



President
Mr. Roger Carroll
Town of Loomis

Vice President
Mr. Steve Baker
City of Yreka

Secretary
Ms. Brooke Woodcox
City of Rio Dell

Treasurer
Ms. Linda Romaine
Town of Fort Jones

SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

Location: Web-Teleconference

Date/Time: Friday, August 25, 2017 at 10:00 AM

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

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, CA 96025
4. City of Etna, 422 Main Street, Etna, CA 96025
5. Town of Fort Jones, 11960 East Street, Fort Jones, CA 96032
6. City of Isleton, 101 2nd Street, Isleton, CA 95641
7. City of Live Oak, 9955 Live Oak Blvd., Live Oak, CA 95953
8. Town of Loomis, 3665 Taylor Road, Loomis, CA 95650
9. City of Montague, 230 13th Street, Montague, CA 96064
10. City of Mount Shasta, 305 North Shasta Boulevard, Mt. Shasta, CA 96067
11. City of Portola, 35 3rd Street, Portola, CA 96112
12. City of Rio Dell, 675 Wildwood Avenue, Rio Dell, CA 95562
13. City of Shasta Lake, 1650 Stanton Drive, Shasta Lake, CA 96019
14. City of Susanville, 66 North Lassen Street, Susanville, CA 96130
15. City of Tulelake, 501 Main Street, Tulelake, CA 96134
16. City of Weed, 550 Main Street, Weed, CA 96094
17. City of Yreka, 701 4th Street, Yreka, CA 96097

PAGE A. CALL TO ORDER

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

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 16, 2017	
Pg. 15	2. US Bank Account Statements – June—July 2017	
Pg. 65	3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2017	
Pg. 66	4. Treasurer’s Report as of June 30, 2017	
Pg. 67	5. Investment Statements from Chandler Asset Management – June—July 2017	
Pg. 75	6. SCORE Checking Register as of June—August 17, 2017	
Pg. 78	7. ACI Quarterly Utilization Report – April—June 2017	
Pg. 86	8. Target Solutions Administrative Summary as of March—June 2017	
F.	REPORTS	
	1. President’s Report	I 4
	<i>Roger Carroll will address the Board on items pertaining to SCORE.</i>	
	2. CJPRMA Update	
	<i>Roger Carroll will update the Board on CJPRMA matters pertinent to SCORE. Minutes of the last meeting can be found at http://www.cjprma.org/</i>	
Pg. 88	3. Program Comparison Ad Hoc Committee Update	I 1
	<i>The Board will receive an update of the Ad Hoc Committee efforts.</i>	4
	4. Alliant Update	I 4
	<i>The Program Administrator will address the Board on Alliant matters pertinent to SCORE including an Alliant staff update.</i>	
Pg. 93	a. CAJPA Accreditation Update	
	b. Travel Reimbursement Reminder	
G.	FINANCIAL	
Pg. 95	1. Quarterly Financials for QE June 30, 2017	A 1
	<i>Gilbert Associates will present the Board with the June 30, 2017 Quarterly Financial Report and may take action to Accept and File or give direction.</i>	
H.	JPA BUSINESS	
Pg. 110	1. October Training Day and Board of Directors Meeting Topics	A 1
	<i>The Board will be asked to discuss topics for the upcoming Training Day and Board of Directors Meeting on October 26 and October 27, 2017 and will be provided with a draft of both Agenda Covers for review and discussion.</i>	

Pg. 116	2. Loss Control Grant Fund Update <i>The Board will review the requests from cities including usage of the FY 17/18 Loss Control Grant Funds.</i>	I	1
Pg. 118	3. SCORE Liability Policy & Procedure #L-9 Recommended Law Firm <i>The Board will review the policy for revisions and may approve the list.</i>	A	1
Pg. 124	4. DKF 2017/18 Work Plan Status and Roadmap <i>David Patzer and John Balestrini from DKF Solutions will present the Board with information about the current work plan.</i>	I	1
Pg. 125	5. SCORE Sponsorship of Sewer Summit <i>The Board will consider sponsoring the Sewer Summit and will receive free attendance for SCORE members to attend.</i>	I	1

I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES I 4

J. INFORMATION ITEMS

Pg. 131	1. SCORE Resource Contact Guide		1
Pg. 139	2. SCORE Glossary of Terms		1
	3. CAJPA Conference – September 12-15, 2017 in South Lake Tahoe, CA		4
	4. Sewer Summit – Thurs. October 19, 2017 at Oakland Airport Hilton, Oakland, CA		1

K. CLOSING COMMENTS

L. ADJOURNMENT

UPCOMING MEETING

October 26 & 27, 2017 – Training Day, Board of Directors Meeting, Anderson, CA



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 requested to be removed from Consent will be placed back on the agenda in an order determined by the President.*

FISCAL IMPACT: None

BACKGROUND: Items of importance, that may not require discussion, are included on the Consent Calendar for adoption.

ATTACHMENTS:

1. Board of Directors Meeting *Draft* Minutes – June 16, 2017
2. US Bank Account Statements – June—July 2017
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2017
4. Treasurer’s Report as of June 30, 2017
5. Investment Statements from Chandler Asset Management – June—July 2017
6. SCORE Checking Register as of June—August 17, 2017
7. ACI Quarterly Utilization Report – April—June 2017
8. Target Solutions Administrative Summary as of March—June 2017



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
June 16, 2017**

Member Cities Present:

Roger Frith, City of Biggs
Wes Heathcock, City of Colfax
Mark Brannigan, City of Dunsmuir
Linda Romaine, Town of Fort Jones
Robert Jankovitz, City of Isleton
Roger Carroll, Town of Loomis
Cricket Strock, Town of Loomis
Kathy LeBlanc, City of Loyalton
Ray Fahey, City of Montague

Bruce Pope, City of Mt. Shasta
Robert Meacher, City of Portola
Brooke Woodcox, City of Rio Dell
John Duckett, City of Shasta Lake
Jared Hancock, City of Susanville
Penny Velador, City of Tulelake
Diana Howard, City of Weed
Rhetta Hogan, City of Yreka

Member Cities Absent:

Jim Goodwin, City of Live Oak

Sarah Griggs, City of Etna

Consultants & Guests

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
David Patzer, DKF Solutions

Kevin Wong, Gilbert Associates, Inc.
Teresa Camacho, Gilbert Associates, Inc.
Dorienne Zumwalt, York Risk Services
Cameron Dewey, York Risk Services

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 10:03 a.m.

B. ROLL CALL

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

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Kathy LeBlanc

SECOND: Robert Meacher

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – March 31, 2017
2. US Bank Custodial Account Statement –March – May 2017
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investment – March 31, 2017
4. Treasurer’s Report as of March 31, 2017
5. SCORE Checking Account Transaction List – March – May 2017
6. Investment Statements from Chandler Asset Management – March – May 2017
7. ACI Utilization Report – January – March 2017
8. Company Nurse Injury Summary Report – February 2017
9. ACI 2016-2018 Contract – approved by Board on June 24, 2016
10. Loss Control Grant Fund FY 16/17 Usage
11. Bickmore – Actuarial Letter of Engagement dated January 3, 2017
12. York Workers’ Compensation Amendment Two – approved by BOD March 31, 2017
13. York Liability Amendment Two – approved by BOD March 31, 2017

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

MOTION: John Duckett

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F1. President’s Report

Mr. Roger Carroll had no issues to report for SCORE.

F2. CJPRMA Update

Mr. Roger Carroll noted that CJPRMA annual retreat to discuss items of interest – he highlighted that tree ordinances are now a Public Works Exposure. He also noted that the ordinance should match what is being practiced (i.e. ordinance may say the Property Owner is responsible but if Public Works preforms maintenance on the tree it becomes an exposure of the city – who ever touched it last). Lastly he noted the Shared Service agreements are a hot button topic and it is recommended that everything is documented in writing. Marcus Beverly added that for any Shared Service Agreement members are encouraged to send the contract to Marcus for review especially agreements for Police Task forces. Marcus Beverly indicated that mutual hold harmless agreements are not recommended and if any members need help he is available to help members navigate through those matters. It was also mentioned to be very sure who has the authority to sign agreement documents.



F3. LAWCX Update

Michelle Minnick provided the Board of Directors with an update of LAWCX matters and noted there was a new programs for Flex Wellness Mind and Body Program for Police and Fire Departments which they are considering enhancing due to its great success. It was also noted there was a change to the appeals process which will now require an appeal be filed within 30 days to the Executive Committee and within 30 days of that there will be a single arbitrator assigned. She noted that the rates saw and increase of 12% partially related to an increase in contributions this year of \$275K compared to \$245K last year. They will allow Program Administration (i.e. Marcus Beverly) to become an LAWCX Alternate Representative for SCORE which will be brought back at the October meeting for discussion.

F4. ERMA Update

John Duckett provided the Board of Directors with a brief review of the ERMA meeting and mentioned the Board approved the budget and officers for the next year. He mentioned that rates remain flat with no major changes in membership.

F5. Alliant Update

Michelle Minnick noted that there is a conflict with the January 2018 meeting date as the Gaia is booked and so they have offered January 19, 2017. Members were advised the meeting date will likely move to this date.

G. FINANCIAL

G.1. Quarterly Financials for QE March 31, 2017

Teresa Camacho from Gilbert Associates presented the Board with the Quarterly Financial Statement for the Quarter Ended March 31, 2017. It was noted there has not been much change from the position last year.

- Statement of Net Assets – not much change from last year
- Large increase compared to last year in Member Accounts Receivable – outstanding invoices are being resolved
- Liabilities are comparable to last year
- Net position last year was 7.2 and now is 8.1 – showing a good trend
- Budget to Actual is in range and there is nothing of concern

A motion was made to accept and file the report as presented in the agenda.

MOTION: Roger Frith

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

G.2. Delegation of Investment Authority to SCORE Treasurer

Marcus Beverly indicated this is a routine item as the Board only has authority to delegate for one year – there was no other discussion.



A motion was made to approve Resolution 17-01.

MOTION: Robert Meacher

SECOND: Roger Frith

**MOTION CARRIED
UNANIMOUSLY**

G.3. Premium Payment Plan Requests for FY 17/18

G.3.A. Premium Payment Plan Requests for FY 17/18 - City of Tulelake

Marcus Beverly noted that the City of Tulelake has requested a quarterly payment plan. He mentioned the Liability program is billed in one lump sum and Workers' Compensation is billed quarterly but at this time the City of Tulelake has requested a quarterly liability payment plan (rather than the monthly payment plan they have requested in the past). He reminded the Board that there is a 3% Administrative Fee on the unpaid balance of the payment plan (which goes into the Shared Layer Funding).

A motion was made to approve the quarterly payment plan for the City of Tulelake.

MOTION: Linda Romaine

SECOND: Jared Hancock

**MOTION CARRIED
UNANIMOUSLY**

G.3.B. Premium Payment Plan Requests for FY 17/18 - City of Isleton

Marcus Beverly also indicated that the City of Isleton and they are requesting a monthly payment plan. There was some turnover and so some of the bills did not get sent out timely and they have gotten caught up on the premium payments.

A motion was made to approve the City of Isleton payment plan.

MOTION: Robert Meacher

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS

H.1. Identity Fraud Coverage FY 17/18

Marcus Beverly noted this is the same coverage as last year – employees and their families are included in the ID Fraud coverage. Travelers will assist in correcting the replace documents as well as paying bills up to an amount. Medical Identity Fraud is also included if someone is using your insurance to pay for medical care. He noted there is no deductible and the limit is \$25,000.

A motion was made to approve renewing ID Fraud coverage for FY 17/18.

MOTION: Kathy LeBlanc

SECOND: Jared Hancock

**MOTION CARRIED
UNANIMOUSLY**



H.2. Lexipol Memorandum of Understanding (MOU)

Marcus Beverly presented information about the current Lexipol MOU with changes to the Daily Training Bulletins (DTB's). He noted that SCORE has Lexipol services for Police Department Policies and the Memorandum of Understanding (MOU) runs through 2018. He noted the price this year includes an increase based on providing the DTB to all the police members as other JPA pools have gotten out of claims since they were able to prove they had been providing training resources to its officers. He noted the cost of this service is included in the Administrative Budget.

A motion was made to approve the Lexipol MOU as presented.

MOTION: Wes Heathcock

SECOND: Rhetta Hogan

**MOTION CARRIED
UNANIMOUSLY**

H.3. LAWCX Workers' Compensation Claims Audit – 2017

Claims audit is completed every 2 years (on the off year) and are mostly focused on excess claims – LAWCX completed the audit and York came through with flying colors by receiving 100% on most all categories and the future medical cases – Dori noted that Ariel is now working all of SCORE's Claims. It was requested at the annual meeting to pull up a couple claims to show members how the claim process happens and what to do in the event of a claim.

H.4. Memoranda of Coverage (MOC)

H.4.A. Memoranda of Coverage (MOC) – LIABILITY

Marcus Beverly presented changes that came from the Excess layer – SCORE MOC's changes which came from the CJPRMA. It was noted that SCORE does not cover Employment Practices Liability (as member can chose to be a part of ERMA for that layer of coverage) but CJPRMA does cover EPL – this coverage would begin only after you spend \$500,000. CJPRMA has created drone coverage – it was noted that registered with FAA and pilot must but certified to fly and it was mentioned that coverage will not apply if the drone is not registered and endorsed on the CJPRMA policy specifically.

Members were also reminded that CJPRMA has an Endorsement for Special Events Liability and if a contract is secured with a hold harmless agreement the CJPRMA retained limit will drop to \$25,000. He also mentioned if members allow a Fireworks display at your city you must secure a \$5 Million limit from the vendor otherwise you SCORE may be penalized if there was a claim.

A motion was made to accept changes to the SCORE Liability MOC as presented in the agenda.

MOTION: Wes Heathcock

SECOND: Robert Meacher

**MOTION CARRIED
UNANIMOUSLY**



H.4.B. Memoranda of Coverage (MOC) – WORKERS’ COMPENSATION

Marcus Beverly noted there were not many changes in the Workers’ Compensation – SCORE MOC and reminded members that SCORE does not cover 4850 benefits in SCORE.

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

MOTION: Roger Frith

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

H.5. 17/18 Property Program Renewal

H.5.A. SCORE Property Renewal Proposal

Marcus Beverly mentioned the Total Insured Values (TIV) for all members have increased since last year by 9% and we have also had a number of losses which caused an increase in the total premium. The Program Administrators quoted and presented the Board with two deductible options for the Property Renewal (\$5,000 and \$10,000) and noted the coverage remains the same and the only difference is the deductible amount. It was also mentioned that City of Isleton has joined the Property Program this year which contributed to the increase in TIV. Members were provided with a brief summary of the changes to the coverage offered by the APIP Program for FY 17/18:

- Course of Construction limits have increased to \$100M from \$50M
- Now providing coverage for communicable diseases with a limit of \$500,000 per occurrence
- Added coverage for drones with a limit of \$100,000 per occurrence subject to \$10,000 deductible
- Added coverage for Mold/fungus with a limit of \$100,000 per occurrence sublimit and deductible will increase from \$75,000 to \$250,000 per occurrence
- Excess Terrorism limits are increasing
- Cyber Coverage is also included in APIP with a \$2M aggregate, policy aggregate of \$25M, \$50,000 deductible
- Cyber coverage limits are being added with a limit of \$50,000 for: fraudulent instructions, telecommunication fraud, and consequential reputational loss.
- Boiler & Machinery is included in the APIP program which provides coverage for pressure vessels (air pressure, tanks, C&G tanks) as well as state required testing
- Pollution is included in the APIP Program but Pollution claims must be reported to the carrier immediately (within 7 days) or coverage could be denied.
- does not cover backups into 3rd party residences but will cover your own property with a \$75,000 deductible - this coverage excludes landfills & gas refinery

It was noted that there is no experience factor used in the calculation of the Property Budget and it was suggested to assess the potential need to incorporate an experience factor into the program. It was also suggested to assess the creation of a separate fund that would be used to offset any future Property Premiums (Example provided: 5% of the total claim value would be charged to the member and would be held - up to \$100,000 and then 2.5% for anything above that amount). It was also mentioned that



SCORE could create a pooled layer to the Property Program (similar to what we do in the Liability and Workers' Compensation programs) where SCORE would pay claims under \$100,000.

As APIP provides broader Terrorism Coverage than TRIA the Board was asked to grant President Roger Carroll with authority to sign the D1 Form, the Request to Bind document and decline TRIA coverage. It was noted the Program Administrators will look into the \$5,000 deductible for the FY 18/19.

A motion was made to approve renewal of the Property Program at the \$10k deductible and have the President sign the declination of TRIA and sign the D-1 Disclosure.

MOTION: Jared Hancock
OPPOSED: Robert Jankovitz

SECOND: Linda Romine

MOTION CARRIED

LUNCH PRESENTATION

David Patzer from DKF Solutions presented information regarding Risk Control Services and updated Risk Control Scorecard.

H.5.B. APIP Claims Reporting Acknowledgements

Marcus Beverly noted that this is an item requesting the Board to grant authority to Roger Carroll to sign on behalf of the SCORE JPA.

A motion was made to grant authority to Roger Carroll to sign on behalf of the SCORE JPA.

MOTION: John Duckett

SECOND: Rhetta Hogan

MOTION CARRIED
UNANIMOUSLY

H.5.C. Cyber Liability Options

Marcus Beverly presented two options for enhanced Cyber Coverage to the Board – Cyber Enhancement Option (CEO) and Alliant Cyber Excess Solutions (ACES). He noted the key difference is the dedicated limit and separate out the privacy notification. There are two different options for limits in the ACES Program either \$2M or \$3M – which does not contain privacy notification. It was noted that all members are listed in the attached quote with the exception of City of Isleton as this quote was generated prior to Isleton joining the APIP Property Program.

H.6. SCORE Dividends Payable

H.6.A. SCORE Dividends Payable – Crescent City

Marcus Beverly noted that Crescent City left in 2011 and we have held their funds in trust. He mentioned if a member leaves the JPA and they are eligible for a dividend SCORE would pay half



and then hold the other half for 5 years in trust. It is time to pay them for those moneys and noted that we would like to keep money in their banking layer in the event they have a new claim.

