Ref#: 8916503133728630 100,000 Par Value At 99.46875 %	-98,564.14	99,468.75	904.61
U S Treasury Note					
1.500 05/31/2020					
912828XE5					
	06/19/19	Sold 100,000 Par Value Trade Date 6/18/19 Sold Through J.P. Morgan Securities LLC Swift External Ref#: 8916903133741022 100,000 Par Value At 99.46094 %	-99,189.39	99,460.94	271.55
Total Taxable Bonds			-\$284,099.54	\$286,618.44	\$2,518.90
Total Sales & Maturities			-\$284,099.54	\$286,618.44	\$2,518.90

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$1.06

Estimated Year-To-Date Long-Term Gain (Loss): \$84.17

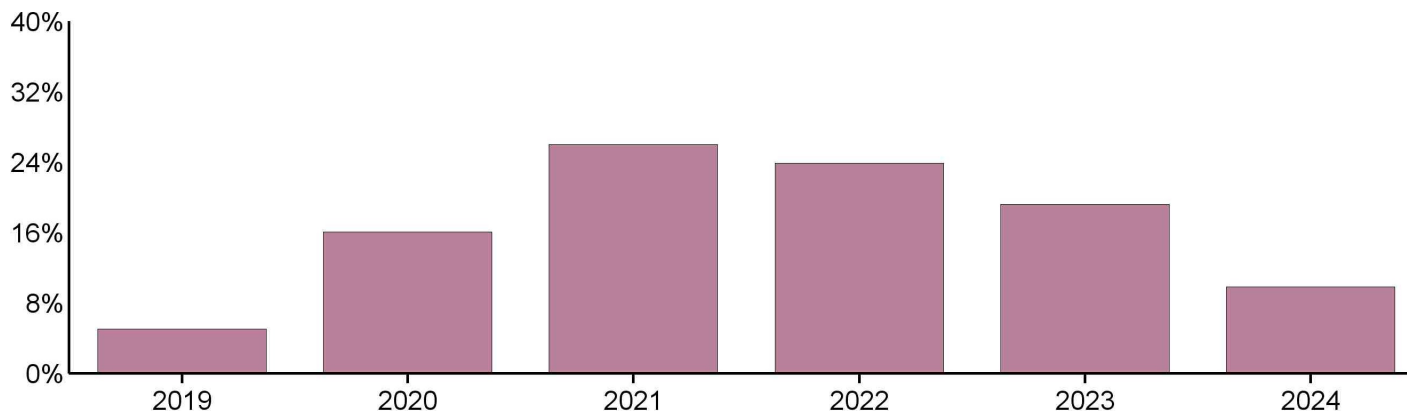
Estimates should not be used for tax purposes



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 21 of 22
June 1, 2019 to June 30, 2019

BOND SUMMARY



	Par Value	Market Value	Percentage of Category
MATURITY			
2019	580,000.00	579,694.20	5.03
2020	1,856,915.21	1,850,506.67	16.04
2021	3,015,263.11	2,999,910.88	25.99
2022	2,745,000.00	2,756,421.75	23.87
2023	2,160,000.00	2,221,158.95	19.24
2024	1,098,000.00	1,135,689.44	9.83
Total of Category	\$11,455,178.32	\$11,543,381.89	100.00

MOODY'S RATING

Aaa	8,317,178.32	8,374,650.45	72.55
Aa1	150,000.00	154,516.50	1.34
Aa2	395,000.00	402,654.60	3.49
Aa3	135,000.00	139,753.35	1.21
A1	905,000.00	912,283.75	7.90
A2	1,058,000.00	1,064,029.49	9.22
A3	150,000.00	150,064.50	1.30

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 22 of 22
June 1, 2019 to June 30, 2019**BOND SUMMARY (continued)**

	Par Value	Market Value	Percentage of Category
N/A	345,000.00	345,429.25	2.99
Total of Category	\$11,455,178.32	\$11,543,381.89	100.00

S&P RATING			
	Par Value	Market Value	Percentage of Category
AAA	596,689.51	597,839.86	5.18
AA+	4,405,000.00	4,455,964.90	38.60
AA	545,000.00	556,266.60	4.82
AA-	150,000.00	149,241.00	1.29
A+	325,000.00	327,455.65	2.84
A	1,215,000.00	1,223,032.05	10.60
A-	408,000.00	412,790.39	3.58
N/A	3,635,488.81	3,641,997.44	31.55
NOT RATED	175,000.00	178,794.00	1.54
Total of Category	\$11,455,178.32	\$11,543,381.89	100.00

BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.



QUESTIONS?

If you have any questions regarding your account or this statement, please contact your Administrator.

**ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT**

STEVE SPITLER
CN-OH-W5IT
CN-OH-W5IT
425 WALNUT STREET
CINCINNATI OH 45202
Phone 513-629-8007
E-mail stephen.spitler@usbank.com

This statement is for the period from July 1, 2019 to July 31, 2019

Portfolio Manager:
TRADE SERVICES PORTLAND #4
CN-OH-W6TC
Phone 513-632-4949
E-mail bridget.braun@usbank.com

||| 00001675 04 SP 000638155745605 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

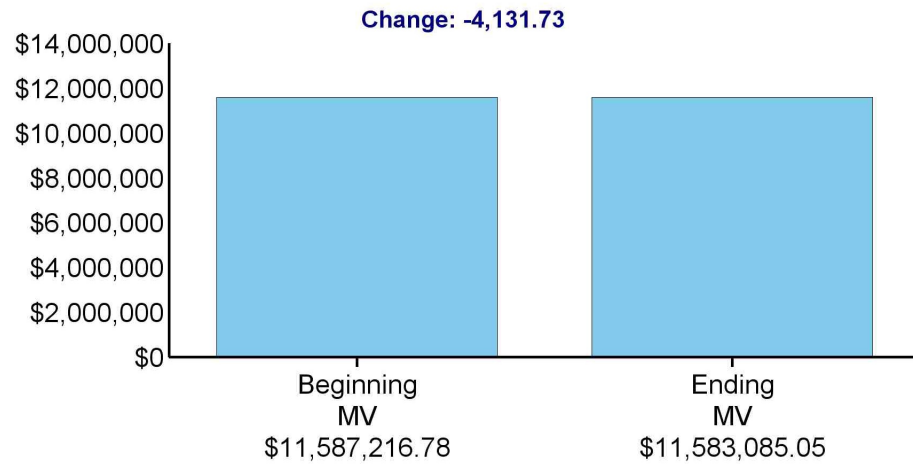


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 1 of 23
July 1, 2019 to July 31, 2019

MARKET VALUE SUMMARY

	Current Period 07/01/19 to 07/31/19
Beginning Market Value	\$11,587,216.78
Taxable Interest	23,572.95
Fees and Expenses	-1,264.58
Long Term Gains/Losses	-1,232.30
Change in Investment Value	-25,207.80
Ending Market Value	\$11,583,085.05





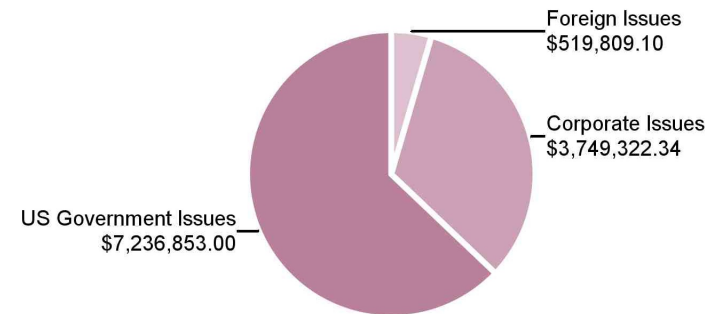
SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 2 of 23
July 1, 2019 to July 31, 2019

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	77,100.61	0.70	1,477.30
Taxable Bonds	11,505,984.44	99.30	240,138.18
Total Market Value	\$11,583,085.05	100.00	\$241,615.48

Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 3 of 23
July 1, 2019 to July 31, 2019

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	23,572.95
Total Current Period Income	\$23,572.95



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 4 of 23
July 1, 2019 to July 31, 2019

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 07/01/2019	-\$1,024,868.37	\$1,024,868.37	\$0.00
Taxable Interest		23,572.95	23,572.95
Fees and Expenses	-1,264.58		-1,264.58
Purchases	-209,372.77		-209,372.77
Sales	220,330.12		220,330.12
Net Money Market Activity	-33,265.72		-33,265.72
Ending Cash 07/31/2019	-\$1,048,441.32	\$1,048,441.32	\$0.00



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 21 of 23
July 1, 2019 to July 31, 2019

SALE/MATURITY SUMMARY (continued)

	Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
John Deere Owner Trust					
A B S Ser 2017 B CI A3					
1.820 10/15/2021					
47788BAD6					
	07/15/19	Paid Down 1,163.71 Par Value Trade Date 7/15/19	-1,163.63	1,163.71	0.08
Toyota Auto Receivables Owner					
A B S Ser 2018 A CI A2a					
2.100 10/15/2020					
TA22120					
	07/15/19	Paid Down 9,019.31 Par Value Trade Date 7/15/19	-9,018.39	9,019.31	0.92
Total Taxable Bonds			-\$221,562.42	\$220,330.12	-\$1,232.30
Total Sales & Maturities			-\$221,562.42	\$220,330.12	-\$1,232.30

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$1.06

Estimated Year-To-Date Long-Term Gain (Loss): (\$1,148.13)

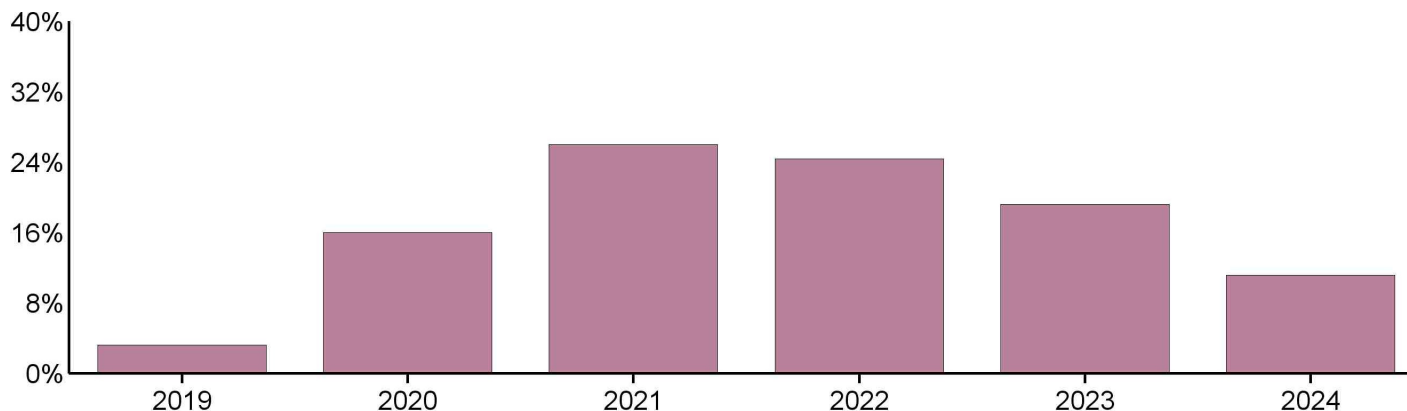
Estimates should not be used for tax purposes



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 22 of 23
July 1, 2019 to July 31, 2019

BOND SUMMARY



	Par Value	Market Value	Percentage of Category
MATURITY			
2019	370,000.00	369,874.85	3.22
2020	1,847,670.20	1,840,083.70	16.00
2021	3,014,099.40	2,993,114.25	26.02
2022	2,805,000.00	2,807,277.60	24.39
2023	2,160,000.00	2,214,284.25	19.24
2024	1,248,000.00	1,281,349.79	11.13
Total of Category	\$11,444,769.60	\$11,505,984.44	100.00

MOODY'S RATING

Aaa	8,291,769.60	8,326,870.15	72.37
Aa1	150,000.00	153,928.50	1.34
Aa2	395,000.00	402,378.90	3.50
Aa3	135,000.00	139,625.10	1.21
A1	755,000.00	757,800.65	6.59
A2	1,223,000.00	1,230,377.44	10.69
A3	150,000.00	150,054.00	1.30



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 23 of 23
July 1, 2019 to July 31, 2019

BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	345,000.00	344,949.70	3.00
Total of Category	\$11,444,769.60	\$11,505,984.44	100.00

S&P RATING

AAA	587,670.20	588,209.25	5.11
AA+	4,330,000.00	4,370,270.75	37.98
AA	545,000.00	555,989.40	4.83
A+	475,000.00	475,818.25	4.14
A	1,230,000.00	1,236,241.95	10.74
A-	408,000.00	412,186.49	3.58
N/A	3,694,099.40	3,689,314.35	32.06
NOT RATED	175,000.00	177,954.00	1.56
Total of Category	\$11,444,769.60	\$11,505,984.44	100.00

BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.



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 07/15/2019, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 06/30/2019.

Earnings Ratio		.00007028813234525
Interest Rate		2.57%
Dollar Day Total	\$	210,878,769.98
Quarter End Principal Balance	\$	2,178,268.42
Quarterly Interest Earned	\$	14,822.27

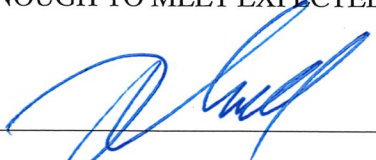


**SCORE TREASURER INVESTMENT REPORT
FOR THE QUARTER ENDING JUNE 30, 2019**


	MARKET VALUE
CASH:	
(1) Mechanic's Bank Checking	\$1,436,403.25
(2) Local Agency Inv Fund (LAIF)	\$2,178,268.42
TOTAL CASH	\$3,614,671.67
 INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 590	\$11,479,416.72
TOTAL UNRESTRICTED INVESTMENTS	\$11,479,416.72
 TOTAL CASH AND INVESTMENTS	\$15,094,088.39

- (1) This consists of one checking account and two pass-thru accounts (Liability and Workers' Compensation claims).
- (2) The LAIF rate of return as of quarter ended June 30, 2019 2.57%
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH SCORE'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS.



 Roger Carroll, SCORE Treasurer



 Date



Small Cities Organized Risk Effort - Account #590

MONTHLY ACCOUNT STATEMENT

JUNE 1, 2019 THROUGH JUNE 30, 2019

Chandler Team:

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

Custodian

US Bank
Christopher Isles
(503) 464-3685

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.37
Average Coupon	2.09%
Average Purchase YTM	2.18%
Average Market YTM	1.96%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.61 yrs
Average Life	2.48 yrs

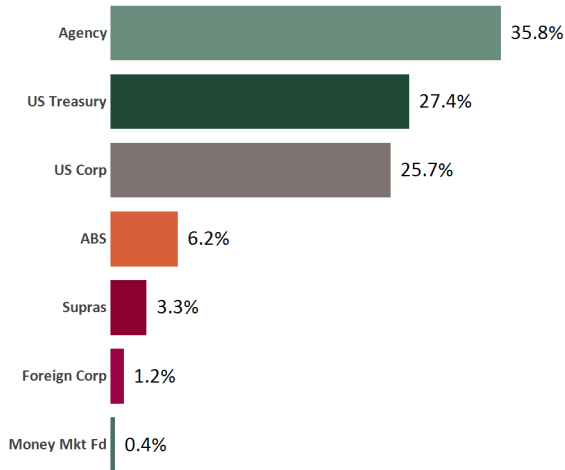
ACCOUNT SUMMARY

	Beg. Values as of 5/31/19	End Values as of 6/30/19
Market Value	11,512,055	11,588,518
Accrued Interest	53,603	54,048
Total Market Value	11,565,658	11,642,566
Income Earned	20,674	20,759
Cont/WD		-1,256
Par	11,498,512	11,500,326
Book Value	11,461,108	11,479,417
Cost Value	11,437,830	11,458,483

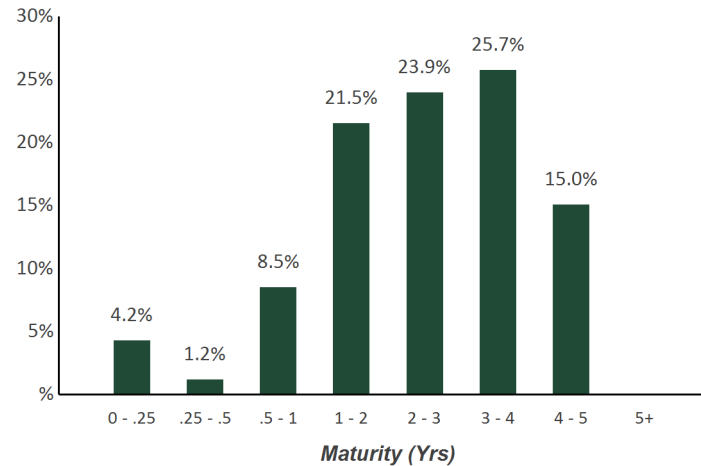
TOP ISSUERS

Government of United States	27.4%
Federal National Mortgage Assoc	17.3%
Federal Home Loan Bank	14.6%
Federal Home Loan Mortgage Corp	3.9%
John Deere ABS	2.1%
Honda ABS	2.1%
Intl Bank Recon and Development	1.7%
IBM Corp	1.3%
Total	70.5%

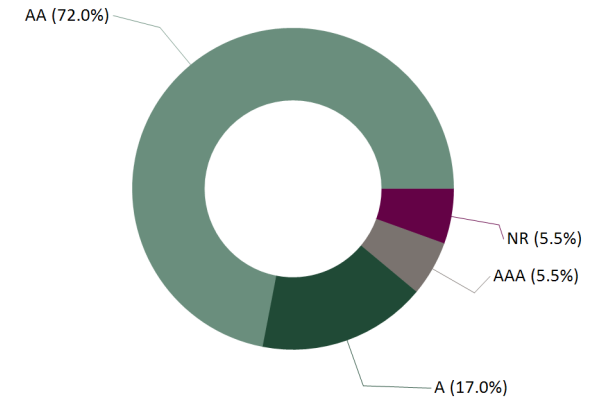
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized								
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	3/31/2006
Small Cities Organized Risk Effort	0.68%	1.73%	3.14%	4.90%	2.40%	1.60%	1.71%	1.93%	3.00%
ICE BAML 1-5 Yr US Treasury/Agency Index	0.65%	1.81%	3.04%	4.87%	2.24%	1.32%	1.54%	1.72%	2.76%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.69%	1.83%	3.20%	5.01%	2.33%	1.44%	1.65%	1.94%	2.84%

Statement of Compliance

As of June 30, 2019



Small Cities Organized Risk Effort

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

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



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$11,461,115.93
Acquisition		
+ Security Purchases	\$394,054.32	
+ Money Market Fund Purchases	\$32,765.94	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$426,820.26
Dispositions		
- Security Sales	\$272,734.38	
- Money Market Fund Sales	\$120,812.28	
- MMF Withdrawals	\$1,255.78	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$13,884.06	
Total Dispositions		\$408,686.50
Amortization/Accretion		
+/- Net Accretion	\$923.58	
		\$923.58
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	(\$756.55)	
		(\$756.55)
ENDING BOOK VALUE		\$11,479,416.72

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$134,449.51
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$272,734.38	
Accrued Interest Received	\$856.27	
Interest Received	\$18,703.79	
Dividend Received	\$178.09	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$13,884.06	
Total Acquisitions	\$306,356.59	
Dispositions		
Withdrawals	\$1,255.78	
Security Purchase	\$394,054.32	
Accrued Interest Paid	\$348.61	
Total Dispositions	\$395,658.71	
ENDING BOOK VALUE		\$45,147.39



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
912828WJ5	US Treasury Note 2.5% Due 5/15/2024	150,000.00	06/10/2019 1.91%	154,136.72 154,090.76	103.43 1.76%	155,150.40 478.94	1.34% 1,059.64	Aaa / AA+ AAA	4.88 4.57
Total US Treasury		3,175,000.00	1.93%	3,143,584.50 3,158,475.53	1.77%	3,181,164.36 12,326.35	27.43% 22,688.83	Aaa / AA+ AAA	2.80 2.69
TOTAL PORTFOLIO		11,500,325.71	2.18%	11,458,482.74 11,479,416.72	1.96%	11,588,517.95 54,048.19	100.00% 109,101.23	Aa1 / AA AAA	2.61 2.37
TOTAL MARKET VALUE PLUS ACCRUED						11,642,566.14			



Small Cities Organized Risk Effort - Account #590

MONTHLY ACCOUNT STATEMENT

JULY 1, 2019 THROUGH JULY 31, 2019

Chandler Team:

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

Custodian

US Bank
Christopher Isles
(503) 464-3685

CHANDLER ASSET MANAGEMENT
chandlerasset.com

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Please see Important Disclosures.



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.35
Average Coupon	2.10%
Average Purchase YTM	2.19%
Average Market YTM	2.05%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.60 yrs
Average Life	2.46 yrs

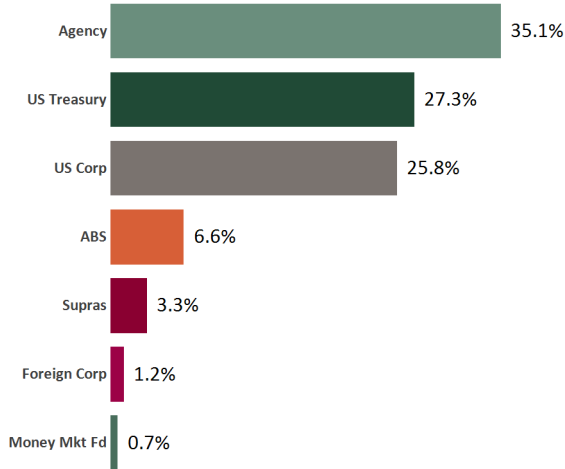
ACCOUNT SUMMARY

	Beg. Values as of 6/30/19	End Values as of 7/31/19
Market Value	11,588,518	11,583,077
Accrued Interest	54,048	51,964
Total Market Value	11,642,566	11,635,041
Income Earned	20,759	20,996
Cont/WD		-1,265
Par	11,500,326	11,521,870
Book Value	11,479,417	11,501,131
Cost Value	11,458,483	11,478,246

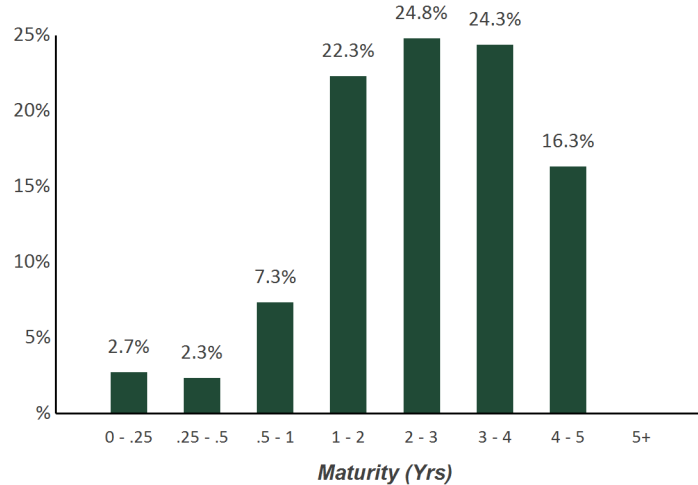
TOP ISSUERS

Government of United States	27.3%
Federal National Mortgage Assoc	16.6%
Federal Home Loan Bank	14.6%
Federal Home Loan Mortgage Corp	3.9%
John Deere ABS	2.6%
Honda ABS	2.1%
Intl Bank Recon and Development	1.7%
IBM Corp	1.3%
Total	70.2%

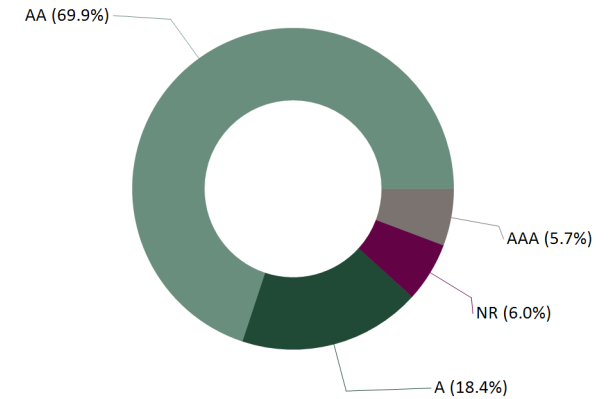
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	3/31/2006
Small Cities Organized Risk Effort	-0.05%	1.50%	3.09%	4.82%	2.22%	1.56%	1.74%	1.88%	2.98%
ICE BAML 1-5 Yr US Treasury/Agency Index	-0.18%	1.47%	2.86%	4.78%	2.00%	1.27%	1.55%	1.67%	2.73%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	-0.15%	1.51%	3.05%	4.90%	2.10%	1.39%	1.66%	1.87%	2.81%

Statement of Compliance

As of July 31, 2019



Small Cities Organized Risk Effort

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

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



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$11,479,416.72
Acquisition		
+ Security Purchases	\$209,372.77	
+ Money Market Fund Purchases	\$106,521.86	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$315,894.63
Dispositions		
- Security Sales	\$209,921.40	
- Money Market Fund Sales	\$73,304.06	
- MMF Withdrawals	\$1,264.58	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$10,408.72	
Total Dispositions		\$294,898.76
Amortization/Accretion		
+/- Net Accretion	\$819.70	
		\$819.70
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	(\$101.34)	
		(\$101.34)
ENDING BOOK VALUE		\$11,501,130.95

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$45,147.39
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$209,921.40	
Accrued Interest Received	\$1,696.04	
Interest Received	\$20,587.46	
Dividend Received	\$126.95	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$10,408.72	
Total Acquisitions	\$242,740.57	
Dispositions		
Withdrawals	\$1,264.58	
Security Purchase	\$209,372.77	
Accrued Interest Paid	\$150.00	
Total Dispositions	\$210,787.35	
ENDING BOOK VALUE		\$77,100.61

Holdings Report

As of July 31, 2019



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
912828WJ5	US Treasury Note 2.5% Due 5/15/2024	150,000.00	06/10/2019 1.91%	154,136.72 154,019.51	102.94 1.86%	154,412.10 794.84	1.33% 392.59	Aaa / AA+ AAA	4.79 4.49
Total US Treasury		3,175,000.00	1.93%	3,143,584.50 3,159,025.13	1.91%	3,170,771.46 11,201.46	27.35% 11,746.33	Aaa / AA+ AAA	2.72 2.61
TOTAL PORTFOLIO		11,521,870.21	2.19%	11,478,246.31 11,501,130.95	2.05%	11,583,076.67 51,963.94	100.00% 81,945.72	Aa1 / AA AAA	2.60 2.35
TOTAL MARKET VALUE PLUS ACCRUED						11,635,040.61			



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/15/2020	Paydown	47788CAC6	35,000.00	John Deere Owner Trust 2016-B A4 2.66% Due 4/18/2022	1,018.20	53.05	1,071.25
07/18/2020	Paydown	43814UAG4	45,000.00	Honda Auto Receivables 2018-2 A3 3.01% Due 5/18/2022	1,305.03	77.40	1,382.43
07/18/2020	Paydown	43814WAB1	100,000.00	HAROT 2019-1 A2 2.75% Due 9/20/2021	3,683.70	137.74	3,821.44
07/19/2020	Interest	3135G0T94	250,000.00	FNMA Note 2.375% Due 1/19/2023	0.00	2,968.75	2,968.75
07/21/2020	Paydown	43815HAC1	95,000.00	Honda Auto Receivables Owner 2018-3 A3 2.95% Due 8/22/2022	4,155.08	87.38	4,242.46
07/24/2020	Interest	91159HHP8	135,000.00	US Bancorp Callable Cont 12/23/2021 2.625% Due 1/24/2022	0.00	1,771.88	1,771.88
07/25/2020	Interest	45950KCM0	80,000.00	International Finance Corp Note 2.25% Due 1/25/2021	0.00	900.00	900.00
07/26/2020	Interest	459058FY4	200,000.00	Intl. Bank Recon & Development Note 2% Due 1/26/2022	0.00	2,000.00	2,000.00
JUL 2020					25,903.47	12,710.46	38,613.93
TOTAL					1,696,739.52	224,189.67	1,920,929.19