A motion was made to release dividends in the amount of \$48,360.19 to Crescent City.

MOTION: John Duckett

SECOND: Robert Meacher

**MOTION CARRIED
UNANIMOUSLY**

H.6.B. SCORE Dividends Payable – Williams

Marcus Beverly noted that Williams left in 2011 and we have held their funds – it was recommended the dividends be released into the City of Williams Banking Layer in the event of a new claim.

A motion was made to release dividends in the amount of \$24,779 to City of Williams.

MOTION: Linda Romaine

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

H.7. Adoption of the FY 17/18 SCORE Program Budget

Marcus Beverly presented the FY 17/18 Budget and noted the Administrative Expenses are consistent with the vendor contracts. It was mentioned that ACIP is billed directly to the members and will not be included in the SCORE invoicing. Overall in the Workers' Compensation Program there was a 36% change for regular members due to the movement of members out of the Mini-Cities group. Overall there was a 3.7% change in Liability program and we received a refund from CJPRMA. It was mentioned that Biggs joined ERMA effective 7/1/17 which is included in the attached budget. Members were also provided with a copy of the Payroll average over 3 years which was used to determine Mini-Cities participation.

A motion was made to accept the FY 17/18 Program Budget as presented.

MOTION: Roger Frith

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

H.8. Discussion about October Long Range Planning Meeting Topics

The Board of Directors received an update regarding potential meeting topics for the Long Range Planning and Training Day in October. It was noted the Program Administration wants to provide an in depth look at some of the coverages to better understand the value that SCORE membership provides.

It was mentioned that in a prior year during discussions about the budget there was mention of a creating a subcommittee to discuss comparison options available for coverage and to determine if there was a cost effective alternative for coverage. Marcus Beverly provided some examples of members



who have recently joined programs saw a dramatic decrease in their premium – Isleton was able to cut their Property Premium in half by joining the APIP Program, Tulelake was able to reduce their Workers’ Compensation Premium by almost half by joining the WC pool. Marcus also noted that the Program Administration can provide quotes to any members who do not participate in certain programs (Crime, Property, Employment Practices Liability, etc.) which could help to show the value as compared to their current provider. It was noted that the APIP Property Policy is the broadest property policy you will probably find on the market due to the size of the program. It was also mentioned that CalPERS cost increases in the near future and could financially impact all our members and may force City Councils will be looking to cut expenses and it would prudent to be able to describe the value of the SCORE membership.

Brooke Woodcox and Jared Hancock volunteered to work with Marcus Beverly on an Ad Hoc Committee to discuss comparison coverage options available.

It was suggested that a Certificate of Appreciation from SCORE should be presented to Ariel for all her hard work on the Workers’ Compensation claims and the LAWCX Audit scores – members agreed.

There was a suggestion made to the group to consider pooling resources on items such as a Job Classification Study or a Salary and Benefits study as many things could be standardized across the SCORE JPA. Jared Hancock noted they drafted the physical requirements language related to job classifications and then when the position became vacant incorporated the drafted language into the position.

This was an information item.

I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

There were no discussion items.

J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE 54956.95

At 1:20 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-556017 v. City of Crescent City***

K. REPORT FROM CLOSED SESSION

The Board returned from closed session at 1:35 P.M. Mr. Carroll noted there was no reportable action on the above closed session items and appropriate direction was given to Staff and the Claims Administrator.



L. INFORMATION ITEMS

L1. 2017 PARMA Conference – February 12 – 15, 2017 in Anaheim, CA

This was provided as an information item only.

L2. Glossary of Terms

This was provided as an information item only.

L3. Certificate Request Form

This was provided as an information item only.

L4. SCORE Travel Reimbursement Form

This was provided as an information item only.

M. CLOSING COMMENTS

October 10th is the York mini-CAJPA – Fall-into Education Sunset Center Rocklin, CA

N. AJOURNMENT

The meeting was adjourned at 1:39 P.M.

NEXT MEETING DATE: August 25, 2017 VIA TELECONFERENCE

Respectfully Submitted,

Brooke Woodcox, Secretary

Date

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SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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June 1, 2017 to June 30, 2017

00-M-W-UU-182-01
0276817-00-02252-01

SPECIAL MESSAGES

Faster trade settlement begins September 5

To better meet the needs of all investors, the financial services industry is shortening the settlement cycle for stocks, corporate bonds, municipal bonds, unit investment trusts and financial products comprised of these security types (such as exchange-traded funds). The standard settlement cycle of three business days after the trade date will be changed to two business days on September 5, 2017.

This should result in reduced credit risk, cash deployment efficiencies, increased market liquidity and lower collateral requirements. It also will align the U.S. market with other major international markets. For example, 23 European Union members moved to a two-day settlement cycle in October 2014. U.S. Bank has been participating in industry-wide testing to ensure readiness for the shortened settlement cycle.



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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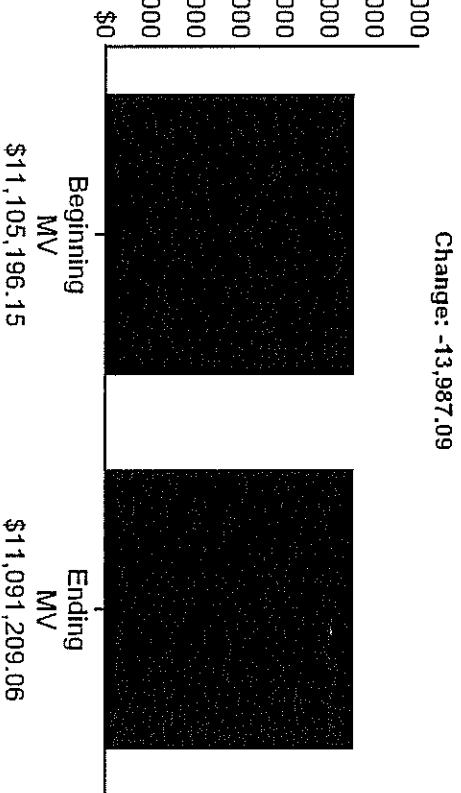
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MARKET VALUE SUMMARY

	Current Period 06/01/17 to 06/30/17	
Beginning Market Value	\$11,105,196.15	\$14,000,000
Taxable Interest	9,483.88	\$12,000,000
Fees and Expenses	-1,217.01	\$10,000,000
Long Term Gains/Losses	424.88	\$8,000,000
Short Term Gains/Losses	1.26	\$6,000,000
Change in Investment Value	-22,680.10	\$4,000,000
Ending Market Value	\$11,091,209.06	\$2,000,000

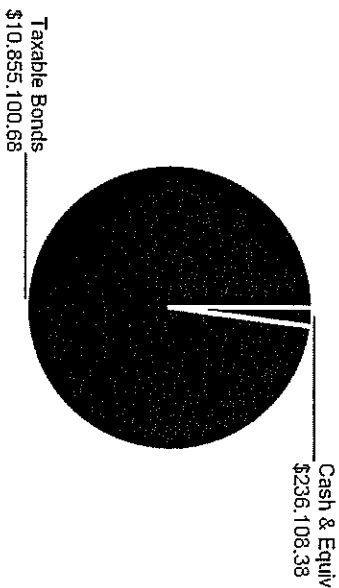




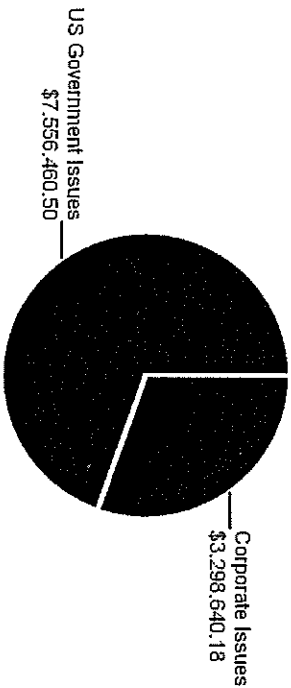
SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	236,108.38	2.10	2,693.79
Taxable Bonds	10,855,100.68	97.90	176,051.95
Total Market Value	\$11,091,209.06	100.00	\$178,745.74



Fixed Income Summary

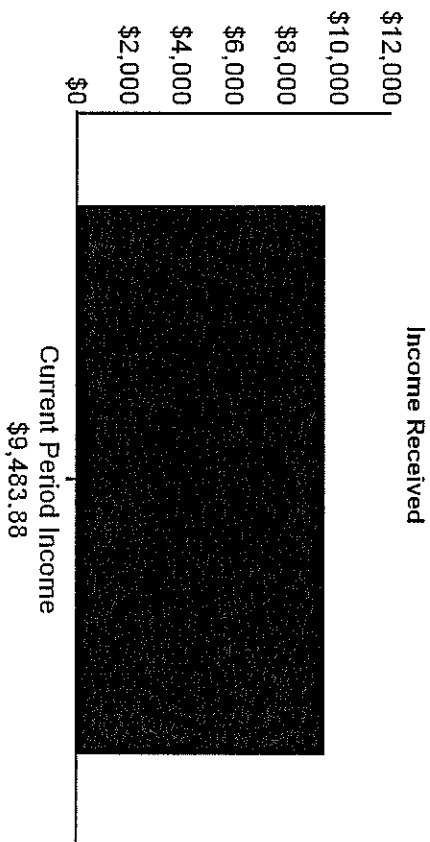




SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	9,483.88
Total Current Period Income	\$9,483.88





SMALL CITIES ORGANIZED
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June 1, 2017 to June 30, 2017

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 06/01/2017	-\$618,068.49	\$618,068.49	\$0.00
Taxable Interest		9,483.88	9,483.88
Fees and Expenses	-1,217.01		-1,217.01
Purchases	-277,314.39		-277,314.39
Sales	241,290.94		241,290.94
Net Money Market Activity	27,756.58		27,756.58
Ending Cash 06/30/2017	-\$627,552.37	\$627,552.37	\$0.00



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June 1, 2017 to June 30, 2017

00-M-W-UU-182-01
0276817-00-02252-01

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ASSET DETAIL

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Cash & Equivalents								
Cash/Money Market								
Bank Of Tokyo Mitsubis C P - 06538BU76 07/07/2017	220,000.000	99.9860	219,969.20	219,120.24	848.96	2.0	2,632.07	1.20
First American Government - 31846V203 Oblig Fd Cl Y #3763	16,139.180	1.0000	16,139.18	16,139.18	0.00	0.1	61.72	0.38
Total Cash/Money Market			\$236,108.38	\$235,259.42	\$848.96	2.1	\$2,693.79	
Cash								
Principal Cash			-627,552.37	-627,552.37		-5.7		
Income Cash			627,552.37	627,552.37		5.7		
Total Cash			\$0.00	\$0.00	\$0.00	0.0	\$0.00	
Total Cash & Equivalents			\$236,108.38	\$235,259.42	\$848.96	2.1	\$2,693.79	
Taxable Bonds								
US Government Issues								
FHL M C - 3137EADP1 0.875 03/07/2018	300,000.000	99.7410	299,223.00	225,281.25	73,941.75	2.7	2,625.00	0.88
Federal Home Loan Bks - 313378A43 1.375 03/09/2018	215,000.000	100.1000	215,215.00	213,970.15	1,244.85	1.9	2,956.25	1.37



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 June 1, 2017 to June 30, 2017

00-M-W-UU-182-01
 0276817-00-02252-01

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
F N M A Deb - 3135G0WJ8 0.875 05/21/2018	250,000.000	99.6580	249,145.00	245,652.50	3,492.50	2.2	2,187.50	0.88
Federal Home Loan Bks - 313379DT3 1.250 06/08/2018	150,000.000	99.9630	149,944.50	150,552.00	-607.50	1.4	1,875.00	1.25
U S Treasury Note - 912828RE2 1.500 08/31/2018	150,000.000	100.2270	150,340.50	148,635.27	1,705.23	1.4	2,250.00	1.50
Federal Home Loan Bks - 313375K48 2.000 09/14/2018	200,000.000	100.7420	201,484.00	204,446.00	-2,962.00	1.8	4,000.00	1.98
F N M A Deb - 3135G0YT4 1.625 11/27/2018	400,000.000	100.3420	401,368.00	400,556.00	812.00	3.6	6,500.00	1.62
U S Treasury Note - 912828B33 1.500 01/31/2019	225,000.000	100.2030	225,456.75	225,516.80	-60.05	2.0	3,375.00	1.50
U S Treasury Note - 912828C24 1.500 02/28/2019	150,000.000	100.2070	150,310.50	149,660.66	649.84	1.4	2,250.00	1.50
F H L M C M T N - 3137EADG1 1.750 05/30/2019	150,000.000	100.6740	151,011.00	150,455.70	555.30	1.4	2,625.00	1.74
U S Treasury Note - 912828WL0 1.500 05/31/2019	175,000.000	100.2230	175,390.25	172,977.15	2,413.10	1.6	2,625.00	1.50
U S Treasury Note - 912828WW6 1.625 07/31/2019	200,000.000	100.4570	200,914.00	199,586.61	1,327.39	1.8	3,250.00	1.62



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
F N M A - 3135G0ZG1 1.750 09/12/2019	175,000.000	100.5980	176,046.50	174,616.75	1,429.75	1.6	3,062.50	1.74
U S Treasury Note - 912828G61 1.500 11/30/2019	250,000.000	100.0940	250,235.00	252,325.06	-2,090.06	2.3	3,750.00	1.50
U S Treasury Note - 912828H62 1.250 01/31/2020	150,000.000	99.3870	149,080.50	147,846.21	1,234.29	1.3	1,875.00	1.26
U S Treasury Note - 912828K58 1.375 04/30/2020	150,000.000	99.5510	149,326.50	148,729.02	597.48	1.3	2,062.50	1.38
U S Treasury Note - 912828XE5 1.500 05/31/2020	250,000.000	99.8520	249,630.00	247,973.49	1,656.51	2.3	3,750.00	1.50
Federal Home Loan Bks - 313383HU8 1.750 06/12/2020	225,000.000	100.3400	225,765.00	227,929.50	-2,164.50	2.0	3,937.50	1.74
F N M A Deb - 3135G0D75 1.500 06/22/2020	225,000.000	99.7560	224,451.00	223,287.75	1,163.25	2.0	3,375.00	1.50
U S Treasury Note - 912828XM7 1.625 07/31/2020	125,000.000	100.1170	125,146.25	125,635.18	-488.93	1.1	2,031.25	1.62
U S Treasury Note - 912828L99 1.375 10/31/2020	350,000.000	99.1800	347,130.00	345,124.22	2,005.78	3.1	4,812.50	1.39
F N M A - 3135G0F73 1.500 11/30/2020	200,000.000	99.3860	198,772.00	196,460.00	2,312.00	1.8	3,000.00	1.51



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 912828N89 1.375 01/31/2021	150,000.000	98.9530	148,429.50	149,162.61	-733.11	1.3	2,062.50	1.39
Federal Home Loan Bks - 3130AYCV5 1.375 02/18/2021	225,000.000	98.9230	222,576.75	224,140.60	-1,563.85	2.0	3,093.75	1.39
F N M A Deb - 3135G0J20 1.375 02/26/2021	500,000.000	98.7730	493,865.00	503,455.50	-9,590.50	4.5	6,875.00	1.39
Federal Home Loan Bks - 3130A8QSS 1.125 07/14/2021	100,000.000	97.4370	97,437.00	99,259.00	-1,822.00	0.9	1,125.00	1.15
U S Treasury Note - 912828S76 1.125 07/31/2021	175,000.000	97.4690	170,570.75	169,080.66	1,490.09	1.5	1,968.75	1.15
F H L M C M T N - 3137EAEC9 1.125 08/12/2021	250,000.000	97.2690	243,172.50	247,300.00	-4,127.50	2.2	2,812.50	1.16
U S Treasury Note - 912828T34 1.125 09/30/2021	200,000.000	97.2730	194,546.00	196,680.36	-2,134.36	1.8	2,250.00	1.16
F N M A - 3135G0Q89 1.375 10/07/2021	125,000.000	98.1960	122,745.00	124,557.75	-1,812.75	1.1	1,718.75	1.40
U S Treasury Note - 912828T67 1.250 10/31/2021	100,000.000	97.6800	97,680.00	96,914.40	765.60	0.9	1,250.00	1.28
U S Treasury Note - 912828U65 1.750 11/30/2021	125,000.000	99.7380	124,672.50	123,223.08	1,449.42	1.1	2,187.50	1.75



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
F N M A - 3135G0S38 2.000 01/05/2022	150,000.000	100.3330	150,499.50	149,695.75	803.75	1.4	3,000.00	1.99
U S Treasury Note - 912828V72 1.875 01/31/2022	125,000.000	100.1250	125,156.25	125,200.61	-44.36	1.1	2,343.75	1.87
Federal Home Loan Bks - 313378CR0 2.250 03/11/2022	150,000.000	101.4300	152,145.00	152,646.00	-501.00	1.4	3,375.00	2.22
U S Treasury Note - 912828J76 1.750 03/31/2022	175,000.000	99.4840	174,097.00	174,173.44	-76.44	1.6	3,062.50	1.76
F N M A - 3135G0T45 1.875 04/05/2022	250,000.000	99.6860	249,215.00	248,625.00	590.00	2.2	4,687.50	1.88
U S Treasury Note - 912828XR6 1.750 05/31/2022	125,000.000	99.4140	124,267.50	124,668.39	-400.89	1.1	2,187.50	1.76
Total US Government Issues			\$7,556,460.50	\$7,486,000.42	\$70,460.08	68.1	\$112,175.00	
Corporate Issues								
General Electric Co - 369604BC6 5.250 12/06/2017	120,000.000	101.6420	121,970.40	136,032.00	-14,061.60	1.1	6,300.00	5.16
Intel Corp - 458140AL4 1.350 12/15/2017	135,000.000	99.9760	134,967.60	134,711.10	256.50	1.2	1,822.50	1.35
John Deere Capital Corp - 24422EST7 Medium Term Note 1.350 01/16/2018	125,000.000	99.9180	124,897.50	124,937.50	-40.00	1.1	1,687.50	1.35