**Small Cities Organized Risk Effort
Transactions by Account
As of July 31, 2019**

Type	Date	Name	Memo	Split	Debit	Credit	Balance	
100 - CASH IN BANK							383,476.97	
100-01 - Mechanics Bank - Main							383,476.97	
General Journal	06/05/2019	DKF Solutions Group	Inv 14486	1072 - Bill.com Money Out Clearing		8,750.00	374,726.97	
Deposit	06/06/2019		Deposit	-SPLIT-	13,202.00		387,928.97	
General Journal	06/11/2019	City of Isleton	Grant Fund 18/19	1072 - Bill.com Money Out Clearing		1,000.00	386,928.97	
General Journal	06/11/2019	City of Yreka	Conf Reimb	1073 - Bill.com Money Out Clearing		1,000.00	385,928.97	
General Journal	06/13/2019	York Insurance Services Group	Inv 500018796 & 500018797	1072 - Bill.com Money Out Clearing		16,747.09	369,181.88	
General Journal	06/17/2019	City of Etna	Grant Fund 18/19	1072 - Bill.com Money Out Clearing		575.00	368,606.88	
General Journal	06/17/2019	City of Montague	Grant Fund 18/19	1073 - Bill.com Money Out Clearing		1,748.93	366,857.95	
General Journal	06/17/2019	City of Tulelake	Grant Fund 18/19	1074 - Bill.com Money Out Clearing		2,135.77	364,722.18	
Transfer	06/17/2019		Funds Transfer	106-02 - Trust - WC - MB 7379		21,829.26	342,892.92	
General Journal	06/20/2019	Gaia Hotel	Inv 37305	1072 - Bill.com Money Out Clearing		1,344.72	341,548.20	
Transfer	06/20/2019		Funds Transfer	106-01 - Trust - Liab - MB 7380		12,112.33	329,435.87	
Transfer	06/20/2019		Funds Transfer	106-02 - Trust - WC - MB 7379		20,672.41	308,763.46	
Transfer	06/20/2019		Funds Transfer	106-02 - Trust - WC - MB 7379		25,383.73	283,379.73	
Deposit	06/21/2019		Deposit	-SPLIT-	13,038.00		296,417.73	
General Journal	06/25/2019	Gilbert Associates	Inv 326480	1072 - Bill.com Money Out Clearing		14,194.56	282,223.17	
Deposit	06/30/2019		Interest	Mechanics Bank	2.66		282,225.83	
General Journal	06/30/2019		Outstanding deposit from 7/6/17. Entry to remove it	Installment Plan Fee		74.00	282,151.83	
General Journal	07/05/2019	Alliant	Invoices: 113923, 1060823, 2060823, 849537, 1106	1072 - Bill.com Money Out Clearing		884,089.46	-601,937.63	
General Journal	07/05/2019	City of Portola	Inv 0178891-2	1073 - Bill.com Money Out Clearing		316.74	-602,254.37	
General Journal	07/05/2019	City of Tulelake	Inv 18046065	1074 - Bill.com Money Out Clearing		1,990.64	-604,245.01	
General Journal	07/05/2019	City of Yreka	PO 10844	1075 - Bill.com Money Out Clearing		7,447.28	-611,692.29	
General Journal	07/05/2019	DKF Solutions Group LLC	Inv 14544	1076 - Bill.com Money Out Clearing		8,750.00	-620,442.29	
General Journal	07/05/2019	Employment Risk Management Authority	Ine ERMA-00381	1077 - Bill.com Money Out Clearing		91,009.00	-711,451.29	
General Journal	07/11/2019	Lexipol LLC	Inv 29492	1078 - Bill.com Money Out Clearing		27,468.00	-738,919.29	
Deposit	07/09/2019		Deposit	-SPLIT-	545,452.08		-193,467.21	
General Journal	07/10/2019	City of Colfax	Inv BOD 6-14-19	1072 - Bill.com Money Out Clearing		286.53	-193,753.74	
General Journal	07/10/2019	LAWCX	Inv 2020-0029 & Assessment payable	1072 - Bill.com Money Out Clearing		346,062.00	-539,815.74	
Deposit	07/12/2019		Deposit	-SPLIT-	490,745.19		-49,070.55	
General Journal	07/15/2019	CJPRMA	Liab SCORE 19/20	1072 - Bill.com Money Out Clearing		208,309.00	-257,379.55	
General Journal	07/15/2019	CSAC Excess Insurance	Inv 20400687	1072 - Bill.com Money Out Clearing		5,801.00	-263,180.55	
General Journal	07/15/2019	Melissa Klundby	Inv BOD 6-14-19	1072 - Bill.com Money Out Clearing		223.88	-263,404.43	
General Journal	07/18/2019	ACI Specialty Benefits Corp	Inv 22425	1072 - Bill.com Money Out Clearing		13,824.00	-277,228.43	
General Journal	07/18/2019	City of Yreka	Inv PA-Yreka Overpayment			6,970.00	-284,198.43	
Deposit	07/26/2019		Deposit	-SPLIT-	489,322.70		205,124.27	
General Journal	07/31/2019	City of Colfax	ERMA Div	1072 - Bill.com Money Out Clearing		1,431.00	203,693.27	
General Journal	07/31/2019	City of Dorris	ERMA Div	1073 - Bill.com Money Out Clearing		391.00	203,302.27	
General Journal	07/31/2019	City of Live Oak	ERMA Div	1074 - Bill.com Money Out Clearing		2,927.00	200,375.27	
General Journal	07/31/2019	City of Mt. Shasta	ERMA Div	1075 - Bill.com Money Out Clearing		7,360.00	193,015.27	
General Journal	07/31/2019	City of Portola	ERMA Div	1076 - Bill.com Money Out Clearing		1,670.00	191,345.27	
General Journal	07/31/2019	City of Rio Dell	ERMA Div	1077 - Bill.com Money Out Clearing		2,229.00	189,116.27	
General Journal	07/31/2019	City of Shasta Lake	ERMA Div	1078 - Bill.com Money Out Clearing		6,930.00	182,186.27	
General Journal	07/31/2019	City of Susanville	ERMA Div	1079 - Bill.com Money Out Clearing		13,027.00	169,159.27	
General Journal	07/31/2019	City of Yreka	ERMA Div	1080 - Bill.com Money Out Clearing		7,008.00	162,151.27	
General Journal	07/31/2019	Town of Loomis	ERMA Div	1081 - Bill.com Money Out Clearing		465.00	161,686.27	
General Journal	07/31/2019	York Insurance Services Group	Inv 500019021 & 500019022	1082 - Bill.com Money Out Clearing		16,997.49	144,688.78	
Deposit	07/31/2019		Deposit	-SPLIT-	863,991.35		1,008,680.13	
Total 100-01 - Mechanics Bank - Main						<u>2,415,753.98</u>	<u>1,790,550.82</u>	<u>1,008,680.13</u>
Total 100 - CASH IN BANK						<u>2,415,753.98</u>	<u>1,790,550.82</u>	<u>1,008,680.13</u>
TOTAL						<u>2,415,753.98</u>	<u>1,790,550.82</u>	<u>1,008,680.13</u>

Employee Assistance Program Utilization Report Utilization Summary and Analysis



SCORE

April 1, 2019 - June 30, 2019

Projected Annual Rate:

1.5%



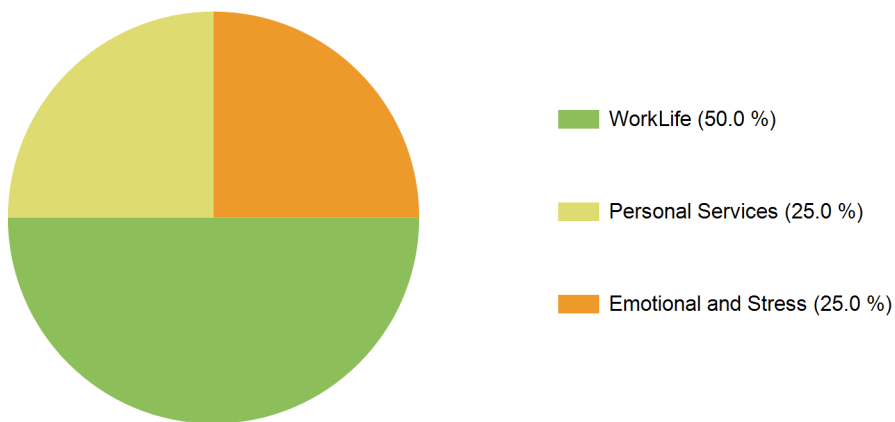
Previous Utilization Rate: 1.1%

Overall Utilization

There were 4 new contacts. 1 was referred by Poster / Brochure, 2 had Used Before, 1 was referred by Website.

The presenting problems were: Emotional, Personal Services and WorkLife.

4 new contacts were self-initiated.



Work/Life Utilization

In this time period there were 2 cases that were opened: 50.0 % of the cases were Financial, 50.0 % of the cases were Legal.

Financial and Legal tied for the most utilized with 1 case.

ACI's popular work-life referrals for legal and financial consultation continue to help employees with a wide range of personal legal matters as well as tools and support for improved financial wellness. After utilizing ACI's legal consultation benefits through the EAP this quarter, an employee shared the following feedback, "My experience was great as it always is with ACI. I called to have a referral to have my will prepared and they provided me with someone who is trustworthy and very knowledgeable." In every case, ACI's dedicated work-life team will provide comprehensive support to ensure employees and family members receive the resources, information and referrals needed to make more informed decisions, reduce stress, and better handle life's many demands.

Training and Onsite Services

Training Comment:

As a value-added partner, ACI's Training Department offers consultation, support services and flexible training options to fit the needs of any organization. Visit ACI's YouTube channel for 24/7 access to past trainings and popular videos. Contact ACI at 800-932-0034 and ask to speak with a member of the training team, or email ACI at service@acispecialtybenefits.com to learn more about training services and options available.

Newsletters

ACI provided the following HealthY-mails this quarter: 5 Steps to Boost Financial Wellness; 5 Ways Social Media is Affecting Mental Health; Make the Most of Summer.

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

4/1/2019 - 6/30/2019

Employee Assistance Program Utilization Report

Utilization Hours

Employee Assessment	2.00
Consultation: Work/Life & Concierge	3.00
Total Program Hours this Period:	5.00

Utilization Comments

ACI Specialty Benefits is made up of dedicated team members with a shared passion for delivering an exceptional customer experience. As a testament to their above and beyond efforts, ACI would like to share a sampling of feedback gathered during the follow-up process this past quarter: "In reference to my phone intake, I felt relieved that I was finally able to speak to someone who seemed like they were genuinely concerned. The person's voice seemed welcoming and not condescending which is something I encounter pretty often. Thank you for that and am more hopeful now that my appointment will feel the same." Another employee shared, "I felt that ACI was very helpful with connecting me to the right individuals to help me through my very stressful time. The people that I talked to had a clear understanding of my situation and of ways to help." At each and every touchpoint, ACI puts the priorities of the employee and family member front and center, providing prompt and professional care to help in all areas of personal, emotional and family well-being.

From 4/1/2019 to 6/30/2019, SCORE achieved an annualized utilization rate of 1.5%. With ACI's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

This was an increase over the previous Utilization period which was 1.1%.

4/1/2019 - 6/30/2019

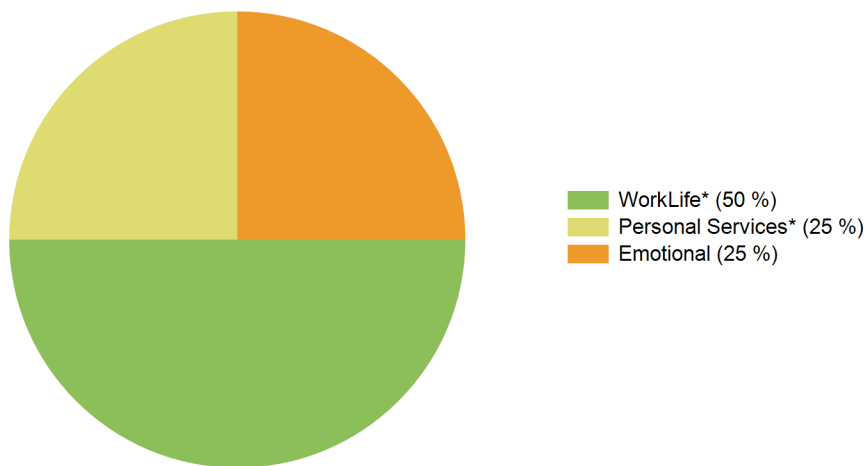
Employee Assistance Program Utilization Report

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Emotional	1	1	2
Family / Child	0	1	1
Personal Services*	1	0	1
Work Stress	0	1	1
WorkLife*	2	0	2

According to a recent study, family issues accounted for 21% of all unscheduled absences and personal needs accounted for 11% (Human Resources Management). ACI's comprehensive work/life services provide employees and their family members with the financial consultation, legal consultation, child care and elder care referrals, resources and support necessary to better manage life's everyday responsibilities while staying focused and productive at work.

New Issues this Quarter



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

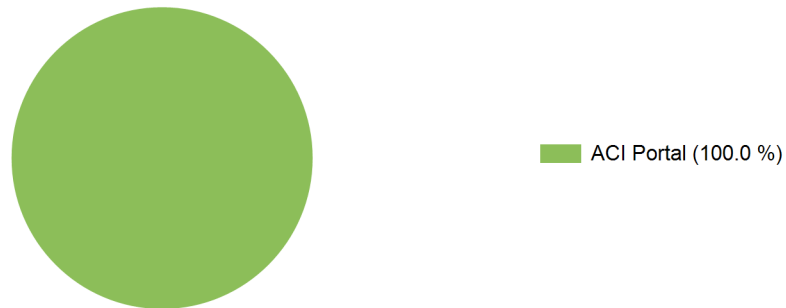
4/1/2019 - 6/30/2019

Employee Assistance Program Utilization Report

Primary Issue Breakout for Personal Services

Referral Made	New	Previous Quarter	Year To Date
ACI Portal	1	0	1

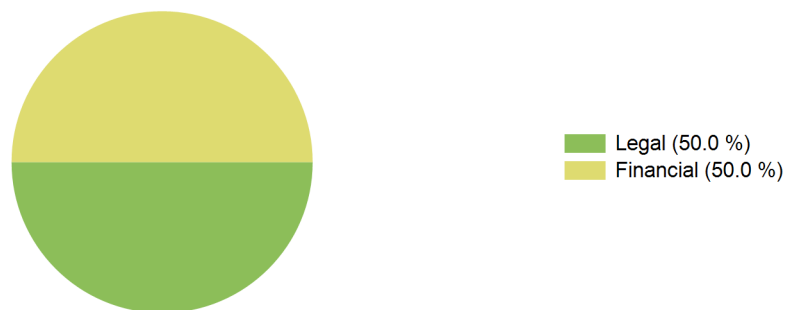
New Issues this Quarter



Primary Issue Breakout for Work/Life

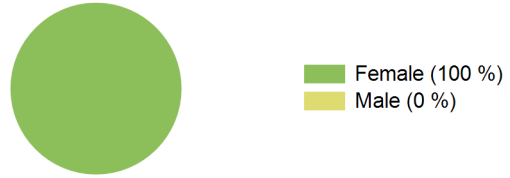
Referral Made	New	Previous Quarter	Year To Date
Financial	1	0	1
Legal	1	0	1

New Issues this Quarter

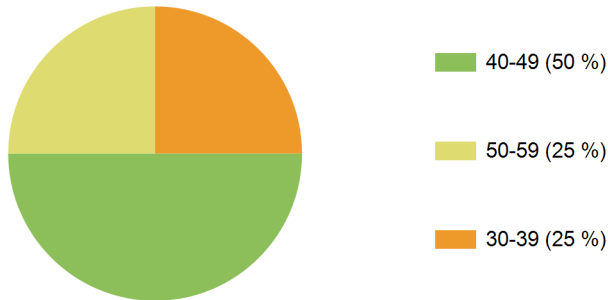


Demographic Data

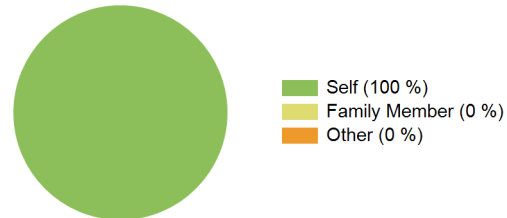
Gender	New	Previous Quarter	Year To Date
Female	4	2	6
Male	0	1	1



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	1	0	1
40-49	2	1	3
50-59	1	0	1
60-69	0	2	2
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	4	3	7
Family Member	0	0	0
Other	0	0	0

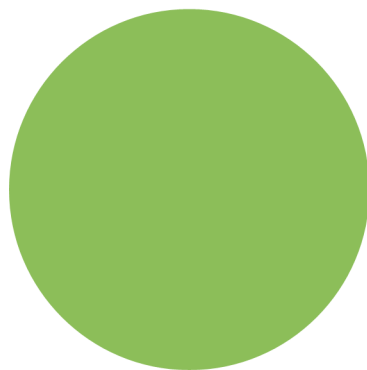


4/1/2019 - 6/30/2019

Employee Assistance Program Utilization Report

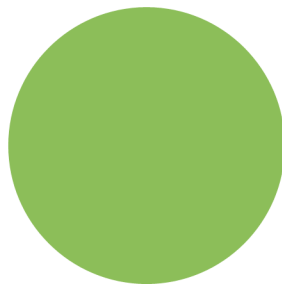
Employment Data

Years Employed	New	Previous Quarter	Year To Date
< 6 Months	0	0	0
< 1 Year	0	0	0
1 - 5 Years	4	0	4
6 - 10 Years	0	2	2
11 - 15 Years	0	1	1
16 - 20 Years	0	0	0
20+ Years	0	0	0



■ 1 - 5 Years (100 %)

Job Category	New	Previous Quarter	Year To Date
Clerical	0	2	2
Labor	0	0	0
Management	0	0	0
Other	0	0	0
Production	0	0	0
Professional	4	1	5
Sales	0	0	0
Service	0	0	0
Supervisor	0	0	0
Technical	0	0	0



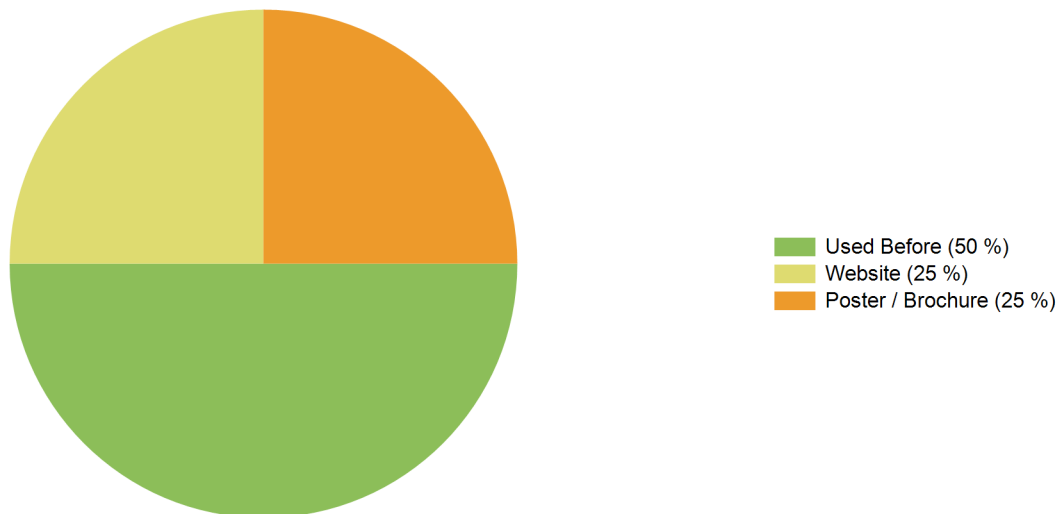
■ Professional (100 %)

4/1/2019 - 6/30/2019

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	0	0	0
Orientation / Training	0	0	0
Poster / Brochure	1	1	2
Health Fair	0	0	0
Intranet	0	0	0
Email	0	0	0
Website	1	0	1
Used Before	2	2	4
Onsite Event	0	0	0



SCORE – TargetSolutions Utilization Report Summary

	This Year	Last Year
	6/1/2019 - 7/31/2019	6/1/2018 - 7/31/2018
Active Entities	7	8
# of Potential Active Entities	20	20
% Entities Active	35.00%	40.00%
# of Licenses	n/a	n/a
Total Active/Offline Users	576	462
Registered Users	356	301
% Users Active	61.80%	65.15%
Users Completing One or More Course	27	27
Courses Completed - Total	94	77
Users Completing One or More Custom Activities	4	20
Custom Activities Completed - Total	9	34

Member Organization	Total Active and Offline Employees	Registered Users	Courses Completed-Total	Users Completing One or More Courses	Custom Activities Completed-Total	Users Completing One or More Custom Activity
City of Biggs	13	7	0	0	0	0
City of Colfax	16	13	0	0	0	0
City of Dunsmuir	37	28	1	1	0	0
City of Etna	37	29	25	5	0	0
City of Isleton	1	0	0	0	0	0
City of Live Oak	36	16	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	35	27	0	0	0	0
City of Mount Shasta	93	66	5	1	0	0
City of Portola	30	9	0	0	0	0
City of Rio Dell	17	9	0	0	0	0
City of Shasta Lake	33	17	6	3	0	0
City of Susanville	27	17	0	0	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	35	3	0	0	0	0
City of Yreka	51	44	20	2	1	1
Fort Jones Volunteer Fire Department	25	22	32	13	8	3
SCORE - Small Cities Organized Risk Effort	7	7	0	0	0	0
Town of Fort Jones	14	6	0	0	0	0
Town of Loomis	21	14	0	0	0	0
Weed City Fire	31	19	5	2	0	0
TOTAL	576	356	94	27	9	4

SCORE Loss Control Grant Fund Member Utilization FY 2019/20 as of 8/16/19

Member Entity	TOTAL Grant Fund Allocation	Amount requested during FY 19-20 (or FY 18-19)	Remaining amount available in FY 19-20	Notes
Biggs *	\$2,547.50	\$2,724.55	-\$177.05	*Request made 5/9/19 for Protective Glass for Customer Counter (total requested \$5,307.94) *NOTE: Amount Requested exceeded amount available - \$2,724.55 will be used from FY 19/20 Loss Control Grant Funds. *NOTE: Amount to be used from FY 19/20 Funds exceeded the amount available by \$177.05.
Colfax	\$3,180.66			
Dunsmuir	\$6,732.84			*Request made 6/6/19 by Blake Michaelsen to roll over \$1,448.06 into FY 19/20 Loss Control Grant Funds
Etna *	\$5,066.68			*Request made 6/12/19 by Sarah Griggs for 3 employee to Transite/Asbestos Pipe Training (\$575) - same letter also requested remaining FY 18/19 Funds be rolled over into FY 19/20 (\$2,170.72)
Fort Jones *	\$2,608.20	\$1,405.51	\$1,202.69	*Request made 6/5/19 by Karl Drexler for High Vis. Safety gear (\$1,930) and Ergonomic chairs (1,900) - total requested \$3,830 *NOTE: Amount Requested exceeded amount available - \$1,405.51 will be used from FY 19/20 Loss Control Grant Funds
Isleton	\$2,105.18			
Live Oak	\$4,927.91			
Loomis	\$4,826.01			
Loyalton *	\$1,292.59			
Montague *	\$2,008.71			
Mt. Shasta	\$23,746.17			*Request made 5/21/19 by Muriel Terrell to roll over all unused funds (\$12,471.21) into FY 19/20 Loss Control Grant Funds for Pedestrian Flashing Lights
Portola	\$3,095.80	\$316.74	\$2,779.06	*Request made 8/2/18 by Melissa Klundby for Street Barricades & reflective cones (\$4,411.66) - this request was updated on 9/19/18 when total invoice submitted was \$3,907.69 *NOTE: Amount Requested exceeded amount available - \$316.74 will be used from FY 19/20 Loss Control Grant Funds
Rio Dell	\$3,994.18			
Shasta Lake	\$11,702.56			
Susanville	\$19,639.21			*Request made 5/1/19 by Deborah Savage to roll over all unused funds from FY 18/19 into FY 19/20 (total to roll over is \$7,265.43)
Tulelake*	\$2,230.78	\$2,364.23	-\$133.45	*Request made 6/14/18 by Jenny Coelho requesting to roll all FY 18/19 Loss Control Funds into FY 19/20 for purchase of Ergonomic furniture - total requested \$4,500) *NOTE: Amount Requested exceeded amount available - \$2,364.23 will be used from FY 19/20 Loss Control Grant Funds *NOTE: Amount to be used from FY 19/20 Funds exceeded the amount available by \$133.45
Weed	\$10,831.46			
Yreka	\$12,819.01	\$7,447.28	\$5,371.73	*Request made by Renee Hoisington for purchase of 2 Floor Jacks (\$20,257)*NOTE: Amount requested exceeded amount available - \$7,447.28 will be used from FY 19/20 Loss Control Grant Funds
Total:	\$123,355.45			

* Mini-Cities



CALIFORNIA STATE TREASURER FIONA MA, CPA



PMIA Performance Report

Date	Daily Yield*	Quarter to Date Yield	Average Maturity (in days)
07/15/19	2.38	2.39	176
07/16/19	2.38	2.39	178
07/17/19	2.38	2.39	179
07/18/19	2.37	2.39	180
07/19/19	2.37	2.39	179
07/20/19	2.37	2.39	179
07/21/19	2.37	2.39	179
07/22/19	2.37	2.38	179
07/23/19	2.37	2.38	177
07/24/19	2.37	2.38	178
07/25/19	2.37	2.38	175
07/26/19	2.37	2.38	176
07/27/19	2.37	2.38	176
07/28/19	2.37	2.38	176
07/29/19	2.37	2.38	179
07/30/19	2.37	2.38	178
07/31/19	2.37	2.38	182
08/01/19	2.36	2.38	188
08/02/19	2.36	2.38	188
08/03/19	2.36	2.38	188
08/04/19	2.36	2.38	188
08/05/19	2.36	2.38	186
08/06/19	2.36	2.38	183
08/07/19	2.36	2.38	182
08/08/19	2.35	2.37	183
08/09/19	2.35	2.37	183
08/10/19	2.35	2.37	183
08/11/19	2.35	2.37	183
08/12/19	2.35	2.37	180
08/13/19	2.35	2.37	180
08/14/19	2.35	2.37	179

*Daily yield does not reflect capital gains or losses

[View Prior Month Daily Rates](#)

LAIF Performance Report

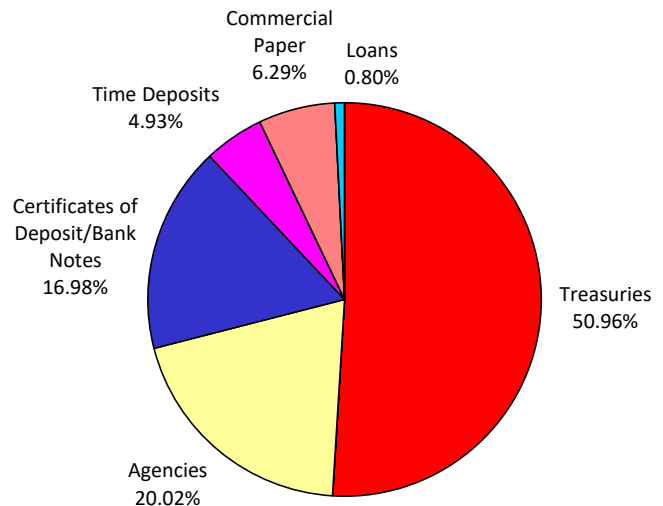
Quarter Ending 06/30/19

Apportionment Rate: 2.57
 Earnings Ratio: .00007028813234525
 Fair Value Factor: 1.001711790
 Daily: 2.39%
 Quarter to Date: 2.44%
 Average Life: 173

PMIA Average Monthly Effective Yields

July 2019 2.379
 June 2019 2.428
 May 2019 2.449

Pooled Money Investment Account Portfolio Composition 07/31/19 \$97.6 billion



Percentages may not total 100% due to rounding

Notes: The apportionment rate includes interest earned on the CalPERS Supplemental Pension Payment pursuant to Government Code 20825 (c)(1)

Based on data available as of 08/14/2019



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 23, 2019**

Agenda Item G.1.