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honda Auto Receivables Owner Trust - 43814GAC4								
A B S Ser 2014 2 Cl A3								
0.770 03/19/2018	1,367.170	99.9710	1,366.77	1,367.00	-0.23	0.0	9.47	0.69
John Deere Owner Trust - 47787VAC5								
C M O Ser 2014 A Cl A3								
0.920 04/16/2018	1,553.700	99.9790	1,553.37	1,553.45	-0.08	0.0	14.29	0.92
Apple Inc - 037833AJ9								
1.000 05/03/2018	135,000.000	99.6380	134,511.30	109,594.10	24,917.20	1.2	1,350.00	1.00
Wells Fargo Company - 94974BFCQ8								
Medium Term Note								
2.150 01/15/2019	135,000.000	100.5010	135,676.35	135,160.65	515.70	1.2	2,902.50	2.14
John Deere Owner Trust - 47788NABA4								
C M O Ser 2016 B Cl A2								
1.090 02/15/2019	78,839.210	99.9090	78,767.47	78,834.40	-66.93	0.7	859.35	1.09
Toyota Auto Receivables Owner Trust - 89236WAC2								
A B S Ser 2015 A Cl A3								
1.440 02/15/2019	43,495.250	99.9000	43,451.75	43,488.68	-36.93	0.4	626.33	1.44
Honda Auto Receivables Owner Trust - 43813NAC0								
A B S Ser 2015 2 Cl A3								
1.040 02/12/2019	61,963.740	99.8620	61,878.23	61,954.23	-76.00	0.6	644.42	1.04
Cisco Systems Inc - 17276RAR3								
2.125 03/01/2019	135,000.000	100.8110	136,094.85	135,315.90	778.95	1.2	2,868.75	2.11
Eli Lilly Co - 532457BFA4								
1.950 03/15/2019	150,000.000	100.4430	150,664.50	149,341.50	1,323.00	1.4	2,925.00	1.94



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Nissan Auto Receivables Owner - 65478WAB1 C M O Ser 2016 C Cl A2A 1.070 05/15/2019	55,864.830	99.8730	55,793.88	55,882.63	-68.75	0.5	597.75	1.07
Toyota Auto Receivables Owner - 89231LAB3 C M O Ser 2016 D Cl A2A 1.060 05/15/2019	83,499.400	99.8530	83,376.66	83,492.72	-116.06	0.8	885.09	1.06
Honda Auto Receivables Owner - 43814TAB8 A B S Ser 2017 1 Cl A2 1.420 07/22/2019	65,000.000	99.9900	64,993.50	64,998.45	-4.95	0.6	923.00	1.42
American Honda Finance - 02865WAH4 Medium Term Note 2.250 08/15/2019	135,000.000	100.8490	136,146.15	136,318.95	-172.80	1.2	3,037.50	2.23
Bank Of Ny Mellon - 06406HCW7 Medium Term Note 2.300 09/11/2019	135,000.000	100.9860	136,331.10	135,334.80	996.30	1.2	3,105.00	2.28
Chase Issuance Trust - 161571HH0 A B S Ser 2016 A7 Cl A7 1.060 09/16/2019	140,000.000	99.9340	139,907.60	139,987.93	-80.33	1.3	1,484.00	1.06
John Deere Owner Trust - 47787XAB3 A B S Ser 2017 A Cl A2 1.500 10/15/2019	50,000.000	99.9710	49,985.50	49,999.80	-14.30	0.5	750.00	1.50
Hsbc USA Inc - 40428HPN6 2.375 11/13/2019	135,000.000	100.8350	136,127.25	135,329.40	797.85	1.2	3,206.25	2.35



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Nissan Auto Receivables Owner - 654747AB0 A B S Ser 2017 A Cl 2Ab 1.470 01/15/2020	45,000,000	99.9650	44,984.25	44,999.77	-15.52	0.4	661.50	1.47
Jpmorgan Chase Co - 46625HKAT 2.250 01/23/2020	135,000,000	100.3100	135,418.50	134,410.05	1,008.45	1.2	3,037.50	2.24
Honda Auto Receivables Owner Tr - 43814QAC2 C M O Ser 2016 2 Cl A3 1.390 04/15/2020	60,000,000	99.7880	59,872.80	59,998.84	-126.04	0.5	834.00	1.39
John Deere Owner Trust - 4778MAC4 A B S Ser 2016 A Cl A3 1.360 04/15/2020	85,000,000	99.7760	84,809.60	84,986.62	-177.02	0.8	1,156.00	1.36
Pepsico Inc - 713448CSS 1.850 04/30/2020	110,000,000	99.9370	109,930.70	109,937.30	-6.60	1.0	2,035.00	1.85
Qualcomm Inc - 747525AD5 2.250 05/20/2020	140,000,000	100.9490	141,328.60	139,254.40	2,074.20	1.3	3,150.00	2.23
Ace Ina Holdings - 00440EAT4 2.300 11/03/2020	150,000,000	100.5700	150,855.00	150,180.00	675.00	1.4	3,450.00	2.29
Exxon Mobil Corporation - 30231GAV4 2.222 03/01/2021	150,000,000	100.6560	150,984.00	151,124.80	-140.80	1.4	3,333.00	2.21
Chevron Corp - 166764BG4 2.100 05/16/2021	145,000,000	99.6980	144,562.10	144,150.30	411.80	1.3	3,045.00	2.11
State Street Corp - 85747TAV5 1.950 05/19/2021	75,000,000	98.7370	74,052.75	74,961.00	-908.25	0.7	1,462.50	1.97



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Microsoft Corp - 594918BP8 1.560 08/08/2021	140,000.000	97.8430	136,980.20	139,739.55	-2,759.35	1.2	2,170.00	1.58
US Bancorp - 91159HHP8 Medium Term Note 2.625 01/24/2022	136,000.000	101.0370	136,399.95	136,571.40	-171.45	1.2	3,543.75	2.60
Total Corporate Issues			\$3,298,640.18	\$3,283,929.22	\$14,710.96	29.7	\$63,876.95	
Total Taxable Bonds			\$10,855,100.68	\$10,769,929.64	\$85,171.04	97.9	\$176,051.95	
Total Assets			\$11,091,209.06	\$11,005,189.06	\$86,020.00	100.0	\$178,745.74	
Estimated Current Yield								1.61

ASSET DETAIL MESSAGES

Time of trade execution and trading party (if not disclosed) will be provided upon request.

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



SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

TRANSACTION DETAIL

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
Beginning Balance 06/01/2017					
06/01/17	Asset Income	Interest Earned On First Am Govt Ob Pd Cl Y Interest From 5/1/17 To 5/31/17	\$618,068.49		
			24.46		
				-\$618,068.49	
					\$10,996,496.05
06/05/17	Cash Disbursement	Cash Disbursement Paid To Chandler Asset Management Investment Counsel Fee For Pe Ending 05/31/2017		-1,112.84	
06/06/17	Asset Income	Interest Earned On General Electric Co 5.250% 12/06/17 0.02625 USD/\$1 Pv On 120,000 Par Value Due 6/6/17	3,150.00		
06/08/17	Asset Income	Interest Earned On F H L B Deb 1.250% 6/08/18 0.00625 USD/\$1 Pv On 150,000 Par Value Due 6/8/17	937.50		
06/12/17	Asset Income	Interest Earned On F H L B Deb 1.750% 6/12/20 0.00875 USD/\$1 Pv On 225,000 Par Value Due 6/12/17	1,968.75		
06/15/17	Asset Income	Interest Earned On John Deere Owner 1.500% 10/15/19 \$0.00125/Pv On 50,000.00 Pv Due 6/15/17	62.50		
06/15/17	Asset Income	Interest Earned On Nissan Auto 1.470% 1/15/20 \$0.00123/Pv On 45,000.00 Pv Due 6/15/17	55.13		
06/15/17	Asset Income	Interest Earned On John Deere Owner 0.920% 4/16/18 \$0.00077/Pv On 4,456.40 Pv Due 6/15/17	3.42		
06/15/17	Sale	Paid Down 2,902.7 Par Value Of John Deere Owner 0.920% 4/16/18 Trade Date 6/15/17		2,902.70	-2,902.24
06/15/17	Asset Income	Interest Earned On John Deere Owner 1.090% 2/15/19 \$0.00091/Pv On 87,053.90 Pv Due 6/15/17	79.07		
06/15/17	Sale	Paid Down 8,214.69 Par Value Of John Deere Owner 1.090% 2/15/19 Trade Date 6/15/17		8,214.69	-8,214.19



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TRANSACTION DETAIL (continued)

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Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
06/15/17	Asset Income	Interest Earned On Nissan Auto 1.070% 5/15/19 \$0.00089/Pv On 61,961.31 Pv Due 6/15/17	55.25		
06/15/17	Sale	Paid Down 6,096.48 Par Value Of Nissan Auto 1.070% 5/15/19 Trade Date 6/15/17		6,096.48	-6,096.24
06/15/17	Asset Income	Interest Earned On Toyota Auto 1.060% 5/15/19 \$0.00088/Pv On 90,000.00 Pv Due 6/15/17	79.50		
06/15/17	Sale	Paid Down 6,500.6 Par Value Of Toyota Auto 1.060% 5/15/19 Trade Date 6/15/17		6,500.60	-6,500.08
06/15/17	Asset Income	Interest Earned On Chase Issuance Trust 1.060% 9/16/19 0.000883 USD/S1 Pv On 140,000 Par Value Due 6/15/17	123.67		
06/15/17	Asset Income	Interest Earned On Honda Auto 1.390% 4/15/20 0.001158 USD/S1 Pv On 60,000 Par Value Due 6/15/17	69.50		
06/15/17	Asset Income	Interest Earned On John Deere Owner 1.360% 4/15/20 \$0.00113/Pv On 85,000.00 Pv Due 6/15/17	96.33		
06/15/17	Asset Income	Interest Earned On Toyota Auto 1.440% 2/15/19 \$0.00093/Pv On 49,356.81 Pv Due 6/15/17	46.07		
06/15/17	Sale	Paid Down 5,861.56 Par Value Of Toyota Auto 1.440% 2/15/19 Trade Date 6/15/17		5,861.56	-5,860.67
06/15/17	Asset Income	Interest Earned On Intel Corp 1.350% 12/15/17 0.00675 USD/S1 Pv On 135,000 Par Value Due 6/15/17	911.25		
06/20/17	Asset Income	Interest Earned On Honda Auto 0.693% 3/19/18 \$0.00064/Pv On 4,854.87 Pv Due 6/18/17	3.12		



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TRANSACTION DETAIL (continued)

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Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
06/20/17	Sale	Paid Down 3,487.7 Par Value Of Honda Auto 0.693% 3/19/18 Princ/Int Due		3,487.70	-3,487.28
06/20/17	Purchase	Purchased 150,000 Par Value Of F H L B Deb 2.250% 3/11/22 Trade Date 6/19/17		-152,646.00	152,646.00
		Purchased Through Wells Fargo Securities, LLC Purchased On The OTC Bulletin Board 150,000 Par Value At 101.764 %			
06/20/17	Purchase Accrued Interest	Paid Accrued Interest On Purchase Of F H L B Deb 2.250% 3/11/22 Income Debit 928.13- USD	-928.13		
06/20/17	Sale	Sold 125,000 Par Value Of U S Treasury Nt 1.500% 1/31/19 Trade Date 6/19/17		125,331.61	-125,287.11
		Sold Through J.P. Morgan Securities LLC Paid 0.42 USD Miso Fee 1 125,000 Par Value At 100.265625 %			
06/20/17	Sell Accrued Interest	Received Accrued Interest On Sale Of U S Treasury Nt 1.500% 1/31/19 Income Credit 725.14 USD	725.14		
06/21/17	Asset Income	Interest Earned On Honda Auto 1.420% 7/22/19 \$0.00118/Pv On 65,000.00 Pv Due 6/21/17	76.92		
06/21/17	Asset Income	Interest Earned On Honda Auto 1.040% 2/21/19 \$0.00087/Pv On 69,651.58 Pv Due 6/21/17	60.36		
06/21/17	Sale	Paid Down 7,687.84 Par Value Of Honda Auto 1.040% 2/21/19 Trade Date 6/21/17		7,687.84	-7,686.66
06/22/17	Asset Income	Interest Earned On F N M A Deb 1.500% 6/22/20 0.0075 USD/\$1 Pv On 225,000 Par Value Due 6/22/17	1,687.50		
06/26/17	Fee	Trust Fees Collected Charged For Period 05/01/2017 Thru 05/31/2017		-104.17	



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TRANSACTION DETAIL (continued)

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Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
06/29/17	Purchase	Purchased 125,000 Par Value Of U S Treasury Nt 1.750% 5/31/22 Trade Date 6/28/17 Purchased Through Goldman, Sachs & Co. Purchased On The OTC Bulletin Board 125,000 Par Value At 99.73471 %		-124,668.39	124,668.39
06/29/17	Purchase	Paid Accrued Interest On Purchase Of U S Treasury Nt 1.750% 5/31/22 Income Debit 173.33- USD	-173.33		
06/29/17	Sale	Sold 75,000 Par Value Of U S Treasury Nt 1.500% 2/28/19 Trade Date 6/28/17 Sold Through Goldman, Sachs & Co. Sold On The OTC Bulletin Board 75,000 Par Value At 100.277009 %		75,207.76	-74,830.33
06/29/17	Sell	Received Accrued Interest On Sale Of U S Treasury Nt 1.500% 2/28/19 Income Credit 369.90 USD	369.90		
	Purchase	Combined Purchases For The Period 6/ 1/17 - 6/30/17 Of First Am Govt Ob Fd Cl Y		-50,241.87	50,241.87
	Sale	Combined Sales For The Period 6/ 1/17 - 6/30/17 Of First Am Govt Ob Fd Cl Y		77,998.45	-77,998.45
Ending Balance 06/30/2017			\$627,552.37	-\$627,552.37	\$11,005,189.06





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SALE/MATURITY SUMMARY

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Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Taxable Bonds				
Honda Auto Receivables Owner Trust				
A B S Ser 2014 2 CI A3				
0.770 03/19/2018				
HA00618				
06/20/17	Paid Down 3,487.7 Par Value Princ/Int Due	-3,487.28	3,487.70	0.42
Honda Auto Receivables Owner Trust				
A B S Ser 2015 2 CI A3				
1.040 02/21/2019				
HA11019				
06/21/17	Paid Down 7,687.84 Par Value Trade Date 6/21/17	-7,686.66	7,687.84	1.18
John Deere Owner Trust				
C M O Ser 2014 A CI A3				
0.920 04/16/2018				
47787VACS				
06/15/17	Paid Down 2,902.7 Par Value Trade Date 6/15/17	-2,902.24	2,902.70	0.46
John Deere Owner Trust				
C M O Ser 2016 B CI A2				
1.090 02/15/2019				
47788NAB4				
06/15/17	Paid Down 8,214.69 Par Value Trade Date 6/15/17	-8,214.19	8,214.69	0.50



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Nissan Auto Receivables Owner				
C M O Ser 2016 C CI A2A 1.070 05/15/2019 65478WAB1	06/15/17 Paid Down 6,096.48 Par Value Trade Date 6/15/17	-6,096.24	6,096.48	0.24
Toyota Auto Receivables Owner				
C M O Ser 2016 D CI A2A 1.060 05/15/2019 89231LAB3	06/15/17 Paid Down 6,500.6 Par Value Trade Date 6/15/17	-6,500.08	6,500.60	0.52
Toyota Auto Receivables Owner Trust				
A B S Ser 2015 A CI A3 1.440 02/15/2019 89236WAC2	06/15/17 Paid Down 5,861.56 Par Value Trade Date 6/15/17	-5,860.67	5,861.56	0.89
U S Treasury Note				
1.500 01/31/2019 912828B33	06/20/17 Sold 125,000 Par Value Trade Date 6/19/17 Sold Through J.P. Morgan Securities LLC Paid 0.42 USD Misc Fee1 125,000 Par Value At 100.265625 %	-125,287.11	125,331.61	44.50



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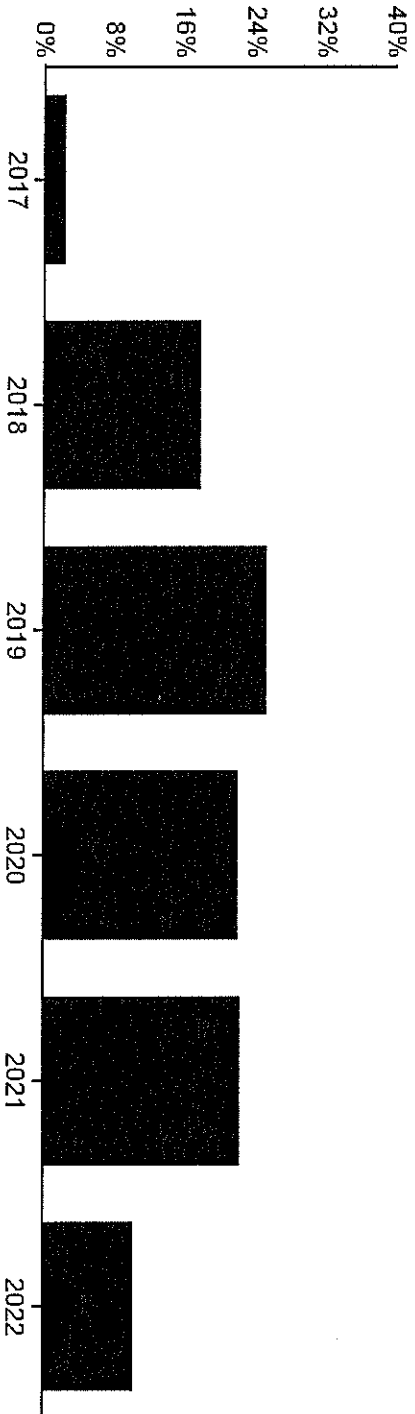
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BOND SUMMARY



MATURITY	Par Value	Market Value	Percentage of Category
2017	255,000.00	256,938.00	2.37
2018	1,927,920.87	1,929,048.94	17.78
2019	2,728,662.43	2,738,558.79	25.23
2020	2,400,000.00	2,396,500.70	22.07
2021	2,460,000.00	2,422,274.05	22.31
2022	1,110,000.00	1,111,780.20	10.24
Total of Category	\$10,881,583.30	\$10,856,100.68	100.00

MOODY'S RATING

Aaa	8,249,619.56	8,214,608.25	75.68
Aa1	135,000.00	134,511.30	1.24
Aa2	145,000.00	144,562.10	1.33
A1	1,120,000.00	1,127,222.10	10.38
A2	545,000.00	547,365.60	5.04
A3	285,000.00	286,273.50	2.64



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BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	401,963.74	400,557.83	3.69
Total of Category	\$10,881,583.30	\$10,855,100.68	100.00
S&P RATING			
AAA	470,325.56	466,961.21	4.30
AA+	4,525,000.00	4,509,576.05	41.54
AA-	550,000.00	553,291.85	5.10
A+	515,000.00	517,444.40	4.77
A	895,000.00	899,268.55	8.28
A-	135,000.00	135,418.50	1.25
N/A	3,791,257.74	3,773,140.12	34.76
Total of Category	\$10,881,583.30	\$10,855,100.68	100.00

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SPECIAL MESSAGES

Faster trade settlement begins September 5

To better meet the needs of all investors, the financial services industry is shortening the settlement cycle for stocks, corporate bonds, municipal bonds, unit investment trusts and financial products comprised of these security types (such as exchange-traded funds). The standard settlement cycle of three business days after the trade date will be changed to two business days on September 5, 2017.