QUARTERLY FINANCIALS FOR QE JUNE 30, 2019

ACTION ITEM

ISSUE: The Board of Directors receives a quarterly report on the financial status of SCORE. Gilbert Associates will present SCORE's Financials for Quarter ending June 30, 2019 to the Board of Directors for their review.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: Unknown.

BACKGROUND: Each quarter the Board of Directors reviews the quarterly financials for accuracy and refers questions for follow-up, or receives and files the report as presented.

ATTACHMENT(S): Quarterly Financial Reports as of 06/30/19

Small Cities Organied Risk Effort
Statement of Net Position
As of June 30, 2019 and June 30, 2018

	Jun 30, '19	Jun 30, '18
ASSETS		
Current Assets		
Checking/Savings		
Mechanics Bank - General	\$ 282,151.83	\$ 1,170,960.01
Mechanics Bank Claims Accounts		
Mechanics Bank - Liability	35,387.48	26,477.04
Mechanics Bank - Workers' Comp	73,009.24	32,670.42
LAIF	2,178,268.42	411,299.51
Petty Cash		
Total Checking/Savings	2,568,816.97	1,641,406.98
Other Current Assets		
Chandler Investments		
Chandler - Investments	1,761,662.27	1,498,596.92
Chandler - Unrealized Gain (Loss)	684.71	(8,706.46)
US Bank	45,147.43	81,524.29
Total Chandler - Investment Account	1,807,494.41	1,571,414.75
Due from Members - Adj Premiums	-	-
Interest Receivable	68,870.46	53,537.75
Member Accounts Receivable	237,864.34	291,932.89
Claim Recovery Receivable	161,704.47	137,867.85
Prepaid Insurance	1,151.97	15,385.49
Prepaid Administration	500.00	263,208.00
Prepaid Expenses	8,385.64	9,060.66
Total Other Current Assets	2,285,971.29	2,342,407.39
Total Current Assets	4,854,788.26	3,983,814.37
Noncurrent Assets		
Chandler Investments		
Chandler - Investments	9,651,672.35	9,678,860.20
Chandler - Unrealized Gain (Loss)	129,350.50	(187,229.51)
Total Chandler - Investment Account	9,781,022.85	9,491,630.69
TOTAL ASSETS	\$ 14,635,811.11	\$ 13,475,445.06

Small Cities Organied Risk Effort
Statement of Net Position
As of June 30, 2019 and June 30, 2018

	Jun 30, '19	Jun 30, '18
LIABILITIES		
Current Liabilities		
Accounts Payable	53,464.98	28,420.56
LAWCX	12,959.00	12,959.00
Deferred Income	-	-
Dividend Payable to Members	5,835.00	-
Claims Reserves - Current		
Claims Reserves - W/C	851,458.00	835,754.00
Claims Reserves - Liability	119,336.05	175,883.08
Total Claims Payable - Current	970,794.05	1,011,637.08
IBNR - Current		
IBNR Reserves - W/C	-	-
IBNR Reserves - Liability	241,353.95	160,335.92
Total IBNR	241,353.95	160,335.92
Total Current Liabilities	1,284,406.98	1,213,352.56
Long Term Liabilities		
LAWCX	116,634.00	171,041.20
Claims Reserves - Non-Current		
Claims Reserves - W/C	1,306,518.53	1,166,532.05
Claims Reserves - Liability	-	-
Total Claims Payable - Non-Current	1,306,518.53	1,166,532.05
IBNR		
IBNR Reserves - W/C	2,388,093.71	2,420,786.75
IBNR Reserves - Liability	642,915.53	613,089.08
Total IBNR	3,031,009.24	3,033,875.83
ULAE		
ULAE - W/C	335,000.00	321,000.00
ULAE - Liability	56,000.00	57,000.00
Total ULAE	391,000.00	378,000.00
Total Long Term Liabilities	4,845,161.77	4,749,449.08
Total Liabilities	6,129,568.75	5,962,801.64
NET POSITION		
Net Position - Workers' Compensation		
Board Designated - W/C	1,250,000.00	1,250,000.00
Workers' Compensation Banking Layer	1,068,706.55	1,319,398.08
Net Position - Liability		
Board Designated - Liability	2,500,000.00	2,500,000.00
Liability Banking Layer	1,347,719.84	1,273,915.31
Undesignated Net Position		

Small Cities Organied Risk Effort
Statement of Net Position
As of June 30, 2019 and June 30, 2018

	Jun 30, '19	Jun 30, '18
Unrestricted	1,346,217.03	1,110,696.66
Net Revenues Over (Under) Expenditures	993,598.94	58,633.37
Total Net Position	\$ 8,506,242.36	\$ 7,512,643.42

Small Cities Organied Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended June 30, 2019 and June 30, 2018

	<u>Apr '19 - Jun '19</u>	<u>Jul '18 - Jun '19</u>	<u>Jul '17 - Jun '18</u>
Ordinary Revenue			
Revenue			
Member Contributions	\$ 1,088,273.80	\$ 4,172,572.05	\$ 3,744,001.77
Member Assessment/Refunds	-	-	17,235.00
Bank/LAIF Interest	14,833.81	29,984.36	7,030.44
Managed Portfolio	58,931.85	222,283.71	188,133.28
Miscellaneous Income	258.24	1,699.39	-
Total Operating Revenue	<u>1,162,297.70</u>	<u>4,426,539.51</u>	<u>3,956,400.49</u>
Operating Expenses			
General and Administrative Expenses			
Bank Service Charges	20.00	278.84	25.00
Accreditation Fee	-	-	-
Cash Over/Short	-	-	-
Conference	-	-	-
Dues & Subscriptions	1,250.00	1,250.00	450.00
ID Fraud Coverage	938.91	3,755.64	3,626.64
Insurance	-	-	-
Meeting Expense	4,014.92	18,457.76	22,381.14
Member Conference Reimbursement	1,000.00	2,651.93	5,287.42
Miscellaneous Expenses	-	-	-
Office Supplies	-	-	-
Safety Services	26,250.00	105,000.00	105,000.00
Safety Training	13,156.25	52,625.00	50,841.99
Treasury Services (Fort Jones)	-	-	-
User Funding Assessment (WC)	-	24,687.75	22,100.75
Total Administration	<u>46,630.08</u>	<u>208,706.92</u>	<u>209,712.94</u>
Board Meeting/Travel			
Consulting Services			
Accounting Services	14,194.56	56,738.54	52,889.41
Actuarial Study	-	10,860.00	13,100.00
Administration Costs	65,802.00	263,208.00	244,845.00
Appraisal Services	-	58,384.00	-
Audit Services			
Claims Audit	-	2,950.00	7,500.00
Audit - Financial	-	21,500.00	20,900.00
Total Audit Services	<u>-</u>	<u>24,450.00</u>	<u>28,400.00</u>
Claims Services			
Claims Management -WC	25,378.77	101,515.08	100,509.65
Claims Management - Liability	24,862.50	99,450.00	99,450.00
Consulting Services	-	-	-
TPA - Annual Fees	5,737.50	22,950.00	25,500.00
Total Claims Services	<u>55,978.77</u>	<u>223,915.08</u>	<u>225,459.65</u>
Contract Services			
Investment Fees	3,750.31	14,762.28	14,603.88
Legal	-	1,524.88	-
Total Consulting Services	<u>139,725.64</u>	<u>653,842.78</u>	<u>579,297.94</u>
Total General and Administrative Expenses	<u>186,355.72</u>	<u>862,549.70</u>	<u>789,010.88</u>
Insurance Expenses			
Workers' Compensation	77,970.50	311,882.00	275,459.00
Combined GL/AL Excess	42,448.75	169,795.00	158,627.00
Property Coverage	127,664.42	510,657.68	386,785.71
Insurance Premiums	23,619.00	94,885.50	215,159.01
Total Insurance Expenses	<u>271,702.67</u>	<u>1,087,220.18</u>	<u>1,036,030.72</u>
Claims Expenses			
Claims Payments			
Claim Payments - WC	294,967.70	926,970.27	830,430.29
Claim Payments - Liability	42,071.92	204,425.63	158,557.42
Total Claim Payments	<u>337,039.62</u>	<u>1,131,395.90</u>	<u>988,987.71</u>
Changes in Claims Liabilities			
Change in Reserves	137,511.00	177,335.89	403,044.56
Changes in IBNR	-	-	-
Changes in ULAE	-	-	-

Small Cities Organied Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended June 30, 2019 and June 30, 2018

	<u>Apr '19 - Jun '19</u>	<u>Jul '18 - Jun '19</u>	<u>Jul '17 - Jun '18</u>
Total Change in Claims Liabilities	137,511.00	177,335.89	403,044.56
Total Claims Expenses	<u>474,550.62</u>	<u>1,308,731.79</u>	<u>1,392,032.27</u>
Grant Fund Program	55,097.42	75,579.38	95,858.43
Dividends	419,272.00	419,272.00	393,345.00
General Contingency	-	-	-
Total Expenses	<u>1,406,978.43</u>	<u>3,753,353.05</u>	<u>3,706,277.30</u>
Net Operating Revenue	(244,680.73)	673,186.46	250,123.19
Other Revenue (Expense)			
ERMA Dividend Exp	-	-	(1.00)
Investment Gain/Loss	139,043.76	320,412.48	(191,488.82)
Net Revenue Over (Under) Expenses	<u>\$ (105,636.97)</u>	<u>\$ 993,598.94</u>	<u>\$ 58,633.37</u>
Net Position, Beginning		<u>\$ 7,512,643.42</u>	<u>\$ 7,454,010.05</u>
Net Position Ending		<u>\$ 8,506,242.36</u>	<u>\$ 7,512,643.42</u>

Small Cities Organied Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended June 30, 2019

	<u>Jul '18 - Jun '19</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Ordinary Revenue				
Revenue				
Member Contributions	\$ 4,172,572.05	\$ 4,159,872.00	\$ 12,700.05	100.3%
Bank/LAIF Interest	29,984.36	-	29,984.36	100.0%
Managed Portfolio	222,283.71	-	222,283.71	100.0%
Member Assessments / Refunds	-	-	-	0.0%
Miscellaneous Income	1,699.39	-	1,699.39	100.0%
Total Operating Revenue	<u>4,426,539.51</u>	<u>4,159,872.00</u>	<u>266,667.51</u>	<u>106.4%</u>
Operating Expenses				
Accreditation Fee	-	-	-	0.0%
Bank Service Charges	278.84	500.00	(221.16)	55.8%
Conference	-	-	-	0.0%
Contingency Reserve	-	25,000.00	(25,000.00)	0.0%
Dues & Subscriptions	1,250.00	1,000.00	250.00	125.0%
Insurance	3,755.64	4,232.00	(476.36)	88.7%
Member Conference Reimbursement	2,651.93	19,000.00	(16,348.07)	14.0%
Meeting Expense	18,457.76	28,650.00	(10,192.24)	64.4%
Miscellaneous Expenses	-	1,000.00	(1,000.00)	0.0%
Office Supplies	-	-	-	0.0%
Safety Services	105,000.00	105,000.00	-	100.0%
Safety Training	52,625.00	52,625.00	-	100.0%
Treasury Services (Fort Jones)	-	1,000.00	(1,000.00)	0.0%
User Funding Assessment (WC)	24,687.75	29,439.00	(4,751.25)	83.9%
Total Administration	<u>208,706.92</u>	<u>267,446.00</u>	<u>(58,739.08)</u>	<u>78.0%</u>
Board Meeting/Travel				0.0%
Consulting Services				
Accounting Services	56,738.54	56,720.00	18.54	100.0%
Actuarial Study	10,860.00	10,860.00	-	100.0%
Administration Costs	263,208.00	263,209.00	(1.00)	100.0%
Appraisal Services	58,384.00	-	58,384.00	100.0%
Audit Services	-	-	-	0.0%
Claims Audit	2,950.00	3,100.00	(150.00)	95.2%
Audit - Financial	21,500.00	21,500.00	-	100.0%
Total Audit Services	<u>24,450.00</u>	<u>24,600.00</u>	<u>(150.00)</u>	<u>99.4%</u>
Bookkeeping Services	-	-	-	0.0%
Claims Services	-	-	-	0.0%
Claims Management -WC	101,515.08	101,515.00	0.08	100.0%
Claims Management - Liability	99,450.00	99,450.00	-	100.0%
TPA - Annual Fees	22,950.00	25,500.00	(2,550.00)	90.0%
Total Claims Services	<u>223,915.08</u>	<u>226,465.00</u>	<u>(2,549.92)</u>	<u>98.9%</u>
Contract Services				0.0%
Investment Fees	14,762.28	14,500.00	262.28	101.8%
Legal	1,524.88	7,000.00	(5,475.12)	21.8%
Total Consulting Services	<u>653,842.78</u>	<u>603,354.00</u>	<u>50,488.78</u>	<u>108.4%</u>
Total General and Administrative Expenses	<u>862,549.70</u>	<u>870,800.00</u>	<u>(8,250.30)</u>	<u>99.1%</u>
Insurance Expenses				
Workers' Compensation	311,882.00			
Combined GL/AL Excess	169,795.00			

Small Cities Organied Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended June 30, 2019

	<u>Jul '18 - Jun '19</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Property Coverage	510,657.68			
Insurance Premiums	94,885.50			
Total Insurance Expenses	<u>1,087,220.18</u>	<u>994,461.00</u>	<u>92,759.18</u>	<u>109.3%</u>
Claims Expenses				
Claims Payments				
Claim Payments - WC	926,970.27		926,970.27	100.0%
Claim Payments - Liability	204,425.63		204,425.63	100.0%
Total Claim Payments	<u>1,131,395.90</u>	<u>-</u>	<u>1,131,395.90</u>	<u>100.0%</u>
Changes in Claims Liabilities				
Change in Reserves	177,335.89	-	177,335.89	100.0%
Changes in IBNR		-	-	0.0%
Changes in ULAE		-	-	0.0%
Total Change in Claims Liabilities	<u>177,335.89</u>	<u>-</u>	<u>177,335.89</u>	<u>100.0%</u>
Change in IBNR	-	-	-	0.0%
Change in ULAE	-	-	-	0.0%
Total Claims Expenses	<u>1,308,731.79</u>	<u>-</u>	<u>1,308,731.79</u>	<u>100.0%</u>
Grant Fund Program	75,579.38	-	75,579.38	100.0%
Dividends	419,272.00	-	419,272.00	100.0%
General Contingency				
Total Expenses	<u>3,753,353.05</u>	<u>1,865,261.00</u>	<u>1,888,092.05</u>	<u>201.2%</u>
Net Operating Revenue	673,186.46	2,294,611.00	(1,621,424.54)	
Other Revenue (Expense)				
ERMA Dividend Exp	-	-	-	0.0%
Investment Gain/Loss	320,412.48	-	320,412.48	100.0%
: Revenue Over (Under) Expenses	<u><u>\$ 993,598.94</u></u>	<u><u>\$ 2,294,611.00</u></u>	<u><u>\$ (1,301,012.06)</u></u>	

Small Cities Organized Risk Effort
Combining Statement of Revenues, Expenses, and Changes in Net Position
For The Year To Date Ended June 30, 2019

REVENUES:	Liability	Workers' Compensation	EPLI, EAP, & Property (Other Programs)	Total
Contributions	1,440,884	2,068,306	663,382	4,172,572
Other Income	1,699			1,699
Member Assessments	-	-	-	-
Other Income	-	-	-	-
Investment Income	120,796	131,473	-	252,268
Miscellaneous Income	-	-	-	-
Total Revenues	<u>1,563,379</u>	<u>2,199,779</u>	<u>663,382</u>	<u>4,426,540</u>
 EXPENSES:				
Operating				
Claims Expense	244,764	1,063,968	-	1,308,732
Excess Insurance	169,795	311,882	605,543	1,087,220
Program Administration	108,073	155,135	-	263,208
Claims Administration	114,750	109,165	-	223,915
Retro Dividends	-	-	-	-
General and Administrative	231,942	219,064	-	451,006
Total operating expenses	<u>869,324</u>	<u>1,859,214</u>	<u>605,543</u>	<u>3,334,081</u>
Operating Income (Loss)	694,054	340,565	57,839	1,092,458
Nonoperating Income (Loss)				
ERMA Dividend Exp	-			-
Member Dividends	(345,835)	(73,437)		(419,272)
Investment income	153,426	166,987	-	320,412
Net Income (Loss)	501,645	434,115	57,839	993,599
Beginning Net Position	<u>5,454,548</u>	<u>2,035,682</u>	<u>22,413</u>	<u>7,512,643</u>
Ending Net Position	<u>5,956,193</u>	<u>2,469,797</u>	<u>80,252</u>	<u>8,506,242</u>

Small Cities Organized Risk Effort
Combining Statement of Net Position
As Of June 30, 2019

ASSETS	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
Current Assets				
Cash & Equivalents	1,235,149	1,365,666	13,149	2,613,964
Accrued Interest	32,978	35,531	361	68,870
Contributions Receivable	201,596	31,758	4,510	237,864
Investments	843,879	909,219	9,249	1,762,347
Other Receivable	31,192	130,512	-	161,704
Prepaid Assets	3,443	4,942	1,652	10,038
Total Current Assets	<u>2,348,237</u>	<u>2,477,629</u>	<u>28,921</u>	<u>4,854,788</u>
Noncurrent Assets				
Investments	4,683,526	5,046,165	51,331	9,781,023
Total Noncurrent Assets	<u>4,683,526</u>	<u>5,046,165</u>	<u>51,331</u>	<u>9,781,023</u>
Total Assets	7,031,764	7,523,795	80,252	14,635,811
LIABILITIES				
Current Liabilities				
Accounts Payable	9,624	56,800	-	66,424
Dividend Payable	5,835	-	-	5,835
Deferred Revenue	-	-	-	-
Claims Reserves	360,690	851,458	-	1,212,148
Total Current Liabilities	<u>376,149</u>	<u>908,258</u>	<u>-</u>	<u>1,284,407</u>
Noncurrent Liabilities				
LAWCX	-	116,634	-	116,634
Unpaid Claims and Claims Adjustments	698,916	4,029,612	-	4,728,528
Total Noncurrent Liabilities	<u>698,916</u>	<u>4,146,246</u>	<u>-</u>	<u>4,845,162</u>
Total Liabilities	<u>1,075,064</u>	<u>5,054,505</u>	<u>-</u>	<u>6,129,569</u>
NET POSITION	<u>5,956,193</u>	<u>2,469,797</u>	<u>80,252</u>	<u>8,506,242</u>

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2018 through June 30, 2019

	<u>*Biggs*</u>	<u>Colfax</u>	<u>Crescent City</u>	<u>Dorris</u>	<u>Dunsmuir</u>	<u>*Etna*</u>	<u>*Fort Jones*</u>
Member Contributions							
Banking Layer Work Comp Contributions	6,706.00	\$ 13,340.00	\$ -	\$ -	\$ 13,681.00	\$ 9,362.00	\$ 7,821.00
Shared Layer Distributions to Banking							
Total Member Contributions	<u>6,706.00</u>	<u>13,340.00</u>	<u>-</u>	<u>-</u>	<u>13,681.00</u>	<u>9,362.00</u>	<u>7,821.00</u>
Total Contributions	<u>6,706.00</u>	<u>13,340.00</u>	<u>-</u>	<u>-</u>	<u>13,681.00</u>	<u>9,362.00</u>	<u>7,821.00</u>
Claims Cost							
Banking Layer Incurred Expense	283.74	255.49	-	-	17,896.46	2,461.32	10,848.73
Total Expenses	<u>283.74</u>	<u>255.49</u>	<u>-</u>	<u>-</u>	<u>17,896.46</u>	<u>2,461.32</u>	<u>10,848.73</u>
Net Contributions over Expenses	<u>6,422.26</u>	<u>13,084.51</u>	<u>-</u>	<u>-</u>	<u>(4,215.46)</u>	<u>6,900.68</u>	<u>(3,027.73)</u>
Beginning Banking Layer Equity: July 1, 2018	40,196.00	60,734.09	37,049.54	4,369.21	13,205.89	16,534.50	510.06
Prior Year Assessments							
Current Year Assessments							
Distribution (from)/to Banking	(1,292.00)	(4,434.00)	-	(196.00)	-	(1,201.00)	(861.00)
Shared Layer Offset			(2,705.00)				
Transfers from (to) Liability Banking Layer							
Ending Banking Layer Equity: June 30, 2019	<u>\$ 45,326.26</u>	<u>\$ 69,384.60</u>	<u>\$ 34,344.54</u>	<u>\$ 4,173.21</u>	<u>\$ 8,990.43</u>	<u>\$ 22,234.18</u>	<u>\$ (3,378.67)</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation Banking Layer Equity by Member
July 1, 2018 through June 30, 2019

	<u>Ione</u>	<u>Live Oak</u>	<u>Loomis</u>	<u>*Loyalton*</u>	<u>*Montague*</u>	<u>Mt. Shasta</u>	<u>Portola</u>
Member Contributions							
Banking Layer Work Comp Contributions	\$ -	\$ 17,767.00	\$ 12,046.00	\$ 1,830.00	\$ 5,934.00	\$ 55,728.00	\$ 12,819.00
Shared Layer Distributions to Banking							
Total Member Contributions	<u>-</u>	<u>17,767.00</u>	<u>12,046.00</u>	<u>1,830.00</u>	<u>5,934.00</u>	<u>55,728.00</u>	<u>12,819.00</u>
Total Contributions	<u>-</u>	<u>17,767.00</u>	<u>12,046.00</u>	<u>1,830.00</u>	<u>5,934.00</u>	<u>55,728.00</u>	<u>12,819.00</u>
Claims Cost							
Banking Layer Incurred Expense	-	319.95	-	90.08	49,751.74	85,766.27	92,718.28
Total Expenses	<u>-</u>	<u>319.95</u>	<u>-</u>	<u>90.08</u>	<u>49,751.74</u>	<u>85,766.27</u>	<u>92,718.28</u>
Net Contributions over Expenses	<u>-</u>	<u>17,447.05</u>	<u>12,046.00</u>	<u>1,739.92</u>	<u>(43,817.74)</u>	<u>(30,038.27)</u>	<u>(79,899.28)</u>
Beginning Banking Layer Equity: July 1, 2018	12,720.67	131,298.78	72,033.00	12,529.92	(18,614.50)	126,547.14	407.50
Prior Year Assessments							
Current Year Assessments							
Distribution (from)/to Banking	-	(9,586.00)	(5,259.00)	(367.00)	(988.00)	(7,512.00)	-
Shared Layer Offset						(1,727.00)	
Transfers from (to) Liability Banking Layer	12,279.00						
Ending Banking Layer Equity: June 30, 2019	<u>\$ 24,999.67</u>	<u>\$ 139,159.83</u>	<u>\$ 78,820.00</u>	<u>\$ 13,902.84</u>	<u>\$ (63,420.24)</u>	<u>\$ 87,269.87</u>	<u>\$ (79,491.78)</u>

Mini Cities

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2018 through June 30, 2019

	<u>Rio Dell</u>	<u>Shasta Lake</u>	<u>Susanville</u>	<u>*Tulelake*</u>	<u>Weed</u>	<u>Williams</u>
Member Contributions						
Banking Layer Work Comp Contributions	\$ 17,091.00	\$ 42,314.00	\$ 79,875.00	\$ 6,308.00	\$ 22,870.00	\$ -
Shared Layer Distributions to Banking						
Total Member Contributions	<u>17,091.00</u>	<u>42,314.00</u>	<u>79,875.00</u>	<u>6,308.00</u>	<u>22,870.00</u>	<u>-</u>
Total Contributions	<u>17,091.00</u>	<u>42,314.00</u>	<u>79,875.00</u>	<u>6,308.00</u>	<u>22,870.00</u>	<u>-</u>
Claims Cost						
Banking Layer Incurred Expense	<u>26,586.19</u>	<u>36,388.12</u>	<u>103,000.75</u>	<u>25,000.00</u>	<u>11,444.83</u>	<u>-</u>
Total Expenses	<u>26,586.19</u>	<u>36,388.12</u>	<u>103,000.75</u>	<u>25,000.00</u>	<u>11,444.83</u>	<u>-</u>
Net Contributions over Expenses	<u>(9,495.19)</u>	<u>5,925.88</u>	<u>(23,125.75)</u>	<u>(18,692.00)</u>	<u>11,425.17</u>	<u>-</u>
Beginning Banking Layer Equity: July 1, 2018	38,237.76	242,547.26	212,944.35	18,753.00	79,263.46	25,000.00
Prior Year Assessments						
Current Year Assessments						
Distribution (from)/to Banking	(2,792.00)	(17,708.00)	(15,547.00)	(518.00)	(5,787.00)	-
Shared Layer Offset						
Transfers from (to) Liability Banking Layer						
Ending Banking Layer Equity: June 30, 2019	<u>\$ 25,950.57</u>	<u>\$ 230,765.14</u>	<u>\$ 174,271.60</u>	<u>\$ (457.00)</u>	<u>\$ 84,901.63</u>	<u>\$ 25,000.00</u>

Mini Cities

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2018 through June 30, 2019

	<u>Yreka</u>	<u>Total W/C Banking Layer</u>
Member Contributions		
Banking Layer Work Comp Contributions	\$ 61,508.00	\$ 387,000.00
Shared Layer Distributions to Banking		\$ -
Total Member Contributions	<u>61,508.00</u>	<u>387,000.00</u>
Total Contributions	<u>61,508.00</u>	<u>387,000.00</u>
Claims Cost		
Banking Layer Incurred Expense	94,577.58	557,389.53
Total Expenses	<u>94,577.58</u>	<u>557,389.53</u>
Net Contributions over Expenses	<u>(33,069.58)</u>	<u>(170,389.53)</u>
Beginning Banking Layer Equity: July 1, 2018	193,130.45	1,319,398.08
Prior Year Assessments		-
Current Year Assessments		-
Distribution (from)/to Banking	(14,101.00)	(88,149.00)
Shared Layer Offset		(4,432.00)
Transfers from (to) Liability Banking Layer		12,279.00
Ending Banking Layer Equity: June 30, 2019	<u>\$ 145,959.87</u>	<u>\$ 1,068,706.55</u>

Mini Cities

Small Cities Organized Risk Effort
 Supplemental Schedule
 Liability Banking Layer Equity by Member
 July 1, 2018 through June 30, 2019