This should result in reduced credit risk, cash deployment efficiencies, increased market liquidity and lower collateral requirements. It also will align the U.S. market with other major international markets. For example, 23 European Union members moved to a two-day settlement cycle in October 2014. U.S. Bank has been participating in industry-wide testing to ensure readiness for the shortened settlement cycle.

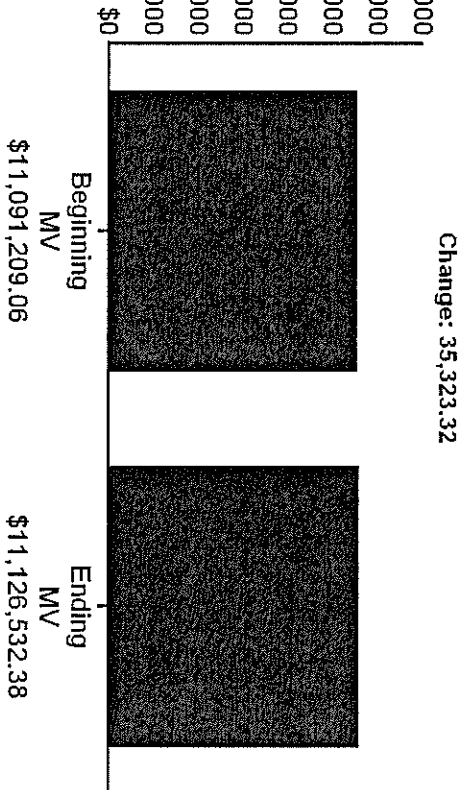


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MARKET VALUE SUMMARY

	Current Period 07/01/17 to 07/31/17	
Beginning Market Value	\$11,091,209.06	\$14,000,000
Taxable Interest	18,192.00	\$12,000,000
Fees and Expenses	-1,217.88	\$10,000,000
Long Term Gains/Losses	25,179.90	\$8,000,000
Short Term Gains/Losses	1.33	\$6,000,000
Change in Investment Value	-6,832.03	\$4,000,000
Assets Received	0.01	\$2,000,000
Assets Delivered	-0.01	\$0
Ending Market Value	\$11,126,532.38	

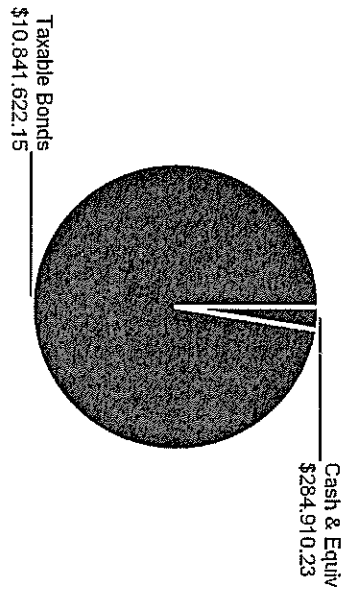




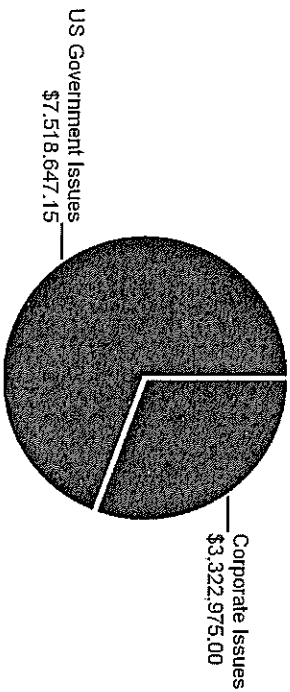
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ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	284,910.23	2.60	3,328.68
Taxable Bonds	10,841,622.15	97.40	176,949.52
Total Market Value	\$11,126,532.38	100.00	\$180,278.20



Fixed Income Summary





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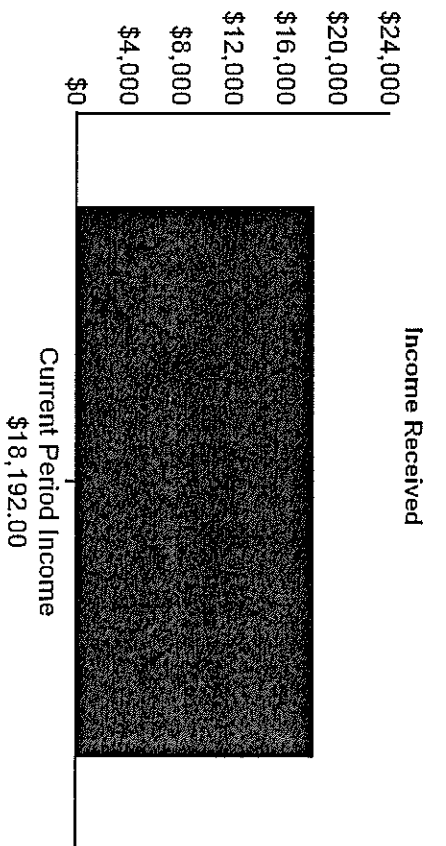
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INCOME SUMMARY

	Income Received Current Period
Taxable Interest	18,192.00
Total Current Period Income	\$18,192.00





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CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 07/01/2017	-\$627,552.37	\$627,552.37	\$0.00
Taxable Interest		18,192.00	18,192.00
Fees and Expenses	-1,217.88		-1,217.88
Purchases	-428,168.44		-428,168.44
Sales	455,782.12		455,782.12
Net Money Market Activity	-44,587.80		-44,587.80
Ending Cash 07/31/2017	-\$645,744.37	\$645,744.37	\$0.00



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ASSET DETAIL

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Cash & Equivalents								
Cash/Money Market								
Bank Of Tokyo Mitsubis C P - 06538BY80 11/08/2017	225,000.000	99.6370	224,183.25	223,969.25	214.00	2.0	3,034.06	1.35
First American Government - 31846V203 Oblig Fd Cl Y #3763	60,726.980	1.0000	60,726.98	60,726.98	0.00	0.5	294.62	0.48
Total Cash/Money Market			\$284,910.23	\$284,696.23	\$214.00	2.6	\$3,328.68	
Cash								
Principal Cash			-645,744.37	-645,744.37		-5.8		
Income Cash			645,744.37	645,744.37		5.8		
Total Cash			\$0.00	\$0.00	\$0.00	0.0	\$0.00	
Total Cash & Equivalents			\$284,910.23	\$284,696.23	\$214.00	2.6	\$3,328.68	
Taxable Bonds								
US Government Issues								
FHL M C - 3137EADP1 0.875 03/07/2018	200,000.000	99.8120	199,624.00	150,187.50	49,436.50	1.8	1,750.00	0.88
Federal Home Loan Bks - 313378A43 1.375 03/09/2018	215,000.000	100.0960	215,206.40	213,970.15	1,236.25	1.9	2,956.25	1.37



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
F N M A Deb - 3135G0WJ8 0.875 05/21/2018								
	250,000.000	99.6890	249,222.50	245,652.50	3,570.00	2.2	2,187.50	0.88
Federal Home Loan Bks - 313379DT3 1.250 06/08/2018								
	150,000.000	99.9940	149,991.00	150,552.00	-561.00	1.3	1,875.00	1.25
U S Treasury Note - 912828RE2 1.500 08/31/2018								
	150,000.000	100.2380	150,357.00	148,635.27	1,721.73	1.4	2,250.00	1.50
Federal Home Loan Bks - 313375K48 2.000 09/14/2018								
	200,000.000	100.7590	201,518.00	204,446.00	-2,928.00	1.8	4,000.00	1.98
F N M A Deb - 3135G0YT4 1.625 11/27/2018								
	400,000.000	100.3700	401,480.00	400,556.00	924.00	3.6	6,500.00	1.62
U S Treasury Note - 912828B93 1.500 01/31/2019								
	225,000.000	100.2810	225,632.25	225,516.80	115.45	2.0	3,375.00	1.50
U S Treasury Note - 912828C24 1.500 02/28/2019								
	150,000.000	100.2660	150,399.00	149,660.66	738.34	1.4	2,250.00	1.50
F H L M C M T N - 3137EADG1 1.750 05/30/2019								
	150,000.000	100.6950	151,042.50	150,455.70	586.80	1.4	2,625.00	1.74
U S Treasury Note - 912828WLO 1.500 05/31/2019								
	175,000.000	100.2890	175,505.75	172,977.15	2,528.60	1.6	2,625.00	1.50
U S Treasury Note - 912828WW6 1.625 07/31/2019								
	200,000.000	100.5160	201,032.00	199,586.61	1,445.39	1.8	3,250.00	1.62



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
F N M A - 3135G0ZG1 1.750 09/12/2019	175,000.000	100.6590	176,153.25	174,616.75	1,536.50	1.6	3,062.50	1.74
U S Treasury Note - 912828G61 1.500 11/30/2019	250,000.000	100.2310	250,577.50	252,325.06	-1,747.56	2.3	3,750.00	1.50
U S Treasury Note - 912828H52 1.250 01/31/2020	150,000.000	99.5660	149,349.00	147,846.21	1,502.79	1.3	1,875.00	1.25
U S Treasury Note - 912828K58 1.375 04/30/2020	50,000.000	99.7620	49,881.00	49,576.34	304.66	0.4	687.50	1.38
U S Treasury Note - 912828XE5 1.500 05/31/2020	250,000.000	100.0430	250,107.50	247,973.49	2,134.01	2.2	3,750.00	1.50
Federal Home Loan Bks - 313383HU8 1.750 06/12/2020	225,000.000	100.4120	225,927.00	227,929.50	-2,002.50	2.0	3,937.50	1.74
F N M A Deb - 3135G0D75 1.500 06/22/2020	225,000.000	99.9440	224,874.00	223,287.75	1,586.25	2.0	3,375.00	1.50
U S Treasury Note - 912828XM7 1.625 07/31/2020	125,000.000	100.3160	125,395.00	125,635.18	-240.18	1.1	2,031.25	1.62
U S Treasury Note - 912828L99 1.375 10/31/2020	350,000.000	99.3830	347,840.50	345,124.22	2,716.28	3.1	4,812.50	1.38
F N M A - 3135G0F73 1.500 11/30/2020	200,000.000	99.6210	199,242.00	196,460.00	2,782.00	1.8	3,000.00	1.51



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
U S Treasury Note - 912828N89 1.375 01/31/2021	150,000.000	99.1680	148,752.00	149,162.61	-410.61	1.3	2,062.50	1.39
Federal Home Loan Bks - 3130A7CV5 1.375 02/18/2021	225,000.000	99.1260	223,033.50	224,140.60	-1,107.10	2.0	3,093.75	1.39
F N M A Deb - 3135G0J20 1.375 02/26/2021	500,000.000	99.0060	495,030.00	503,455.50	-8,425.50	4.4	6,875.00	1.39
Federal Home Loan Bks - 3130A8QSS 1.125 07/14/2021	100,000.000	97.7580	97,758.00	99,259.00	-1,501.00	0.9	1,125.00	1.15
U S Treasury Note - 912828S76 1.125 07/31/2021	175,000.000	97.7460	171,055.50	169,080.66	1,974.84	1.5	1,968.75	1.15
F H L M C M T N - 3137EAECC 1.125 08/12/2021	250,000.000	97.5280	243,820.00	247,300.00	-3,480.00	2.2	2,812.50	1.15
U S Treasury Note - 912828T34 1.125 09/30/2021	200,000.000	97.5510	195,102.00	196,680.36	-1,578.36	1.8	2,250.00	1.15
F N M A - 3135G0Q89 1.375 10/07/2021	125,000.000	98.4340	123,042.50	124,557.75	-1,515.25	1.1	1,718.75	1.40
U S Treasury Note - 912828T67 1.250 10/31/2021	100,000.000	97.9490	97,949.00	96,914.40	1,034.60	0.9	1,250.00	1.28
U S Treasury Note - 912828U65 1.750 11/30/2021	125,000.000	99.9650	124,956.25	123,223.08	1,733.17	1.1	2,187.50	1.75



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
F N M A - 3135G0S38 2.000 01/05/2022	150,000.000	100.7160	151,074.00	149,695.75	1,378.25	1.4	3,000.00	1.99
U S Treasury Note - 912828V72 1.875 01/31/2022	125,000.000	100.3710	125,463.75	125,200.61	263.14	1.1	2,343.75	1.87
Federal Home Loan Bks - 313378CR0 2.250 03/11/2022	150,000.000	101.7580	152,637.00	152,646.00	-9.00	1.4	3,375.00	2.21
U S Treasury Note - 912828J76 1.750 03/31/2022	175,000.000	99.7460	174,555.50	174,173.44	382.06	1.6	3,082.50	1.75
F N M A - 3135G0T45 1.875 04/05/2022	250,000.000	100.0310	250,077.50	248,625.00	1,452.50	2.2	4,687.50	1.87
U S Treasury Note - 912828XR6 1.750 05/31/2022	125,000.000	99.6560	124,570.00	124,668.39	-98.39	1.1	2,187.50	1.76
U S Treasury Note - 912828XW5 1.750 06/30/2022	150,000.000	99.6090	149,413.50	149,203.63	209.87	1.3	2,625.00	1.76
Total US Government Issues			\$7,518,647.15	\$7,460,957.62	\$57,689.53	67.6	\$112,550.00	

Corporate Issues

General Electric Co - 369604BC6 5.250 12/06/2017	120,000.000	101.3230	121,587.60	136,032.00	-14,444.40	1.1	6,300.00	5.18
Intel Corp - 458140AL4 1.350 12/15/2017	135,000.000	100.0070	135,009.45	134,711.10	298.35	1.2	1,822.50	1.34



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
John Deere Capital Corp - 24422EST7 Medium Term Note 1.350 01/16/2018	125,000,000	99.9440	124,930.00	124,937.50	-7.50	1.1	1,687.50	1.35
Apple Inc - 037833AJ9 1.000 05/03/2018	135,000,000	99.7180	134,619.30	109,594.10	25,025.20	1.2	1,350.00	1.00
Wells Fargo Company - 94974BFC8 Medium Term Note 2.150 01/15/2019	135,000,000	100.6820	135,920.70	135,160.65	760.05	1.2	2,902.50	2.13
John Deere Owner Trust - 47788NAB4 C M O Ser 2016 B C I A2 1.090 02/15/2019	71,203,160	99.9210	71,146.91	71,198.82	-51.91	0.6	776.11	1.09
Toyota Auto Receivables Owner Trust - 89236WACC2 A B S Ser 2015 A C I A3 1.440 02/15/2019	38,081,950	99.9130	38,048.82	38,076.20	-27.38	0.3	548.38	1.44
Honda Auto Receivables Owner Trust - 43813NACC0 A B S Ser 2015 2 C I A3 1.040 02/12/2019	54,335,110	99.8770	54,268.28	54,326.77	-58.49	0.5	565.09	1.04
Cisco Systems Inc - 17275RAR3 2.125 03/01/2019	135,000,000	100.9350	136,262.25	135,315.90	946.35	1.2	2,868.75	2.10
Eli Lilly Co - 532457BF4 1.950 03/15/2019	150,000,000	100.5970	150,895.50	149,341.50	1,554.00	1.4	2,925.00	1.94
Nissan Auto Receivables Owner - 65478WAB1 C M O Ser 2016 C C I A2A 1.070 05/15/2019	50,072,850	99.8750	50,010.26	50,070.88	-60.62	0.4	535.78	1.07



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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Toyota Auto Receivables Owner - 89231LAB3 C M O Ser 2016 D CI A2A 1.060 05/15/2019	75,652.270	99.8640	75,549.38	75,646.22	-96.84	0.7	801.91	1.06
Honda Auto Receivables Owner - 43814TAB8 A B S Ser 2017 1 CI A2 1.420 07/22/2019	65,000.000	99.9720	64,981.80	64,998.45	-16.65	0.6	923.00	1.42
American Honda Finance - 02665WAH4 Medium Term Note 2.250 08/15/2019	135,000.000	100.9820	136,325.70	136,318.95	6.75	1.2	3,037.50	2.23
Bank Of Ny Mellon - 06406HCW7 Medium Term Note 2.300 09/11/2019	135,000.000	101.0320	136,393.20	135,334.80	1,058.40	1.2	3,105.00	2.28
Chase Issuance Trust - 161571HHO A B S Ser 2016 A7 CI A7 1.060 09/16/2019	140,000.000	99.9630	139,948.20	139,987.93	-39.73	1.3	1,484.00	1.06
John Deere Owner Trust - 47787XAB3 A B S Ser 2017 A CI A2 1.500 10/15/2019	50,000.000	99.9790	49,989.50	49,999.80	-10.30	0.4	750.00	1.50
Hsbc USA Inc - 40428HPN6 2.375 11/13/2019	135,000.000	101.0610	136,432.35	135,329.40	1,102.95	1.2	3,206.25	2.35
Nissan Auto Receivables Owner - 654747AB0 A B S Ser 2017 A CI 2AB 1.470 01/15/2020	45,000.000	99.9860	44,993.70	44,999.77	-6.07	0.4	661.50	1.47
Jpmorgan Chase Co - 46625HKA7 2.250 01/23/2020	135,000.000	100.7240	135,977.40	134,410.05	1,567.35	1.2	3,037.50	2.29