	Biggs	Colfax	Crescent City	Dorris	Dunsmuir	Etna
Member Contributions						
Banking Layer Liability Contributions	6,603.00	9,726.00	-	-	14,879.00	6,800.00
Shared Layer Distributions to Banking	3,599.00	10,245.00	10,776.00	1,430.00	-	5,829.00
Total Member Contributions	<u>10,202.00</u>	<u>19,971.00</u>	<u>10,776.00</u>	<u>1,430.00</u>	<u>14,879.00</u>	<u>12,629.00</u>
Total Contributions	<u>10,202.00</u>	<u>19,971.00</u>	<u>10,776.00</u>	<u>1,430.00</u>	<u>14,879.00</u>	<u>12,629.00</u>
Claims Cost						
Banking Layer Incurred Expense		1.00			28,483.07	
Total Claims Cost	<u>-</u>	<u>1.00</u>	<u>-</u>	<u>-</u>	<u>28,483.07</u>	<u>-</u>
Net Contributions over Expenses	<u>10,202.00</u>	<u>19,970.00</u>	<u>10,776.00</u>	<u>1,430.00</u>	<u>(13,604.07)</u>	<u>12,629.00</u>
Beginning Banking Layer Equity: July 1, 2018	4,445.15	34,261.66	-	12,500.00	57,254.23	25,203.25
Prior Year Assessments						
Current Year Assessments						
Distributions (from)/to Banking Layer		(8,847.00)	(8,343.00)	(1,430.00)	(7,849.00)	(6,168.00)
Shared Layer Offset			(2,433.00)		(3,532.00)	
Transfers from/(to) WC Banking Layer						
Ending Banking Layer Equity: June 30, 2019	<u>\$ 14,647.15</u>	<u>\$ 45,384.66</u>	<u>\$ -</u>	<u>\$ 12,500.00</u>	<u>\$ 32,269.16</u>	<u>\$ 31,664.25</u>

Small Cities Organized Risk Effort
 Supplemental Schedule
 Liability Banking Layer Equity by Member
 July 1, 2018 through June 30, 2019

	Fort Jones	Ione	Isleton	Live Oak	Loomis	Loyalton
Member Contributions						
Banking Layer Liability Contributions	5,797.00	-	3,723.00	15,277.00	14,150.00	1,474.00
Shared Layer Distributions to Banking	4,016.00	3,326.00	-	22,386.00	13,511.00	3,134.00
Total Member Contributions	<u>9,813.00</u>	<u>3,326.00</u>	<u>3,723.00</u>	<u>37,663.00</u>	<u>27,661.00</u>	<u>4,608.00</u>
Total Contributions	<u>9,813.00</u>	<u>3,326.00</u>	<u>3,723.00</u>	<u>37,663.00</u>	<u>27,661.00</u>	<u>4,608.00</u>
Claims Cost						
Banking Layer Incurred Expense	2.00	-	7.75	10,849.53	6,776.01	(4.00)
Total Claims Cost	<u>2.00</u>	<u>-</u>	<u>7.75</u>	<u>10,849.53</u>	<u>6,776.01</u>	<u>(4.00)</u>
Net Contributions over Expenses	<u>9,811.00</u>	<u>3,326.00</u>	<u>3,715.25</u>	<u>26,813.47</u>	<u>20,884.99</u>	<u>4,612.00</u>
Beginning Banking Layer Equity: July 1, 2018	25,886.00	31,434.00	53,370.10	102,049.13	16,246.56	26,720.50
Prior Year Assessments						
Current Year Assessments						
Distributions (from)/to Banking Layer	(5,944.00)	(22,481.00)	(6,762.00)	(24,734.00)	(5,915.00)	(5,934.00)
Shared Layer Offset			(3,847.00)			
Transfers from/(to) WC Banking Layer		(12,279.00)				
Ending Banking Layer Equity: June 30, 2019	<u>\$ 29,753.00</u>	<u>\$ -</u>	<u>\$ 46,476.35</u>	<u>\$ 104,128.60</u>	<u>\$ 31,216.55</u>	<u>\$ 25,398.50</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 1, 2018 through June 30, 2019

	Montague	Mt. Shasta	Portola	Rio Dell	Shasta Lake	Susanville
Member Contributions						
Banking Layer Liability Contributions	4,733.00	43,208.00	9,881.00	12,455.00	39,332.00	46,976.00
Shared Layer Distributions to Banking	5,135.00	25,323.00	11,245.00	14,188.00	44,308.00	44,421.00
Total Member Contributions	<u>9,868.00</u>	<u>68,531.00</u>	<u>21,126.00</u>	<u>26,643.00</u>	<u>83,640.00</u>	<u>91,397.00</u>
Total Contributions	<u>9,868.00</u>	<u>68,531.00</u>	<u>21,126.00</u>	<u>26,643.00</u>	<u>83,640.00</u>	<u>91,397.00</u>
Claims Cost						
Banking Layer Incurred Expense	3,785.00	33,669.36	8,962.20	-	30,526.41	25,019.75
Total Claims Cost	<u>3,785.00</u>	<u>33,669.36</u>	<u>8,962.20</u>	<u>-</u>	<u>30,526.41</u>	<u>25,019.75</u>
Net Contributions over Expenses	<u>6,083.00</u>	<u>34,861.64</u>	<u>12,163.80</u>	<u>26,643.00</u>	<u>53,113.59</u>	<u>66,377.25</u>
Beginning Banking Layer Equity: July 1, 2018	21,877.08	58,069.96	72,123.15	70,563.03	218,703.84	185,264.51
Prior Year Assessments						
Current Year Assessments						
Distributions (from)/to Banking Layer	(5,369.00)	(16,576.00)	(16,571.00)	(16,846.00)	(52,280.00)	(45,655.00)
Shared Layer Offset						
Transfers from/(to) WC Banking Layer						
Ending Banking Layer Equity: June 30, 2019	<u>\$ 22,591.08</u>	<u>\$ 76,355.60</u>	<u>\$ 67,715.95</u>	<u>\$ 80,360.03</u>	<u>\$ 219,537.43</u>	<u>\$ 205,986.76</u>

Small Cities Organized Risk Effort
 Supplemental Schedule
 Liability Banking Layer Equity by Member
 July 1, 2018 through June 30, 2019

	Tulelake	Weed	Williams	Yreka	Total Liability Banking Layer
Member Contributions					
Banking Layer Liability Contributions	4,838.00	32,163.00	-	33,985.00	306,000.00
Shared Layer Distributions to Banking	5,360.00	14,958.00	8,508.00	48,302.00	300,000.00
Total Member Contributions	<u>10,198.00</u>	<u>47,121.00</u>	<u>8,508.00</u>	<u>82,287.00</u>	<u>606,000.00</u>
Total Contributions	<u>10,198.00</u>	<u>47,121.00</u>	<u>8,508.00</u>	<u>82,287.00</u>	<u>606,000.00</u>
Claims Cost					
Banking Layer Incurred Expense	-	535.05	-	30,368.34	178,981.47
Total Claims Cost	<u>-</u>	<u>535.05</u>	<u>-</u>	<u>30,368.34</u>	<u>178,981.47</u>
Net Contributions over Expenses	<u>10,198.00</u>	<u>46,585.95</u>	<u>8,508.00</u>	<u>51,918.66</u>	<u>427,018.53</u>
Beginning Banking Layer Equity: July 1, 2018	26,366.96	31,499.34	-	200,076.86	1,273,915.31
Prior Year Assessments					-
Current Year Assessments					-
Distributions (from)/to Banking Layer	(6,306.00)	(9,234.00)	(8,508.00)	(49,371.00)	(331,123.00)
Shared Layer Offset					(9,812.00)
Transfers from/(to) WC Banking Layer					(12,279.00)
Ending Banking Layer Equity: June 30, 2019	<u>\$ 30,258.96</u>	<u>\$ 68,851.29</u>	<u>\$ -</u>	<u>\$ 202,624.52</u>	<u>\$ 1,347,719.84</u>



Agenda Item G.2.

**LIABILITY PREMIUM PAYMENT PLAN REQUEST
CITY OF WEED**

ACTION ITEM

ISSUE: The City of Weed has provided written notice to the SCORE Program Administrators requesting an installment payment plan for their 19/20 contributions to the Liability Program. The City did not anticipate needing a plan prior to the last Board meeting but asked for a plan afterward due to the increased cost of moving to the 80% Confidence Level for the Workers’ Compensation Program funding.

RECOMMENDATION: Board exercise the option to approve the requested plan, approve with modification, or not approve.

FISCAL IMPACT: Administrative fee of \$4,512 in addition to the premium of \$167,121.

Total Liability Premium		\$167,121	
			Due Date
Down Payment	\$16,712		7/1/2019
Remaining Unpaid Balance	\$150,409		
Unpaid Balance including 3% Interest	\$154,921		
Installment 1	\$15,492	Due Date 8/1/19	
Installment 2	\$15,492	Due Date 9/1/19	
Installment 3	\$15,492	Due Date 10/1/19	
Installment 4	\$15,492	Due Date 11/1/19	
Installment 5	\$15,492	Due Date 12/1/19	
Installment 6	\$15,492	Due Date 1/1/20	
Installment 7	\$15,492	Due Date 2/1/20	
Installment 8	\$15,492	Due Date 3/1/20	
Installment 9	\$15,492	Due Date 4/1/20	
Installment 10	\$15,492	Due Date 5/1/20	
Total Paid	\$171,633		

BACKGROUND: The City of Weed has not previously requested an installment premium payment plan. After the June 2019 Board meeting the City of Weed communicated they would be unable to pay the full Liability premium as a result of the Board action to move to a higher confidence level in both the Workers’ Compensation and Liability programs.

ATTACHMENTS: City of Weed Payment Plan Request



CITY OF WEED

550 Main Street
P. O. Box 470
Weed, CA 96094
(530) 938-5020
ci.weed.ca.us

June 26, 2019

Mr. Marcus Beverly
Alliant Insurance Services, Inc.
2180 Harvard Street, Ste 460
Sacramento, CA 95815

Dear Marcus,

Please accept this letter from the City of Weed as a formal request for a payment plan for the fiscal year 2019-2020 for the City's Liability Insurance Policy.

Total Liability Premium	\$167,121	
		Due Date
Down Payment	\$16,712	7/1/2019
Remaining Unpaid Balance	\$150,409	
Unpaid Balance including 3% Interest	\$154,921	
Installment 1	\$15,492	Due Date 8/1/19
Installment 2	\$15,492	Due Date 9/1/19
Installment 3	\$15,492	Due Date 10/1/19
Installment 4	\$15,492	Due Date 11/1/19
Installment 5	\$15,492	Due Date 12/1/19
Installment 6	\$15,492	Due Date 1/1/20
Installment 7	\$15,492	Due Date 2/1/20
Installment 8	\$15,492	Due Date 3/1/20
Installment 9	\$15,492	Due Date 4/1/20
Installment 10	\$15,492	Due Date 5/1/20
Total Paid	\$171,632	

Thank you.

Best Regards

Mayor Ken Palfini



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 23, 2019**

Agenda Item H.1.

OCTOBER TRAINING DAY AND BOARD OF DIRECTORS MEETING TOPICS

ACTION ITEM

ISSUE: The Board is presented with Draft Agendas for the October Training Day and Board of Directors meetings for review and discussion.

RECOMMENDATION: Discuss and provide direction regarding agenda topics.

FISCAL IMPACT: Not to exceed \$18,000.

BACKGROUND: Every year SCORE holds a two-day Board Meeting for training and/or long-range planning, depending on need. The meeting provides Board members an opportunity to discuss the coverage programs, risk management and loss control services, pool governance, and other topics Members may want to address. Training presentations are provided by the Program Administrators and SCORE partners. The Gaia Hotel in Anderson was selected as the destination for this year's meeting on October 3 and 4, 2019.

ATTACHMENT(S):

1. Draft Agenda for the meeting on October 3, 2019
2. Draft Agenda for the meeting on October 4, 2019



President
Mr. Steve Baker
City of Yreka

Vice President
Mr. Wes Heathcock
City of Colfax

Secretary
Mr. John Duckett
City of Shasta Lake

Treasurer
Mr. Roger Carroll
Town of Loomis

**SMALL CITIES ORGANIZED RISK EFFORT
TRAINING & LONG RANGE PLANNING
BOARD MEETING AGENDA**

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

Location: Gaia Hotel
4125 Riverside Place
Anderson, CA 96007

Date: Thursday, October 3, 2019
Time: Breakfast available at 8:00 am
Morning Training to begin at 8:15 am
Long Range Planning to begin at 10:00 am

PAGE

MORNING TRAINING

Time Certain

8:15 am – **SCORE Orientation for New Members** I 2
8:45 am *The Program Administrators will provide an orientation for new members and review of SCORE policies and procedures for established members over breakfast. Come to meet your fellow members and get your questions answered about SCORE.*

8:45 am – **SCORE Member Services** I 2
9:15 am *This session is for new and established Board members who are interested in the services that Vendors make available through SCORE membership.*

9:15 am – **SCORE Advanced Session** I 2
9:45 am *The session is open to all SCORE members who are interested in items related to SCORE Funding, Programs and Administrative Expenses-topics that will be discussed in greater detail later today.*

9:00 am – **SCORE Program Coverage Review** I 1
9:45 am *The Board will receive a review of the SCORE coverage documents and will be provided with a summary of coverage for lines of coverage with an asterisk* - with the goal to review additional lines of coverage at future Board Meetings.*
Pg.

*** Liability Memorandum of Coverage (MOC)**

9:45 am – **BREAK**
10:00 am

LONG RANGE PLANNING

- PAGE
- A. CALL TO ORDER – 10:00 am
 - 10:00 am B. ROLL CALL
 - C. APPROVAL OF AGENDA AS POSTED A 1
 - D. PUBLIC COMMENTS

E. OPENING COMMENTS

1. President’s Report

I 4

Steven Baker will address the Board on items pertaining to SCORE.

F. FINANCIAL ITEMS

10:15 am –
10:45 am
Pg.

1. Target Funding Benchmarks

I 1

Marcus Beverly will present an overview of SCORE’s financial condition relative to the funding benchmarks established by the Board.

10:45 am –
11:00 am
Pg.