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ACCOUNT NUMBER: 001050986308

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ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Honda Auto Receivables Owner Tr - 43814QAC2 C M O Ser 2016 2 Cl A3 1.390 04/15/2020	60,000.000	99.8320	59,899.20	59,998.84	-99.64	0.5	834.00	1.39
John Deere Owner Trust - 47788MAC4 A B S Ser 2016 A Cl A3 1.360 04/15/2020	85,000.000	99.8010	84,830.85	84,986.62	-155.77	0.8	1,156.00	1.36
John Deere Owner Trust - 47788BAB0 A B S Ser 2017 B Cl A2A 1.590 04/15/2020	30,000.000	100.0060	30,001.80	29,997.39	4.41	0.3	477.00	1.59
Pepsico Inc - 713448CSS 1.850 04/30/2020	110,000.000	100.6350	110,698.50	109,937.30	761.20	1.0	2,035.00	1.84
Qualcomm Inc - 747525AD5 2.250 05/20/2020	140,000.000	101.1540	141,615.60	139,254.40	2,361.20	1.3	3,150.00	2.22
Ace Ina Holdings - 00440EAT4 2.300 11/03/2020	150,000.000	101.1460	151,719.00	150,180.00	1,539.00	1.4	3,450.00	2.27
Exxon Mobil Corporation - 30231GAV4 2.222 03/01/2021	150,000.000	100.9560	151,434.00	151,124.80	309.20	1.4	3,333.00	2.20
Chevron Corp - 16676ABG4 2.100 05/16/2021	145,000.000	100.1750	145,253.75	144,150.30	1,103.45	1.3	3,045.00	2.10
State Street Corp - 857477AV5 1.950 05/19/2021	75,000.000	99.3970	74,547.75	74,961.00	-413.25	0.7	1,462.50	1.96
Microsoft Corp - 59491BBP8 1.550 08/08/2021	140,000.000	98.3730	137,722.20	139,739.55	-2,017.35	1.2	2,170.00	1.58



SMALL CITIES ORGANIZED
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July 1, 2017 to July 31, 2017

ASSET DETAIL (continued)

Security Description	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
John Deere Owner Trust - 47788BAD6 A B S Ser 2017 B Cl A3 1.820 10/15/2021	25,000,000	100.0830	25,020.75	24,998.17	22.58	0.2	455.00	1.82
US Bancorp - 91159HHP8 Medium Term Note 2.625 01/24/2022	135,000,000	101.4380	136,941.30	136,571.40	369.90	1.2	3,543.75	2.59
Total Corporate Issues			\$3,322,975.00	\$3,301,690.56	\$21,284.44	29.9	\$64,399.52	
Total Taxable Bonds			\$10,841,622.15	\$10,762,648.18	\$78,973.97	97.4	\$176,949.52	
Total Assets			\$11,126,532.38	\$11,047,344.41	\$79,187.97	100.0	\$180,278.20	
Estimated Current Yield								1.62

ASSET DETAIL MESSAGES

Time of trade execution and trading party (if not disclosed) will be provided upon request.

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



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

TRANSACTION DETAIL

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July 1, 2017 to July 31, 2017

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
Beginning Balance 07/01/2017			\$627,552.37	-\$627,552.37	\$11,005,189.06
07/03/17	Asset Income	Interest Earned On First Am Govt Ob Fd Cl Y Interest From 6/1/17 To 6/30/17	22.84		
07/05/17	Asset Income	Interest Earned On F N M A 2.000% 1/05/22 0.009778 USD/\$1 Pv On 150,000 Par Value Due 7/5/17	1,466.67		
07/06/17	Cash Disbursement	Cash Disbursement Paid To Chandler Asset Management, Inc. Investment Counsel Fee For Pe Ending 06/30/2017		-1,113.71	
07/07/17	Sale	Matured 220,000 Par Value Of Bank Of Tokyo Mitsubis C P 7/07/17 Trade Date 7/7/17 220,000 Par Value At 100 %		219,120.24	-219,120.24
07/07/17	Asset Income	Interest Earned On Bank Of Tokyo Mitsubis C P 7/07/17 220,000 Par Value At 100 %	879.76		
07/07/17	Purchase	Purchased 225,000 Par Value Of Bank Of Tokyo Mitsubis C P 11/08/17 Trade Date 7/7/17 Purchased Through Murg Union Bk Na/Mmi/Pims/lpa 225,000 Par Value At 99.54188889 %		-223,969.25	223,969.25
07/13/17	Sale	Sold 100,000 Par Value Of F H L M C 0.875% 3/07/18 Trade Date 7/12/17 Sold Through Loop Capital Markets LLC 100,000 Par Value At 99.768 %		99,768.00	-75,093.75
07/13/17	Sell Accrued Interest	Received Accrued Interest On Sale Of F H L M C 0.875% 3/07/18 Income Credit 306.25 USD	306.25		
07/14/17	Asset Income	Interest Earned On F H L B Deb 1.125% 7/14/21 0.005625 USD/\$1 Pv On 100,000 Par Value Due 7/14/17	562.50		



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
07/17/17	Asset Income	Interest Earned On Toyota Auto 1.440% 2/15/19 \$0.00093/Pv On 43,495.25 Pv Due 7/15/17	40.60		
07/17/17	Sale	Paid Down 5,413.3 Par Value Of Toyota Auto 1.440% 2/15/19 Trade Date 7/15/17		5,413.30	-5,412.48
07/17/17	Asset Income	Interest Earned On Honda Auto 1.390% 4/15/20 0.001158 USD/\$1 Pv On 60,000 Par Value Due 7/15/17	69.50		
07/17/17	Asset Income	Interest Earned On Chase Issuance Trust 1.060% 9/16/19 0.000883 USD/\$1 Pv On 140,000 Par Value Due 7/15/17	123.67		
07/17/17	Asset Income	Interest Earned On John Deere Owner 1.500% 10/15/19 \$0.00125/Pv On 50,000.00 Pv Due 7/15/17	62.50		
07/17/17	Asset Income	Interest Earned On John Deere Owner 1.090% 2/15/19 \$0.00091/Pv On 78,839.21 Pv Due 7/15/17	71.61		
07/17/17	Sale	Paid Down 7,636.05 Par Value Of John Deere Owner 1.090% 2/15/19 Trade Date 7/15/17		7,636.05	-7,635.58
07/17/17	Asset Income	Interest Earned On John Deere Owner 0.920% 4/16/18	1.19		
07/17/17	Sale	Paid Down 1,553.7 Par Value Of John Deere Owner 0.920% 4/16/18 Cmo Final Paydown		1,553.70	-1,553.45
07/17/17	Asset Income	Interest Earned On John Deere Owner 1.360% 4/15/20 \$0.00113/Pv On 85,000.00 Pv Due 7/15/17	96.33		
07/17/17	Asset Income	Interest Earned On Nissan Auto 1.470% 1/15/20 \$0.00123/Pv On 45,000.00 Pv Due 7/15/17	55.13		
07/17/17	Asset Income	Interest Earned On Nissan Auto 1.070% 5/15/19 \$0.00089/Pv On 55,864.83 Pv Due 7/15/17	49.81		





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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
07/17/17	Sale	Paid Down 5,791.98 Par Value Of Nissan Auto 1.070% 5/15/19 Trade Date 7/15/17		5,791.98	-5,791.75
07/17/17	Asset Income	Interest Earned On Toyota Auto 1.060% 5/15/19 \$0.00088/Pv On 83,499.40 Pv Due 7/15/17	73.76		
07/17/17	Sale	Paid Down 7,847.13 Par Value Of Toyota Auto 1.060% 5/15/19 Trade Date 7/15/17		7,847.13	-7,846.50
07/17/17	Asset Income	Interest Earned On Wells Fargo Com Mtn 2.150% 1/15/19 0.01075 USD/\$1 Pv On 135,000 Par Value Due 7/15/17	1,451.25		
07/17/17	Asset Income	Interest Earned On John Deere M T N 1.350% 1/16/18 0.00675 USD/\$1 Pv On 125,000 Par Value Due 7/16/17	843.75		
07/18/17	Asset Income	Interest Earned On Honda Auto 0.693% 3/19/18 \$0.00058/Pv On 1,367.17 Pv Due 7/18/17	0.88		
07/18/17	Sale	Paid Down 1,367.17 Par Value Of Honda Auto 0.693% 3/19/18 Trade Date 7/18/17		1,367.17	-1,367.00
07/18/17	Purchase	Purchased 25,000 Par Value Of John Deere Owner 1.820% 10/15/21 Trade Date 7/11/17		-24,998.17	24,998.17
07/18/17	Purchase	Purchased Through Mitsubishi Ujif Securities (USA) 25,000 Par Value At 99.99268 %		-29,997.39	29,997.39
07/18/17	Purchase	Purchased 30,000 Par Value Of John Deere Owner 1.590% 4/15/20 Trade Date 7/11/17		-29,997.39	29,997.39
07/21/17	Asset Income	Interest Earned On Honda Auto 1.040% 2/21/19 \$0.00087/Pv On 61,963.74 Pv Due 7/21/17	53.70		



SMALL CITIES ORGANIZED
 ACCOUNT NUMBER: 001050986308

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 July 1, 2017 to July 31, 2017

TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
07/26/17	Sale	Paid Down 7,628.63 Par Value Of Honda Auto 1.040% 2/21/19 Prin/Int Due		7,628.63	-7,627.46
07/26/17	Asset Income	Interest Earned On Honda Auto 1.420% 7/22/19 \$0.0018/Pv On 65,000.00 Pv Due 7/21/17	76.92		
07/24/17	Free Receipt	Received 0.01 Par Value Of Honda Auto 0.693% 3/19/18 Market Value Of 0.01 USD			0.01
07/24/17	Asset Income	Interest Earned On Jpmorgan Chase Co 2.250% 1/23/20 0.01125 USD/\$1 Pv On 135,000 Par Value Due 7/23/17	1,518.75		
07/24/17	Asset Income	Interest Earned On US Bancorp Mtn 2.625% 1/24/22 0.013125 USD/\$1 Pv On 135,000 Par Value Due 7/24/17	1,771.88		
07/25/17	Fee	Trust Fees Collected Charged For Period 06/01/2017 Thru 06/30/2017		-104.17	
07/26/17	Free Deliver	Distributed 0.01 Par Value Of Honda Auto 0.693% 3/19/18 Valued At 0.01 USD Market Value Of 0.01 USD			-0.01
07/26/17	Purchase	Purchased 150,000 Par Value Of U S Treasury Nt 1.750% 6/30/22 Trade Date 7/25/17		-149,203.63	149,203.63
07/26/17	Purchase	Purchased Through Goldman, Sachs & Co. Purchased On The OTC Bulletin Board 150,000 Par Value At 99.469085 %			
07/26/17	Purchase	Paid Accrued Interest On Purchase Of U S Treasury Nt 1.750% 6/30/22 Income Debit 185.46- USD	-185.46		
07/26/17	Sale	Sold 100,000 Par Value Of U S Treasury Nt 1.375% 4/30/20 Trade Date 7/25/17		99,655.92	-99,152.68
		Sold Through Morgan Stanley & Co. LLC 100,000 Par Value At 99.655915 %			





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TRANSACTION DETAIL (continued)

Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
07/26/17	Sell Accrued Interest	Received Accrued Interest On Sale Of U S Treasury Nt 1.375% 4/30/20 Income Credit 325.07 USD	325.07		
07/31/17	Asset Income	Interest Earned On U S Treasury Nt 1.125% 7/31/21 0.005625 USD/\$1 Pv On 175,000 Par Value Due 7/31/17	984.38		
07/31/17	Asset Income	Interest Earned On U S Treasury Nt 1.250% 1/31/20 0.00625 USD/\$1 Pv On 150,000 Par Value Due 7/31/17	937.50		
07/31/17	Asset Income	Interest Earned On U S Treasury Nt 1.375% 1/31/21 0.006875 USD/\$1 Pv On 150,000 Par Value Due 7/31/17	1,031.25		
07/31/17	Asset Income	Interest Earned On U S Treasury Nt 1.500% 1/31/19 0.0075 USD/\$1 Pv On 225,000 Par Value Due 7/31/17	1,687.50		
07/31/17	Asset Income	Interest Earned On U S Treasury Nt 1.625% 7/31/19 0.008125 USD/\$1 Pv On 200,000 Par Value Due 7/31/17	1,625.00		
07/31/17	Asset Income	Interest Earned On U S Treasury Nt 1.625% 7/31/20 0.008125 USD/\$1 Pv On 125,000 Par Value Due 7/31/17	1,015.63		
07/31/17	Asset Income	Interest Earned On U S Treasury Nt 1.875% 1/31/22 0.009375 USD/\$1 Pv On 125,000 Par Value Due 7/31/17	1,171.88		
	Purchase	Combined Purchases For The Period 7/1/17 - 7/31/17 Of First Am Govt Ob Fd Cl Y		-372,624.89	372,624.89
	Sale	Combined Sales For The Period 7/1/17 - 7/31/17 Of First Am Govt Ob Fd Cl Y		328,037.09	-328,037.09
Ending Balance 07/31/2017			\$645,744.37	-\$645,744.37	\$11,047,344.41



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

SALE/MATURITY SUMMARY

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Cash and Equivalents				
Bank Of Tokyo Mitsubis C P				
07/07/2017				
06538BUT6				
07/07/17	Matured 220,000 Par Value Trade Date 7/7/17 220,000 Par Value At 100 %	-219,120.24	219,120.24	
Total Cash and Equivalents		-\$219,120.24	\$219,120.24	\$0.00

Taxable Bonds				
F H L M C				
0.875 03/07/2018				
3137EADP1				
07/13/17	Sold 100,000 Par Value Trade Date 7/12/17 Sold Through Loop Capital Markets LLC 100,000 Par Value At 99.768 %	-75,093.75	99,768.00	24,674.25
Honda Auto Receivables Owner Trust				
A B S Ser 2014 2 CI A3				
0.770 03/19/2018				
HA00618				
07/18/17	Paid Down 1,367.17 Par Value Trade Date 7/18/17	-1,367.00	1,367.17	0.17



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Honda Auto Receivables Owner Trust				
07/21/17	A B S Ser 2015 2 CI A3 1.040 02/21/2019 HA11019	-7,627.46	7,628.63	1.17
John Deere Owner Trust				
07/17/17	C M O Ser 2014 A CI A3 0.920 04/16/2018 47787VAC5	-1,553.45	1,553.70	0.25
John Deere Owner Trust				
07/17/17	C M O Ser 2016 B CI A2 1.090 02/15/2019 47788NAB4	-7,635.58	7,636.05	0.47
Nissan Auto Receivables Owner				
07/17/17	C M O Ser 2016 C CI A2A 1.070 05/15/2019 65478WAB1	-5,791.75	5,791.98	0.23



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SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
Toyota Auto Receivables Owner				
C M O Ser 2016 D CI A2A				
1.060 05/15/2019				
89231LAB3				
07/17/17	Paid Down 7,847.13 Par Value Trade Date 7/15/17	-7,846.50	7,847.13	0.63
Toyota Auto Receivables Owner Trust				
A B S Ser 2015 A CI A3				
1.440 02/15/2019				
89236WAC2				
07/17/17	Paid Down 5,413.3 Par Value Trade Date 7/15/17	-5,412.48	5,413.30	0.82
U S Treasury Note				
1.375 04/30/2020				
912828K58				
07/26/17	Sold 100,000 Par Value Trade Date 7/25/17 Sold Through Morgan Stanley & Co. LLC 100,000 Par Value At 99.655915 %	-99,152.68	99,655.92	503.24
Total Taxable Bonds		-\$211,480.65	\$236,661.88	\$25,181.23
Total Sales & Maturities		-\$430,600.89	\$455,782.12	\$25,181.23

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$3.70
Estimated Year-To-Date Long-Term Gain (Loss): \$139,131.23



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

SALEMATURITY SUMMARY MESSAGES (continued)

Estimates should not be used for tax purposes

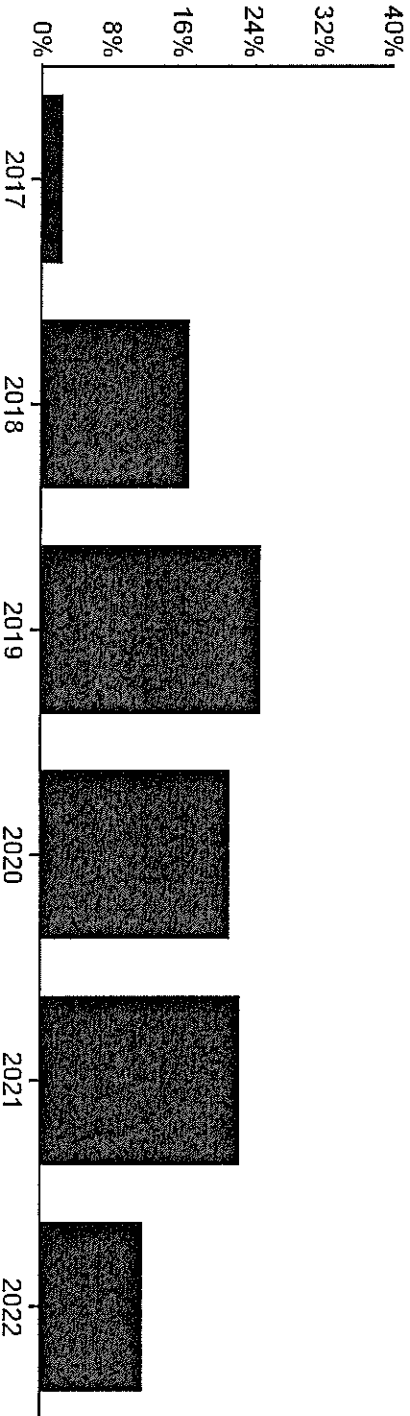
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SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308



BOND SUMMARY



MATURITY	Par Value	Market Value	Percentage of Category
2017	255,000.00	256,597.05	2.37
2018	1,825,000.00	1,826,948.20	16.86
2019	2,694,345.34	2,706,515.10	24.97
2020	2,330,000.00	2,332,352.05	21.51
2021	2,485,000.00	2,454,477.20	22.63
2022	1,260,000.00	1,264,732.55	11.66
Total of Category	\$10,849,345.34	\$10,841,622.15	100.00

MOODY'S RATING

Aaa	8,225,010.23	8,203,034.32	75.66
Aa1	135,000.00	134,619.30	1.24
Aa2	145,000.00	145,253.75	1.34
A1	1,120,000.00	1,129,381.35	10.42
A2	545,000.00	548,178.55	5.06
A3	285,000.00	287,696.40	2.65



SMALL CITIES ORGANIZED
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BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	394,335.11	393,458.48	3.63
Total of Category	\$10,849,345.34	\$10,841,622.15	100.00

S&P RATING	Par Value	Market Value	Percentage of Category
AAA	448,069.33	445,536.88	4.11
AAA+	4,425,000.00	4,416,806.45	40.74
AA-	550,000.00	553,999.10	5.11
AA+	515,000.00	518,974.95	4.79
A	895,000.00	901,558.60	8.32
A-	135,000.00	135,977.40	1.25
N/A	3,881,276.01	3,868,768.77	35.68
Total of Category	\$10,849,345.34	\$10,841,622.15	100.00



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 07/14/2017, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 06/30/2017.