2. Allocation of LAWCX Assessment

A 1

The Board will be asked to consider how to allocate the LAWCX Deficit Plan invoices amongst departed and current members over the next 10 years.

G. JPA BUSINESS

11:00 am –
12:15 pm
Pg.

1. Policy & Procedure Review

I 2

The Board will receive an overview of a number of SCORE policies and procedures and provide direction on possible revisions or additions.

12:30 pm –
1:30 pm
Pg.

LUNCH PRESENTATION - Employment Law Hot Topics and Trends

I 4

Michael Christian from Jackson Lewis will present the Board with an update on the latest EPL legal developments and risk management best practices.

1:30 pm –
2:30 pm
Pg.

2. Risk Control Services

I 2

DKF will present the Board with an update on member progress in completing the Risk Management Scorecard and recent member visits.

- a) **DKF Scorecard Update**
- b) **Risk Control Resources to address common Score Card Deficiencies**
- c) **Review of FY 19/20 Risk Control Services per Contract**

2:30 pm –
2:45 pm

BREAK

H. AFTERNOON TRAINING PRESENTATIONS

2:45 pm –
3:15 pm

1. CJPRMA Program and Services

I 1

The Board will receive information about CJPRMA program from Tony Giles.

3:15 pm –
4:00 pm
Pg.

2. Lessons Learned from Recent Claims

I 1

Tony Giles and Marcus Beverly will present an overview of recent claim trends and examples, with tips on managing member exposures.

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



President
Steven Baker
City of Yreka

Vice President
Mr. Wes Heathcock
City of Colfax

Secretary
Mr. John Duckett
City of Shasta Lake

Treasurer
Mr. Roger Carroll
Town of Loomis

SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

Location: Gaia Hotel
4125 Riverside Place
Anderson, CA 96007

Date: Friday, October 4, 2019

Time: Breakfast available at 8:45 am
Pre-meeting Training at 9:00 am
Board Meeting Call to Order 10:00 am

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

MORNING TRAINING SESSION

Time
Certain
9:00 am –
10:00 am
Pg.

SCORE Program Coverage Review **I 1**

The Board will receive a review of the SCORE coverage documents and will be provided with a summary of coverage for lines of coverage with an asterisk - with the goal to review additional lines of coverage at future Board Meetings.*

***ERMA Coverage**

BOARD MEETING

- A. CALL TO ORDER – 10:00 a.m.**
 - B. ROLL CALL**
 - C. APPROVAL OF AGENDA AS POSTED** **A 1**
 - D. PUBLIC COMMENTS** **I 4**
 - E. CONSENT CALENDAR** **A 1**
- 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.*

- Pg.* 1. Board of Directors Teleconference Meeting Minutes – August 23, 2019
- Pg.* 2. SCORE Checking Register – August—September 2019
- Pg.* 3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2019
- Pg.* 4. Treasurer’s Report as of September 30, 2019
- Pg.* 5. Investment Statements from Chandler Asset Management – August—September 2019
- Pg.* 6. US Bank Account Statement – August—September 2019
- Pg.* 7. ACI Quarterly Utilization Report – July—September 2019
- Pg.* 8. Company Nurse Injury Summary Report – August—September 2019
- Pg.* 9. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions

F. ADMINISTRATIVE REPORT

- 1. President’s Report** **I 4**
Steve Baker will address the Board on items pertaining to SCORE.
- 2. Alliant Update** **I 4**
The Program Administrator will address the Board on Alliant matters pertinent to SCORE.
 - a. Annual Vendor Service Provider Survey**

G. FINANCIAL

- Pg.* **1. Audited Financial Report for Year Ending June 30, 2019** **A 2**
Crowe Horwath will present the Draft Financial Audit for Fiscal Year Ending June 30, 2019 to the Board for their review and consideration of acceptance.
- Pg.* **2. Chandler Asset Management Financial Portfolio Review** **A 2**
The Board will be presented with the Financial Portfolio Review from Carlos Oblites of Chandler Asset Management.
- Pg.* **3. SCORE Investment Policy** **A 2**
The Board will be presented with the current investment policy including any recommended changes from Chandler Asset Management.

H. JPA BUSINESS

- Pg.* **1. CAJPA 2019 Conference Feedback** **I 2**
The Board will discuss the annual 2019 CAJPA conference.
- Pg.* **2. SCORE FY 19/20 Claims Reporting Manual** **I 2**
The Board will be presented with a binder which includes claims reporting instructions for lines of coverage.
- Pg.* **3. SCORE FY 19/20 Meeting Dates and Locations** **A 1**
The Board is asked to approve dates and locations for the FY 19/20 meetings.

12:00 pm – 1:00 pm **LUNCH PRESENTATION – WC Claims Reporting Advanced Session** **I 2**
Dori Zumwalt from York Risk Services Group will provide the members with information about how to report a claim.

- Pg.* **I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY**
 - 1. Liability** **A 2**
 - a. TBD
 - 2. Workers’ Compensation**
 - a. TBD

J. REPORT FROM CLOSED SESSION

Pg.	K. ROUNDTABLE DISCUSSION	I 1
	<i>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.</i>	

L. INFORMATION ITEMS **I**

Pg.	1. PARMA Conference, February 25-28, 2020, Monterey, CA	1
Pg.	2. SCORE Resource Contact Guide	1
Pg.	3. Glossary of Terms	1
Pg.	4. SCORE Travel Reimbursement Form	1

M. CLOSING COMMENTS

N. ADJOURNMENT

UPCOMING MEETING: Board of Directors – January 24, 2020 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.



Agenda Item I.

TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

INFORMATION ITEM

ISSUE: Time is reserved for members to discuss items of concern or interest to other members.

RECOMMENDATION: None – information only.

FISCAL IMPACT: None

BACKGROUND: None

ATTACHMENTS: None



Agenda Item J.

INFORMATION ITEMS

INFORMATION ITEM

ISSUE: The following items are being presented as information for SCORE members.

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

BACKGROUND: None

FISCAL IMPACT: None

ATTACHMENT(S):

1. SCORE Resource Contact Guide
2. SCORE Glossary of Terms
3. CAJPA Conference – September 10-13, 2019 in South Lake Tahoe

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

PROGRAM ADMINISTRATION

Alliant Insurance Services, Inc.
 2180 Harvard Street Ste 460
 Sacramento, CA 95815
 Main: (916) 643-2700 Fax: (916) 643-2750
www.Alliant.com

SUBJECT	MAIN CONTACT	PHONE	EMAIL
JPA MANAGEMENT ISSUES –coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development; program budget/funding, financial analysis, coordination w/financial auditor/JPA accountant	Marcus Beverly	(916) 643-2704 (916) 660-2725 (cell)	Marcus.Beverly@alliant.com
	Conor Boughey	(415) 403-1411	cboughey@alliant.com
	Michael Simmons	(415) 403-1425 (925) 708-3374 (cell)	msimmons@alliant.com
	Michelle Minnick	(916) 643-2715	Michelle.Minnick@alliant.com
	Joan Crossley	(916) 643-2712	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		

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

CLAIMS ADMINISTRATION
 York Risk Services Group, Inc.
 P.O. Box 619079
 Roseville, CA 95678
 Main: (800) 922-5020 Fax: (866) 548-2637
www.yorkrisk.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: center;"><u>Liability Claims</u></p> <p style="text-align: center;"><u>Workers’ Compensation Claims</u></p> <p style="text-align: center;"><u>Subrogation</u></p>	<p>Jill Petrarca, Senior Manager Property & Casualty Adjuster</p> <p>Shawn Millar, Property & Casualty Adjuster</p> <p>Craig Nunn, Property & Casualty Adjuster</p> <p>Erica Nichols, Property & Casualty Adjuster</p> <p>Bernadette Haas, Property & Casualty Adjuster</p> <p>Kathy Greene, Administrative Assistant</p> <p>Ariel Leonhard, Claims Examiner</p> <p>Teng Her, Unit Manager</p> <p>D’Ana Seivert, Subrogation Manager</p>	<p>(916) 746-8849</p> <p>(916) 746-8820</p> <p>(925) 349-3879</p> <p>(916) 960-1026</p> <p>(916) 746-6310</p> <p>(916) 960-0980</p> <p>(916) 960-0974</p> <p>(916) 746-6302</p> <p>(916) 960-0980</p>	<p>jill.petrarca@yorkrisk.com</p> <p>shawn.millar@yorkrisk.com</p> <p>craig.nunn@yorkrisk.com</p> <p>erica.nichols@yorkrisk.com</p> <p>bernadette.haas@yorkrisk.com</p> <p>kathryn.greene@yorkrisk.com</p> <p>ariel.leonhard@yorkrisk.com</p> <p>teng.her@yorkrisk.com</p> <p>D’Ana.Seivert@yorkrisk.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>Dori Zumwalt, Account Executive, Client Services</p> <p>Kelly Stewart, Vice President Property and Casualty Claims</p>	<p>(916) 960-1017</p> <p>(714) 620-1302</p>	<p>dorienne.zumwalt@yorkrisk.com</p> <p>kelly.stewart@yorkrisk.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

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>Chris Park, Account Executive</p>	<p>(480) 717-6842</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 style="text-align: center;">Kevin Wong</p> <p style="text-align: center;">Jennifer Zraick</p>	<p>(916) 646-6464</p>	<p>kswong@gilbertcpa.com</p> <p>JZraick@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>Dale Cephers, West Region Market Development Executive</p>	<p>(469) 731-4685</p>	<p>dcephers@lexipol.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

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>Rob Kramer, Executive Director</p> <p>Jennifer Jobe, Assistant Executive Director</p>	<p>(530) 275-7427</p> <p>(916) 652-1840</p> <p>(916) 244-1117</p> <p>(916) 244-1139</p>	<p>info@ermajpa.org</p> <p>jduckett@cityofshastalake.org</p> <p>rcarroll@loomis.ca.gov</p> <p>rkramer@bickmore.net</p> <p>jjobe@bickmore.net</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 - Steve Baker</p> <p style="text-align: right;">Alternate – Marcus Beverly</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>Jim Elledge, Executive Director</p> <p>Tammy Vitali, Claims Manager</p> <p>Terrie Norris, Risk Control Manager</p> <p>Kim Sackett, Administrative Analyst</p>	<p>(530) 841-2321</p> <p>(916) 643-2704</p> <p>(916) 244-1124</p> <p>(916) 244-1114</p> <p>(916) 290-4655</p> <p>(916) 290-4601</p>	<p>sbaker@ci.yreka.ca.us</p> <p>Marcus.Beverly@alliant.com</p> <p>jerlledge@bickmore.net</p> <p>tvitali@bickmore.net</p> <p>tnorris@bickmore.net</p> <p>kim.sackett@yorkrisk.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

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: center;">Board Member - Roger Carroll</p> <p style="text-align: center;">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 Tony Giles Assistant General Manager or Marinda Griese) <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 style="text-align: center;">Marinda Griese, Claim Administrator</p> <p style="text-align: center;">Tony Giles, Assistant General Manager</p>	<p style="text-align: center;">(916) 652-1840</p> <p style="text-align: center;">(530) 275-7427</p> <p style="text-align: center;">(925) 290-1315</p> <p style="text-align: center;">(925) 290-1318</p>	<p style="text-align: center;">rcarroll@loomis.ca.gov</p> <p style="text-align: center;">jduckett@cityofshastalake.org</p> <p style="text-align: center;">marinda@cjprma.org</p> <p style="text-align: center;">tony@cjprma.org</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

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 style="text-align: center;">David Patzer</p> <p style="text-align: center;">John Balestrini</p> <p style="text-align: center;">Katie Frassinelli</p>	<p style="text-align: center;">(707) 373-9709</p> <p style="text-align: center;">(916) 532-5802</p>	<p style="text-align: center;">dpatzer@dkfsolutions.com</p> <p style="text-align: center;">john@dkfsolutions.com</p> <p style="text-align: center;">Kfrassinelli@dkfsolutions.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

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>Colleen Shuster</p>	<p>(858) 529-0171</p>	<p>cshuster@acieap.com</p>

AQUATICS RISK MANAGEMENT Total Aquatic Management Main: (510) 523-3155 www.totalaquaticmanagement.webs.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<ul style="list-style-type: none"> • Aquatic Safety services • Certified Pool Operator (CPO) Trainings 	<p>Jim Wheeler</p>	<p>(510) 523-3155</p>	<p>jim@totalaquaticmanagement.com</p> <p style="text-align: right;">swimnjim@hotmail.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

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 	Karly Andrade , Account Specialist	(858) 376-1636	karly.andrade@vectorsolutions.com

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

LEAGUE OF CALIFORNIA CITIES Main: (916) 658-8200 Fax: (866) 593-2927 www.cacities.org			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
The League of California Cities is an association of California city officials who work together to enhance their knowledge and skills, exchange information, and combine resources so that they may influence policy decisions that affect cities.	Charles W. Anderson , Regional Public Affairs Manager	(916) 798-2231	canderson@cacities.org

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
Additional Insured	A type of status associated with general liability insurance policies that provides coverage to other individuals/groups that were not initially named. After endorsement, the additional insured will then be protected under the named insurer's policy and can file a claim in the event that they are sued.
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

GLOSSARY OF TERMS

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
Binder	A legal agreement issued by either an agent or an insurer to provide temporary evidence of insurance until a policy can be issued. Binders should contain definite time limits, should be in writing, and should clearly designate the insurer with which the risk is bound.
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

GLOSSARY OF TERMS

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
Certificate Of Insurance	A certificate of insurance is a document issued by an insurance company/broker that is used to verify the existence of insurance coverage under specific conditions granted to listed individuals.
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</i>

GLOSSARY OF TERMS

	<i>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 (DIC)	A specialized property insurance policy written to provide coverage for perils 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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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 Payee	The party to whom the claim from a loss is to be paid. Loss payee can mean several different things; in the insurance industry, the insured or the party entitled to payment is the loss payee. The insured can expect reimbursement from the insurance carrier in the event of a loss.
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

GLOSSARY OF TERMS

	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

GLOSSARY OF TERMS

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)

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

	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