Earnings Ratio		.00002531309414880
Interest Rate		0.92%
Dollar Day Total	\$	36,981,023.56
Quarter End Principal Balance	\$	406,495.76
Quarterly Interest Earned	\$	936.10



August 9, 2017

TREASURER'S REPORT

Attached is the investment report for the period ended 6-30-2017, in accordance with Government Code 53646(b) which requires the authority Treasurer to submit quarterly to the Chief Executive Officer and the legislative body (Board of Directors), a quarterly Investment Report within thirty (30) days following the end of the quarter covered by the report. The report shall contain the following elements; the type of investment, issuer, maturity, par and dollar amounts invested; for the funds managed by contracted parties including lending programs; the market value and source of valuation. The Treasurer must also include a description of the compliance with the stated investment policy. The description of the holdings and market value are not required if all of the Authority's funds are invested in LAIF or equivalent. The Treasurer must also include a statement regarding its ability to meet the next six (6) months cash expenditure requirements.

The Authority's funds are invested in LAIF and with Chandler Asset Management. The statements for those accounts are included as part of this Investment Report.

It is the belief of the Treasurer that the funds held in liquid investments are more than sufficient to meet the Authority's cash flow needs for the following six months, and that the investment in LAIF and other securities is in keeping with the investment policy of the Authority, as duly authorized by the Board of Directors.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "L. Romaine".

Linda Romaine, Treasurer

Monthly Account Statement

Small Cities Organized Risk Effort

June 1, 2017 through June 30, 2017

Chandler Team

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

Custodian

US Bank
Christopher Isles
(503)-464-3685

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.



PORTFOLIO CHARACTERISTICS

Average Duration	2.44
Average Coupon	1.61 %
Average Purchase YTM	1.62 %
Average Market YTM	1.63 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.65 yrs
Average Life	2.53 yrs

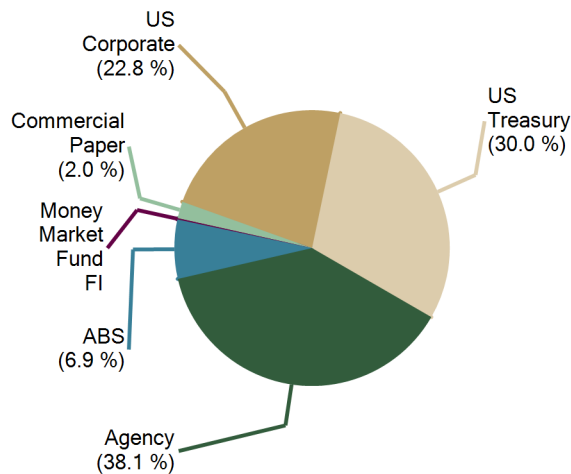
ACCOUNT SUMMARY

	Beg. Values as of 5/31/17	End Values as of 6/30/17
Market Value	11,104,548	11,090,349
Accrued Interest	37,027	42,242
Total Market Value	11,141,575	11,132,591
Income Earned	14,800	14,841
Cont/WD		-1,217
Par	11,111,231	11,117,722
Book Value	11,090,028	11,098,936
Cost Value	11,093,936	11,102,629

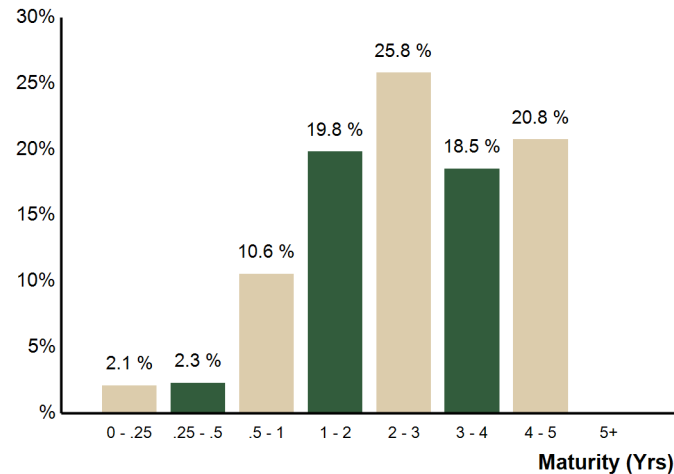
TOP ISSUERS

Issuer	% Portfolio
Government of United States	28.9 %
Federal National Mortgage Assoc	20.4 %
Federal Home Loan Bank	11.4 %
Federal Home Loan Mortgage Corp	6.2 %
Bank of Tokyo-Mit UFJ	2.0 %
John Deere ABS	1.9 %
Honda ABS	1.7 %
Exxon Mobil Corp	1.4 %
Total	74.0 %

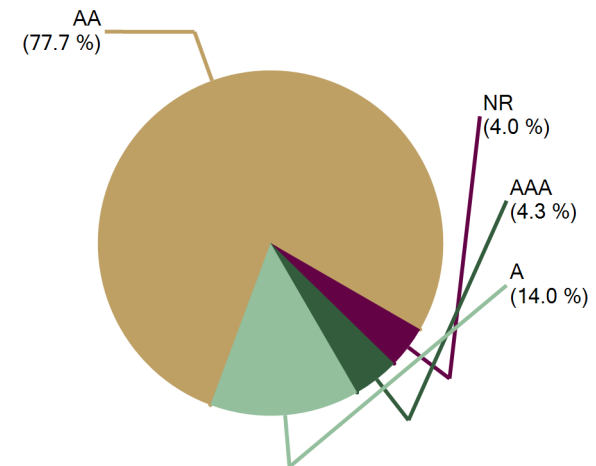
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2017	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.07 %	0.48 %	0.91 %	0.02 %	1.26 %	1.05 %	2.89 %	3.11 %	41.10 %
BAML 1-5 Yr US Treasury/Agency Index	-0.15 %	0.38 %	0.75 %	-0.49 %	1.08 %	0.88 %	2.63 %	2.86 %	37.30 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.13 %	0.43 %	0.86 %	-0.30 %	1.20 %	1.05 %	2.70 %	2.93 %	38.36 %



**Small Cities Organized Risk Effort
Joint Powers Authority
June 30, 2017**

COMPLIANCE WITH INVESTMENT POLICY

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



Reconciliation Summary

As of 6/30/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$11,090,027.98
Acquisition	
+ Security Purchases	\$277,314.39
+ Money Market Fund Purchases	\$50,241.87
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$327,556.26
Dispositions	
- Security Sales	\$200,539.37
- Money Market Fund Sales	\$76,781.44
- MMF Withdrawals	\$1,217.01
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$40,751.57
Total Dispositions	\$319,289.39
Amortization/Accretion	
+/- Net Accretion	\$141.43
	\$141.43
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$499.70
	\$499.70
Ending Book Value	\$11,098,935.98

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$43,895.76
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$200,539.37
Accrued Interest Received	\$1,095.04
Interest Received	\$9,465.84
Dividend Received	\$24.46
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$40,751.57
Total Acquisitions	\$251,876.28
Disposition	
Withdrawals	\$1,217.01
Security Purchase	\$277,314.39
Accrued Interest Paid	\$1,101.46
Total Dispositions	\$279,632.86
Ending Book Value	\$16,139.18

Monthly Account Statement

Small Cities Organized Risk Effort

July 1, 2017 through July 31, 2017

Chandler Team

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

Custodian

US Bank
Christopher Isles
(503)-464-3685

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.



PORTFOLIO CHARACTERISTICS

Average Duration	2.41
Average Coupon	1.62 %
Average Purchase YTM	1.63 %
Average Market YTM	1.57 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.61 yrs
Average Life	2.49 yrs

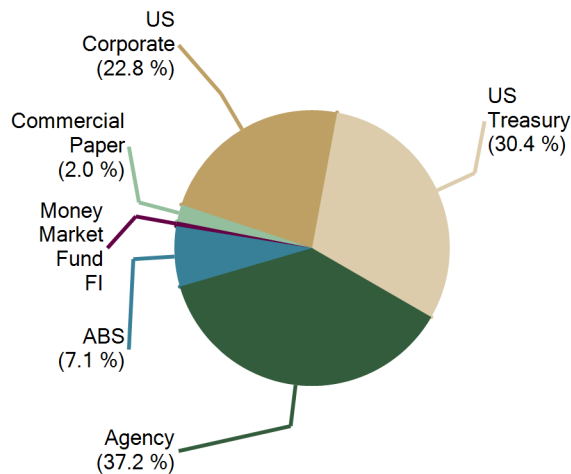
ACCOUNT SUMMARY

	Beg. Values as of 6/30/17	End Values as of 7/31/17
Market Value	11,090,349	11,126,314
Accrued Interest	42,242	39,055
Total Market Value	11,132,591	11,165,369
Income Earned	14,841	15,118
Cont/WD		-1,218
Par	11,117,722	11,135,072
Book Value	11,098,936	11,116,013
Cost Value	11,102,629	11,120,568

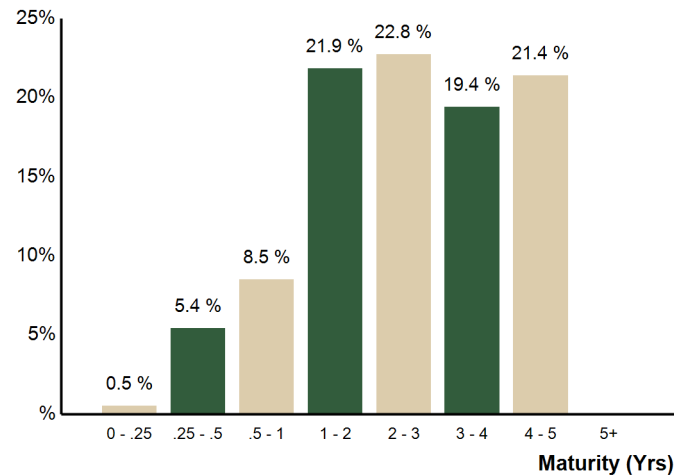
TOP ISSUERS

Issuer	% Portfolio
Government of United States	29.3 %
Federal National Mortgage Assoc	20.4 %
Federal Home Loan Bank	11.4 %
Federal Home Loan Mortgage Corp	5.3 %
John Deere ABS	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
Honda ABS	1.6 %
Exxon Mobil Corp	1.4 %
Total	73.8 %

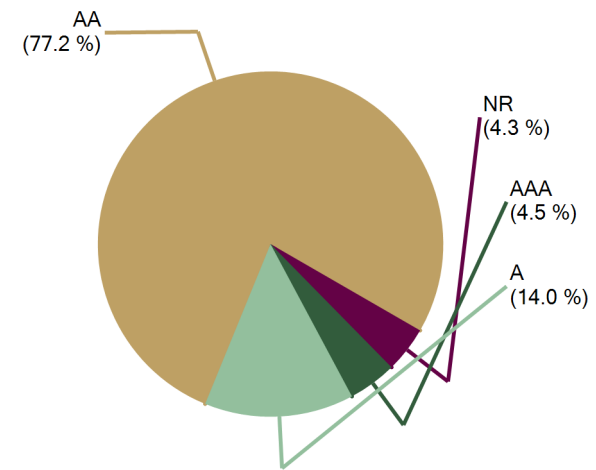
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2017	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	0.31 %	0.48 %	1.22 %	0.27 %	1.42 %	1.03 %	2.82 %	3.11 %	41.53 %
BAML 1-5 Yr US Treasury/Agency Index	0.28 %	0.35 %	1.04 %	-0.17 %	1.25 %	0.86 %	2.56 %	2.86 %	37.69 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.31 %	0.42 %	1.17 %	0.00 %	1.37 %	1.02 %	2.64 %	2.93 %	38.78 %



**Small Cities Organized Risk Effort
Joint Powers Authority
July 31, 2017**

COMPLIANCE WITH INVESTMENT POLICY

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



Reconciliation Summary

As of 7/31/2017

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$11,098,935.98
Acquisition	
+ Security Purchases	\$428,168.44
+ Money Market Fund Purchases	\$374,178.59
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$802,347.03
Dispositions	
- Security Sales	\$199,423.92
- Money Market Fund Sales	\$328,372.91
- MMF Withdrawals	\$1,217.88
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$219,120.24
- Calls	\$0.00
- Principal Paydowns	\$37,237.96
Total Dispositions	\$785,372.91
Amortization/Accretion	
+/- Net Accretion	\$113.89
	\$113.89
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	(\$10.59)
	(\$10.59)
Ending Book Value	\$11,116,013.40

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$16,139.18
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$199,423.92
Accrued Interest Received	\$631.32
Interest Received	\$16,843.54
Dividend Received	\$22.84
Principal on Maturities	\$219,120.24
Interest on Maturities	\$879.76
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$37,237.96
Total Acquisitions	\$474,159.58
Disposition	
Withdrawals	\$1,217.88
Security Purchase	\$428,168.44
Accrued Interest Paid	\$185.46
Total Dispositions	\$429,571.78
Ending Book Value	\$60,726.98

**Small Cities Organized Risk Effort
Check Detail
June 1 through August 17, 2017**

Type	Num	Date	Name	Memo	Item	Account	Paid Amount
Bill Pmt -Check	2891	06/14/2017	Champion Awards	Board Meeting Exp 6/16/17		100-01 - Scott Valley Bank	
Bill	42144	05/22/2017		Board Meeting Exp 6/16/17		605 - BOD Activities	-118.59
TOTAL							-118.59
Bill Pmt -Check	2892	06/14/2017	City of Ione	Allocated Dividends		100-01 - Scott Valley Bank	
Bill	2016-17a	03/13/2017		Allocated Dividends Org Dividend 15,646.00 split to Pay Inv 1 950 - Dividends			-8,348.80
TOTAL							-8,348.80
Bill Pmt -Check	2893	06/14/2017	City of Mt. Shasta	Grant Fund 16-17 Misc Safety Purchases		100-01 - Scott Valley Bank	
Bill	51617 Grant Fund	05/16/2017		Grant Fund 16-17 Misc Safety Purchases		Grant Fund Program	-11,086.63
TOTAL							-11,086.63
Bill Pmt -Check	2894	06/14/2017	DKF Soutlions Group, LLC	FY 2016-17 Consulting Services June 17		100-01 - Scott Valley Bank	
Bill	13046	06/01/2017		FY 2016-17 Consulting Services June 17		675 - Loss Control Services - DKF	-8,333.33
TOTAL							-8,333.33
Bill Pmt -Check	2895	06/14/2017	Gaia Hotel	Board Meeting Lunch 6/16/17		100-01 - Scott Valley Bank	
Bill	367501	06/05/2017		Board Meeting Lunch 6/16/17		605 - BOD Activities	-1,308.52
TOTAL							-1,308.52
Bill Pmt -Check	2896	06/14/2017	Gilbert Associates, Inc.	29330 ENG		100-01 - Scott Valley Bank	
Bill	318258	05/31/2017		2nd QTR 2017		505 - Accounting Services- Gilbert	-13,200.00
TOTAL							-13,200.00
Bill Pmt -Check	2897	06/14/2017	PARMA	Parma 7/1/17 - 6/30/18		100-01 - Scott Valley Bank	
Bill	085340	05/25/2017		Parma 7/1/17 - 6/30/18		615 - Dues & Subs - CAJPA & PARMA	-150.00
TOTAL							-150.00
Bill Pmt -Check	2898	06/28/2017	City of Cresent City	Prior Year Dividends		100-01 - Scott Valley Bank	
Bill	Dividends	06/28/2017		To clear out Pior Year Dividends Payable		Dividends Payable	-48,360.19
TOTAL							-48,360.19
Bill Pmt -Check	2899	06/28/2017	City of Live Oak	Grant Fund 16/17		100-01 - Scott Valley Bank	
Bill	Grant fund 16/17	06/19/2017		Grant Fund 16/17		Grant Fund Program	-5,689.06
TOTAL							-5,689.06
Bill Pmt -Check	2900	06/28/2017	City of Williams	Prior Year Dividends Payable		100-01 - Scott Valley Bank	
Bill	Dividends	06/28/2017		To clear out prior year dividends Payable to reclassify from liab banking layer to Dividends		Dividends Payable 950 - Dividends	-21,750.00 -3,029.00
TOTAL							-24,779.00
Bill Pmt -Check	2901	06/28/2017	CSAC Excess Insurance	Pollution GL 17/18 Installment coverage 7/1/17 - 6/30/18		100-01 - Scott Valley Bank	
Bill	18400931	06/28/2017		Pollution GL 17/18 Installment coverage 7/1/17 - 6/30/18		172 - Prepaid Insurance	-6,614.00
TOTAL							-6,614.00
Bill Pmt -Check	2902	06/28/2017	Lexipol LLC	Law enforcement Policy 7/1/17 - 6/30/18		100-01 - Scott Valley Bank	
Bill	20944	06/28/2017		Law enforcement Policy 7/1/17 - 6/30/18		174 - Prepaid Expenses	-25,685.00
TOTAL							-25,685.00
Bill Pmt -Check	2903	06/28/2017	Roger Frith	Travel to BOD Meeting 6/16/17		100-01 - Scott Valley Bank	
Bill	BOD 6/16/17	06/19/2017		Travel to BOD Meeting 6/16/17		605 - BOD Activities	-93.41

**Small Cities Organized Risk Effort
Check Detail
June 1 through August 17, 2017**

Type	Num	Date	Name	Memo	Item	Account	Paid Amount
TOTAL							-93.41
Bill Pmt -Check	2904	07/12/2017	Alliant			100-01 - Scott Valley Bank	
Bill	650279	07/01/2017		Id Fraud Policy 7/1/17 - 7/1/18		174 - Prepaid Expenses	-3,051.62
Bill	650870	07/01/2017		Annual Administration fee 17/18		171 - Prepaid Administration	-244,845.00
Bill	650772	07/01/2017		Treasurer Bond 17/18		174 - Prepaid Expenses	-575.00
Bill	1040706	07/01/2017		Property Insurance policy 17/18		172 - Prepaid Insurance	-386,785.71
TOTAL							-635,257.33
Bill Pmt -Check	2905	07/12/2017	Employment Risk Management Authority	ERMA/EPLI Premium 17/18		100-01 - Scott Valley Bank	
Bill	ERMA-00329	07/01/2017		ERMA/EPLI Premium 17/18		172 - Prepaid Insurance	-76,107.00
TOTAL							-76,107.00
Bill Pmt -Check	2906	07/12/2017	LAWCX	Prepaid WC excess Policy 17/18		100-01 - Scott Valley Bank	
Bill	LAWCX 2018-0028	07/03/2017		Prepaid WC excess Policy 17/18		172 - Prepaid Insurance	-275,459.00
TOTAL							-275,459.00
Bill Pmt -Check	2907	07/12/2017	Town of Loomis	Grant fund 17/18 approved w/the 16-17 project		100-01 - Scott Valley Bank	
Bill	Grant fund 17/18	07/06/2017	Loomis	Grant fund 17/18 approved w/the 16-17 project		Grant Fund Program	-1,467.80
TOTAL							-1,467.80
Bill Pmt -Check	2908	07/12/2017	Gaia Hotel	Deposit for 2017 Retreat & BOD Meeting		100-01 - Scott Valley Bank	
Bill	2017 Retreat	07/12/2017		Deposit for 2017 Retreat & BOD Meeting		605 - BOD Activities	-500.00
TOTAL							-500.00
Check	2909	06/16/2017	lone	VOID: Refund for check 51402		100-01 - Scott Valley Bank	
TOTAL							0.00
Bill Pmt -Check	2910	07/27/2017	CAJPA	VOID: General Liab Premium 17/18		100-01 - Scott Valley Bank	
TOTAL							0.00
Bill Pmt -Check	2911	07/27/2017	DKF Soutlions Group, LLC	Risk Control Consulting Fee		100-01 - Scott Valley Bank	
Bill	13168	07/01/2017		Risk Control Consulting Fee		675 - Loss Control Services - DKF	-8,750.00
TOTAL							-8,750.00
Bill Pmt -Check	2912	07/27/2017	York Insurance Services Group, Inc-CA			100-01 - Scott Valley Bank	
Bill	500016194	07/01/2017		Annual Liab Admin Fee (Down) 17/18		171 - Prepaid Administration	-15,300.00
Bill	500016192	07/01/2017		Annual Admin Fee WC 17/18		171 - Prepaid Administration	-10,200.00
Bill	500016191	07/01/2017		WC Monthly Admin 17/18 Invoice 500016191		721 - Claims Admin - WC	-8,375.80
Bill	500016193	07/01/2017		Liab Monthly Admin Fee 17/18 Invoice 500016193		722 - Claims Admin - GL	-8,287.50
TOTAL							-42,163.30
Check	2913	07/27/2017	lone			100-01 - Scott Valley Bank	
			lone			120 - ACCOUNTS RECEIVABLE	-7,297.00
TOTAL							-7,297.00
Bill Pmt -Check	2914	07/27/2017	CAJPA	CAJPA Membership Renewal 17/18		100-01 - Scott Valley Bank	
Bill	CAJPA 18/19	07/01/2017		CAJPA Membership Renewal 17/18		615 - Dues & Subs - CAJPA & PARMA	-450.00
TOTAL							-450.00
Bill Pmt -Check	2915	07/27/2017	CJPRMA	General Liab Premium 17/18		100-01 - Scott Valley Bank	
Bill	liab Score 17/18	07/21/2017		General Liab Premium 17/18		172 - Prepaid Insurance	-152,013.00
TOTAL							-152,013.00

**Small Cities Organized Risk Effort
Check Detail
June 1 through August 17, 2017**

Type	Num	Date	Name	Memo	Item	Account	Paid Amount
Bill Pmt -Check	2916	08/03/2017	Brooke Woodcox	BOD Meeting reimbursement 6-16-17		100-01 - Scott Valley Bank	
Bill	BOD61617	08/02/2017		BOD Meeting reimbursement 6-16-17		605 - BOD Activities	-154.08
TOTAL							-154.08
Bill Pmt -Check	2917	08/03/2017	City of Rio Dell	BOD Meeting Lodging for 6/16/17 (Brooke Woodcox)		100-01 - Scott Valley Bank	
Bill	bod61617 lodge	08/02/2017		BOD Meeting Lodging for 6/16/17 (Brooke Woodcox)		605 - BOD Activities	-125.40
TOTAL							-125.40
Bill Pmt -Check	2918	08/03/2017	DKF Soutlions Group, LLC	Consulting Srvs Monthly 17/18		100-01 - Scott Valley Bank	
Bill	13238	08/01/2017		Consulting Srvs Monthly 17/18		675 - Loss Control Services - DKF	-8,750.00
TOTAL							-8,750.00
Check	5328 only	06/15/2017	York Insurance Services Group, Inc-CA	6/1/17- 6/15/17 Check 5328 only		106-01 - Trust - Liab _SVB	
				6/1/17 - 6/15/17 Check 5328 only		Liability Claim Payments	-1,998.00
TOTAL							-1,998.00
Check	5329-5331	06/30/2017	York Insurance Services Group, Inc-CA	6/16/17 - 6/30/17 Checks 5329-5331		106-01 - Trust - Liab _SVB	
				6/16/17 - 6/30/17 Checks 5329-5331		Liability Claim Payments	-652.25
TOTAL							-652.25
Check	5332-5335	07/15/2017	York Insurance Services Group, Inc-CA	7/1/15 - 7/15/17 Liab Checks 5332-5335		106-01 - Trust - Liab _SVB	
				7/1/15 - 7/15/17 Liab Checks 5332-5335		Liability Claim Payments	-6,304.15
TOTAL							-6,304.15
Check	5336-5339	07/31/2017	York Insurance Services Group, Inc-CA	7/16/17 - 7/31/17 Liab Checks 5336-5339		106-01 - Trust - Liab _SVB	
				7/16/17 - 7/31/17 Liab Checks 5336-5339		Liability Claim Payments	-7,521.22
TOTAL							-7,521.22
Check	39086-39159	06/15/2017	York Insurance Services Group, Inc-CA	Funding 6/1/17-6/15/17 Check's 39086-39159		106-02 - Trust - WC - SVB	
				Funding 6/1/17-6/15/17 Check's 39086-39159		Workers' Compensation Claims	-31,424.10
TOTAL							-31,424.10
Check	39160-39203	06/30/2017	York Insurance Services Group, Inc-CA	Funding 6/16/17-6/30/17 Checks 39160-39203		106-02 - Trust - WC - SVB	
				Funding 6/16/17-6/30/17 Checks 39160-39203		Workers' Compensation Claims	-189,465.58
TOTAL							-189,465.58
Check	39204-39264	07/15/2017	York Insurance Services Group, Inc-CA	7/1/17 - 7/15/17 Checks 39204-39264		106-02 - Trust - WC - SVB	
				7/1/17 - 7/15/17 Checks 39204-39264		Workers' Compensation Claims	-30,364.02
TOTAL							-30,364.02
Check	39265-39325	07/31/2017	York Insurance Services Group, Inc-CA	7/16/17 - 7/31/17 Checks 39265 - 39325		106-02 - Trust - WC - SVB	
				7/16/17 - 7/31/17 Checks 39265 - 39325		Workers' Compensation Claims	-52,759.26
TOTAL							-52,759.26

4/1/2017 - 6/30/2017

Employee Assistance Program Utilization Report

Utilization Summary and Analysis



SCORE

April 1, 2017 - June 30, 2017

Projected Annual Rate:

1.7%

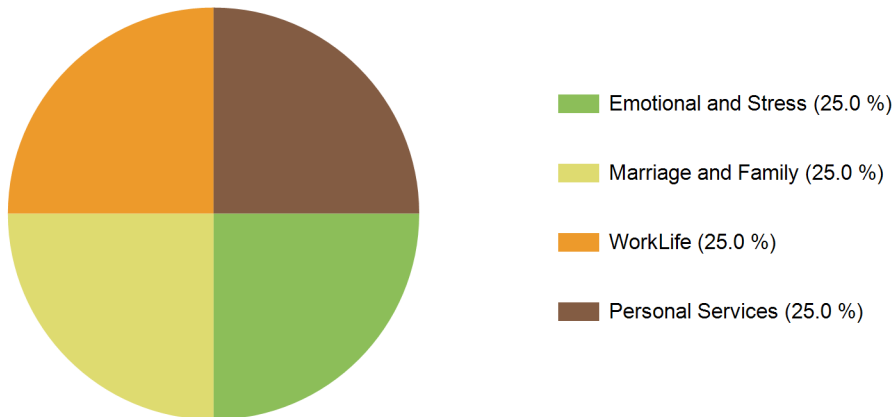
Previous Utilization Rate: 0%

Overall Utilization

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

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

4 new contacts were self-initiated.



4/1/2017 - 6/30/2017

Employee Assistance Program Utilization Report

Work/Life Utilization

In this time period there was 1 case that was opened. 100.0 % of the cases were Legal.

ACI Specialty Benefits is proud to provide support for employees and all family members - cats, dogs, birds, fish, reptiles and hamsters included! Increasingly, pet parents are looking for benefits to keep the furriest members of their families happy and healthy. ACI provides resource and service referrals for a variety of pet needs, including pet sitting, dog walking, veterinary care, grooming, training and more. Contact ACI today for more information about pet-friendly perks.

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. This quarter, ACI was pleased to continue the Quarterly Management Training Series with "The Secret to Engagement: Stress Management." Next quarter, look for the upcoming "Plan for the Future with Leadership Development" training. Visit ACI's YouTube channel for 24/7 access to more 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 training@acispecialtybenefits.com to learn more about training services and options available.

Newsletters

ACI provided the following HealthY-mails this quarter: Financially Fit in 5 Simple Steps; 5 Strategies to Prevent Burnout; Men's Health Month.

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

4/1/2017 - 6/30/2017

Employee Assistance Program Utilization Report

Utilization Hours

Employee Assessment	4.00
Consultation: Work/Life & Concierge	5.00
Consultation: Supervisor, Management and Outside Consultants	3.00
Total Program Hours this Period:	12.00

Utilization Comments

From artificial intelligence to voice activation, constant service innovation keeps ACI Specialty Benefits at the forefront of change. Recently, ACI's Global Chief Information Officer Ryan Fay was featured in Employee Benefit News' Top 21 Innovators in Benefits Technology. As an EAP industry leader, ACI connects robust support services with user-friendly technology to ensure employees and all family members can easily access the personal and professional help needed. ACI provides 24/7 global, mobile and social access to resources through myACIonline, the myACI app, text messaging, HIPAA-compliant video chat and other online resources.

From 4/1/2017 to 6/30/2017, SCORE achieved an annualized utilization rate of 1.7%. 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 0.0%.

4/1/2017 - 6/30/2017

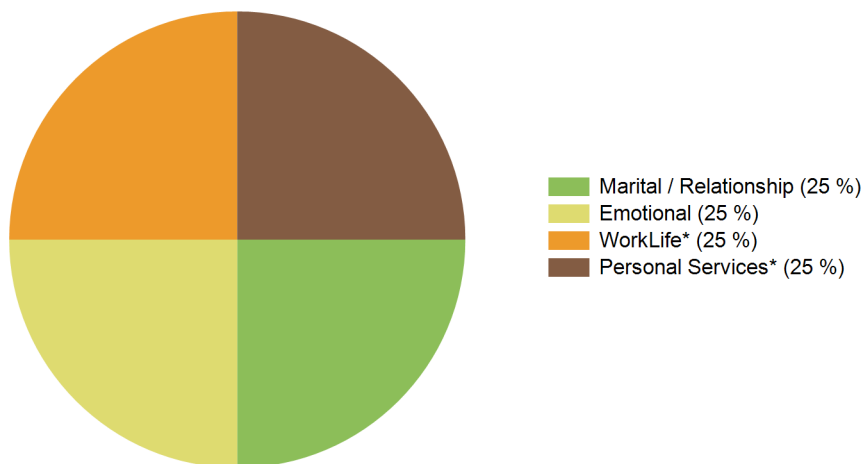
Employee Assistance Program Utilization Report

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Emotional	1	0	1
Marital / Relationship	1	0	1
Personal Services*	1	0	1
WorkLife*	1	0	1

According to the 2010 Census, the majority of Americans chose to reside with a partner. It is estimated that work loss associated with marital problems translates into a loss of approximately \$6.8 billion a year. ACI's Employee Assistance Program helps couples assess their problems in an environment that fosters open and honest communication, ultimately allowing the couple to move forward in a positive direction and reinstating a sense of control and focus.

New Issues this Quarter



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

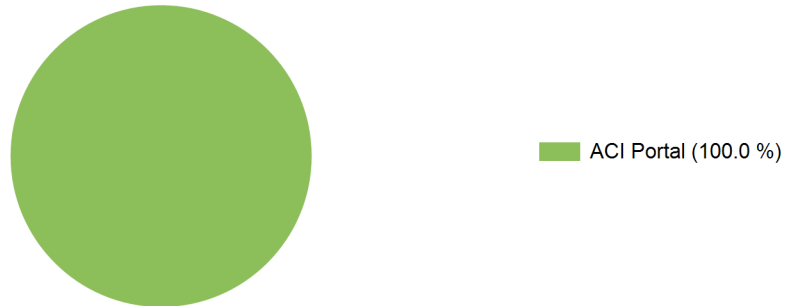
4/1/2017 - 6/30/2017

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

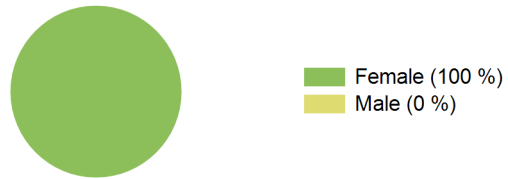
Referral Made	New	Previous Quarter	Year To Date
Legal	1	0	1

New Issues this Quarter

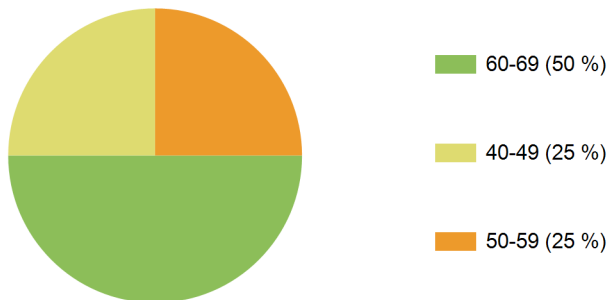


Demographic Data

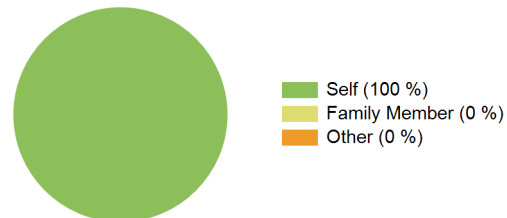
Gender	New	Previous Quarter	Year To Date
Female	4	0	4
Male	0	0	0



Age Range	New	Previous Quarter	Year To Date
0-9	0	0	0
10-19	0	0	0
20-29	0	0	0
30-39	0	0	0
40-49	1	0	1
50-59	1	0	1
60-69	2	0	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	0	4
Family Member	0	0	0
Other	0	0	0

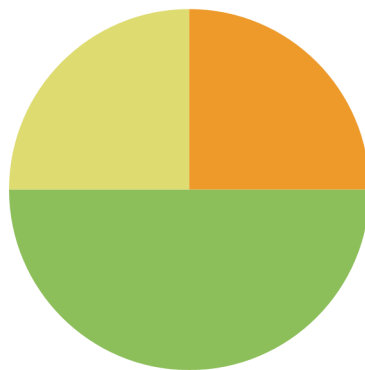


4/1/2017 - 6/30/2017

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	2	0	2
6 - 10 Years	0	0	0
11 - 15 Years	1	0	1
16 - 20 Years	1	0	1
20+ Years	0	0	0

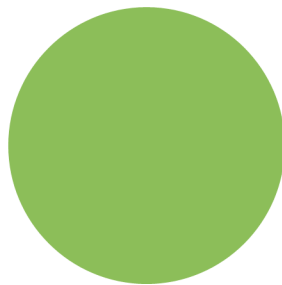


■ 1 - 5 Years (50 %)

■ 11 - 15 Years (25 %)

■ 16 - 20 Years (25 %)

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



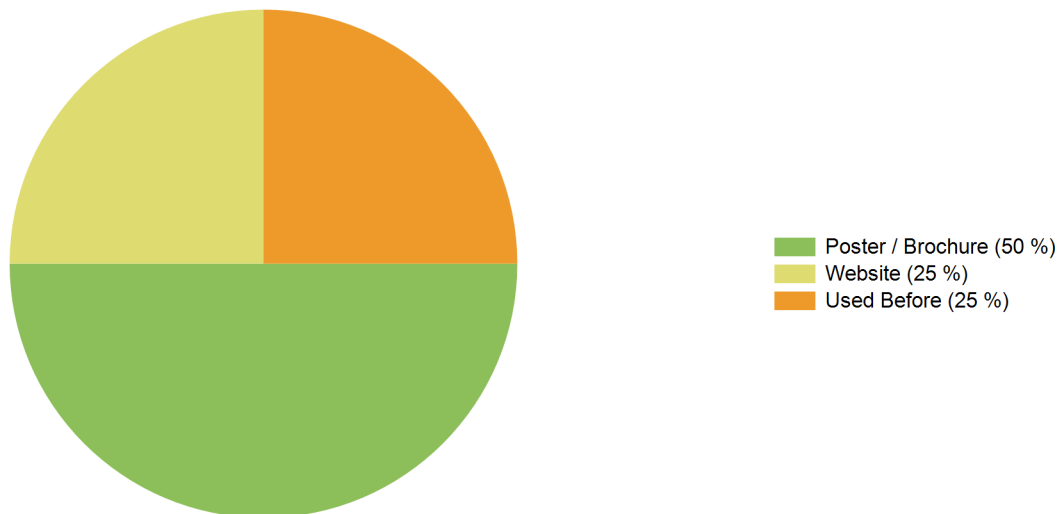
■ Professional (100 %)

4/1/2017 - 6/30/2017

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	2	0	2
Health Fair	0	0	0
Intranet	0	0	0
Email	0	0	0
Website	1	0	1
Used Before	1	0	1
Onsite Event	0	0	0



TARGET SOLUTIONS USAGE REPORT

Completion Date

Range

From 03/01/2017 To 05/31/2017

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	6	0	0	0	0
City of Colfax	11	8	3	2	0	0
City of Dunsmuir	28	21	47	8	0	0
City of Etna	35	21	22	4	0	0
City of Isleton	2	1	0	0	0	0
City of Live Oak	14	2	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	36	24	1	1	0	0
City of Mount Shasta	89	60	16	4	0	0
City of Portola	30	9	0	0	0	0
City of Rio Dell	3	3	0	0	0	0
City of Shasta Lake	29	13	3	2	0	0
City of Susanville	6	5	0	0	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	2	1	0	0	0	0
City of Yreka	43	30	0	0	0	0
Fort Jones Volunteer Fire Department	36	31	46	9	0	0
SCORE - Small Cities Organized Risk Effort	7	7	0	0	0	0
Town of Fort Jones	6	4	7	2	0	0
Town of Loomis	21	9	0	0	0	0
Weed City Fire	34	13	0	0	0	0

TARGET SOLUTIONS USAGE REPORT

Completion Date

Range

From 06/01/2017 To 07/31/2017

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	6	0	0	0	0
City of Colfax	11	8	0	0	0	0
City of Dunsmuir	39	29	10	4	0	0
City of Etna	35	21	10	3	2	1
City of Isleton	2	1	0	0	0	0
City of Live Oak	14	2	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	36	24	0	0	0	0
City of Mount Shasta	90	63	10	3	0	0
City of Portola	30	9	0	0	0	0
City of Rio Dell	3	3	0	0	0	0
City of Shasta Lake	30	15	10	5	0	0
City of Susanville	6	5	0	0	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	2	1	0	0	0	0
City of Yreka	43	30	0	0	0	0
Fort Jones Volunteer Fire Department	38	34	35	8	0	0
SCORE - Small Cities Organized Risk Effort	7	7	0	0	0	0
Town of Fort Jones	6	4	0	0	0	0
Town of Loomis	21	9	0	0	0	0
Weed City Fire	34	13	0	0	0	0



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 25, 2017**

Agenda Item F.3.

**PROGRAM COMPARISON AD HOC COMMITTEE UPDATE
INFORMATION ITEM**

ISSUE: The Ad Hoc Committee will provide a verbal update of findings and may make a recommendation to the full Board.

RECOMMENDATION: Unknown.

FISCAL IMPACT: Unknown.

BACKGROUND: At the last SCORE Board meeting an Ad Hoc Committee was formed to review the current lines of coverage provided by SCORE membership. The Ad Hoc Committee was provided with the attached document summarizing the current coverages and included potential action steps for any changes.

ATTACHMENT(S): SCORE Program Comparison Ad Hoc Report



SCORE Program Comparison Ad Hoc Committee Goals and Objectives

Summary

At the SCORE Board meeting on June 26th, Members agreed to form an Ad Hoc Committee to review SCORE Programs to determine if members are receiving the best mix of coverage and pricing from the available options. The following is a summary of SCORE's current programs, available options providing similar coverage, and action plans to provide SCORE members the information requested.

This is provided to the Ad Hoc Committee to review and provide direction, for further discussion and direction with the Board at their August 25th meeting. The Ad Hoc Committee may want to suggest one or a few changes to explore in the coming months - - a change of all programs may be too large of a project to effectively achieve in one year's time. Please note comments in ***Italic/Bold***; these indicated critical deadlines important to achieving a change.

General Liability

Currently SCORE participates in CJPRMA. Coverage attaches at \$500,000, with limits up to \$40 million for most claims. The coverage has a \$10 Million sublimit for Employment Practices Liability (EPL), Sexual Abuse arising out of Day Care Operations, Terrorism, Fungal Pathogens, and Property of a Covered Party. A \$5 million sublimit applies to exceptions the Pollution exclusion, Subsidence, and Airport E&O.

Options: The options for providing similar coverage include participation in the CSAC-EIA GL1 pool and CARMA, a pool of five other JPAs in Northern California. However, the CARMA pool's minimum SIR is \$1 Million and their total limit is \$29 Million. CSAC offers SIRs as low as \$25,000 to \$1 Million, but SCORE's current SIR would most likely be the desired Attachment. Total limits offered by CSAC are a minimum of \$25 million.

Action Plan: Request an indication from CSAC-EIA (based on FY 17/18 renewals) to compare current funding and coverage terms for review at the October meeting. Provide comparison of current rates for CARMA, including actuarial projection of cost to self-insure from SCORE's current \$500,000 SIR to \$1 Million. To compare the pricing at the full \$40 million limit currently provided by CJPRMA, additional excess coverage quotes from the private insurance market will need to be obtained, based on member direction. ***At the October meeting discuss alternatives and plan for providing CJPRMA Notice of Withdrawal by the December 31st deadline for new coverage to be considered in July, 2018.***



Workers' Compensation

Currently SCORE participates in LAWCX with a \$250,000 SIR, pooled layer up to \$5 million, and statutory limits provided by excess insurance purchased through CSAC-EIA.

Options: There are no private insurance options for this coverage at less than a \$2 Million SIR. The only option at SCORE's current SIR of \$250,000 is CSAC-EIA. However, since LAWCX also participates in CSAC-EIA at \$5 Million and above, they will not provide a quote for SCORE unless the members file a notice of withdrawal. The notice can be rescinded if needed after a quote is secured.

One possible new option to consider is with SCORE's excess liability coverage provider, CJPRMA. That group is exploring the possibility of forming an excess Workers' Compensation Program, and SCORE has been asked to submit data to receive an indication of coverage some time in November. The Program Administrators plan to submit the data by August 1st and will report to the members when the indication is received.

Other options include comparing the current rate in LAWCX to other public entities currently in CSAC-EIA. The Program Administrators have compared pricing between the two options in the last year and found the LAWCX pricing to be more competitive. Because CSAC-EIA is in the middle of a five-year plan to increase funding for members with public safety exposure, this option is subject to pricing increases for at least one or two years after the date SCORE might join.

Action Plan: Obtain indication from CJPRMA regarding possible new Workers' Compensation program. Determine if members want a quote directly from CSAC-EIA. *At the October meeting discuss alternatives and plan for providing LAWCX Notice of Withdrawal by the December 31st deadline for new coverage to be considered in July, 2018.*

Property

SCORE participates in the APIP program. The program provides replacement cost coverage with no co-insurance penalty and a number of coverages tailored to public entities. Due to recent claims activity leading to rate increases the members chose to increase the deductible from \$5,000 to \$10,000 per claim.

The APIP policy includes Cyber Liability with a \$50,000 deductible and \$2 Million limit for most coverages. APIP also includes Pollution coverage with a \$75,000 deductible and \$2 Million limit for most coverages.

Options: Private insurance options include Travelers, Factory Mutual, Zurich and Hartford. Alliant has recently marketed other public entity pools and can provide comparisons to those quotes. Alternatively, the members could agree to market SCORE's coverage for FY 18/19.

Action Plan: Obtain direction from the committee and if desired provide comparison to recently marketed programs at the October or January Board meeting and determine if members would like to market the SCORE program for FY 18/19. This would include marketing the property, cyber, and



pollution coverages separately, as there are no other options similar to APIP that provide all three coverages in one program. ***There is no Notice deadline.***

Auto Physical Damage

Currently members participate in the APIP program or the AMVP program. The APIP program allows members to choose either Replacement Cost (RC) or Actual Cash Value (ACV) in the event of a total loss. The AMVP program provides RC coverage for the first three years of a vehicle's life and ACV after that.

Options: The options for this coverage are the same as described above for the Property coverage, in addition to other programs that provide "inland marine" type coverage similar to the AMVP program.

Action Plan: Obtain direction from the committee and if desired provide comparison to recently marketed programs at the October or January Board meeting and determine if members would like to market the SCORE program for FY 18/19. ***This program is somewhat tied to the Property Program and changes impact one another; there is no Notice deadline.***

Employment Practices

Most SCORE members participate in the ERMA pool for EPL coverage up to \$500,000 at which point CJPRMA provides coverage.

Options: There are no private insurance options for EPL coverage with the same deductibles, limits and pricing as found with ERMA.

Action Plan: None recommended at this time; SCORE members are receiving the best option for this coverage. The only option would be for SCORE to 'assume' this liability within their Pool. The Program Administrators would not recommend this at this time, but it should be discussed as an alternative since both CJPRMA and CSAC EIA include the coverage excess of the SCORE Attachment. ***At the October meeting discuss this as a new coverage in the SCORE Program and plan for providing ERMA Notice of Withdrawal by the December 31st deadline for new coverage to be considered in July, 2018.***

Crime Coverage

Currently SCORE members participate in the ACIP program, with a choice of limits and deductibles per members. Most members select a \$1 million limit and \$2,500 deductible.

Options: Include AIG, Zurich, and the CAC-EIA program. However, members are currently paying the minimum pooled rate premiums offered by the ACIP program, so it is unlikely other options will be more competitive. The CASAC-EIA option is for a \$15 million limit only.

Action Plan: Determine if members want to obtain competitive quotes for the FY 18/19 Program Year by the January meeting. ***There is no Notice deadline.***



Pollution Liability Coverage

Most members currently participate in the CSAC EIA Pollution Program with a \$75,000 deductible and a \$10 million limit; coverage includes off-site coverage for closed landfills and sewage overflows from trunk lines. The policy also covers airport operations.

Options: Great American provides pollution coverage with an option to cover both on and offsite pollution conditions at landfills. However, given the group purchasing power of the CSAC program it is unlikely they will provide a more competitive option. It is unlikely that there is a more comprehensive or less costly option available to Members.

Action Plan: Review and obtain direction from the Ad Hoc Committee and Board to determine if members want to obtain alternative quotes for FY 18/19.



ALLIANT UPDATE – CAJPA ACCREDITATION UPDATE
INFORMATION ITEM

ISSUE: To ensure the Accreditation with Excellence Rating the SCORE Board will be asked to review the Underwriting Manual at the October meeting which will be provided to CAJPA within six months of the report dated August 1, 2017.

RECOMMENDATION: The Program Administrators should create an Underwriting Manual for new and existing members to be presented to the Board at the October Meeting.

FISCAL IMPACT: Unknown.

BACKGROUND: Every three years the SCORE JPA goes through the CAJPA Accreditation process – since the last Accreditation process there are new items that are now required to be completed in order to receive an Accreditation with Excellence.

This year SCORE has received a *Conditional* Accreditation, and has six months to address the outstanding items to receive Accreditation with Excellence. The only outstanding item still to be addressed is a new requirement for SCORE to create an Underwriting Policy.

ATTACHMENT(S): Accreditation Report for SCORE letter dated August 3, 2017



August 3, 2017



Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 460
Sacramento, CA 95815

Attention: Mr. Marcus Beverly and Ms. Michelle Minnick

ACCREDITATION REPORT FOR
SMALL CITIES ORGANIZED RISK EFFORT
(SCORE)

Dear Marcus and Michelle:

Thank you again Marcus for your attendance at the recent CAJPA Accreditation meeting and thank you for taking the time and opportunity to meet with the Committee, your presence and additional comments were greatly appreciated.

Enclosed is one copy of the Final Accreditation Report for SCORE (SMALL CITIES ORGANIZED RISK EFFORT). The CAJPA Accreditation Committee on August 1, 2017 approved SCORE with a Conditional Accreditation subject to compliance of the requirements for both Full and Excellence. You have six (6) months to comply and please send all compliance data to my attention.

I would like to extend a note of gratitude to Michelle Minnick, Administration Coordinator, Specialty Group, as well any other Alliant staff for all your combined cooperation and patience throughout the process.

Sincerely,


CAROL J. WELLS,
CAJPA Accreditation Auditor/Consultant

GM: cjlw

Enclosure

cc: Carmen Berry, CAJPA Administration



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 25, 2017**

Agenda Item G.1.

QUARTERLY FINANCIALS FOR QE JUNE 30, 2017

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, 2017 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 06/30/17

Small Cities Organized Risk Effort
Statement of Net Position
As of June 30, 2017 and June 30, 2016

	Jun 30, '17	Jun 30, '16
ASSETS		
Current Assets		
Checking/Savings		
Scott Valley Bank - General	\$ 602,621.08	\$ 667,075.92
Scott Valley Bank Claims Accounts		
Scott Valley Bank - Liability	39,350.09	35,747.49
Scott Valley Bank - Workers' Comp	43,795.54	41,187.98
LAIF		
LAIF	406,495.76	403,865.72
Total Checking/Savings	1,092,262.47	1,147,877.11
Other Current Assets		
Chandler - Investment Account		
Chandler - Investments	10,867,369.65	10,631,333.72
Chandler - Unrealized Gain (Loss)	(12,280.56)	140,849.58
US Bank	235,259.42	335,686.94
Total Chandler - Investment Account	11,090,348.51	11,107,870.24
Due from ERMA		30,040.00
Interest Receivable	43,178.55	37,329.30
Member Accounts Receivable	505,803.75	682,444.37
Claim Recovery Receivable	95,674.79	86,540.13
Prepaid Expenses	42,448.37	14,678.07
Total Other Current Assets	11,777,453.97	11,958,902.11
Total Current Assets	12,869,716.44	13,106,779.22
TOTAL ASSETS	\$ 12,869,716.44	\$ 13,106,779.22

Small Cities Organized Risk Effort
Statement of Net Position
As of June 30, 2017 and June 30, 2016

	<u>Jun 30, '17</u>	<u>Jun 30, '16</u>
LIABILITIES		
Current Liabilities		
Claims Reserves & IBNR - Current		
W/C	799,607.00	798,932.00
Liability	462,638.00	172,154.01
Total Claims Liabilities - Current	<u>1,262,245.00</u>	<u>971,086.01</u>
Accounts Payable	30,087.20	41,177.40
Deferred Income	2,988.07	
Dividend Payable to Members	5,835.00	387,811.00
Total Current Liabilities	<u>1,301,155.27</u>	<u>1,400,074.41</u>
Long Term Liabilities		
Claims Reserves & IBNR - Non-Current		
W/C	3,190,625.00	2,613,869.00
Liability	535,425.32	1,088,854.00
Total Claims Liabilities - Non-Current	<u>3,726,050.32</u>	<u>3,702,723.00</u>
ULAE		
ULAE - W/C	303,000.00	170,640.00
ULAE - Liability	69,000.00	63,050.00
Total ULAE	<u>372,000.00</u>	<u>233,690.00</u>
Total Long Term Liabilities	<u>4,098,050.32</u>	<u>3,936,413.00</u>
Total Liabilities	<u>5,399,205.59</u>	<u>5,336,487.41</u>
NET POSITION		
Net Position - Workers' Compensation		
Board Designated - W/C	1,250,000.00	1,250,000.00
Workers' Compensation Banking Layer	1,128,100.26	1,344,858.66
Net Position - Liability		
Board Designated - Liability	2,500,000.00	2,500,000.00
Liability Banking Layer	856,544.29	742,482.57
Undesignated Net Position		
Unrestricted 393-02	2,035,647.26	379,487.99
Net Revenues Over (Under) Expenditures	(299,780.96)	1,553,462.59
Total Net Position	<u>\$ 7,470,510.85</u>	<u>\$ 7,770,291.81</u>

Small Cities Organized Risk Effort
Statement of Revenue, Expenses, and Changes in Net Position
For the Quarter and Year Ended June 30, 2017 and June 30, 2016

	<u>Apr '17 - Jun '17</u>	<u>Jul '16 - Jun '17</u>	<u>Jul '15 - Jun '16</u>
Ordinary Revenue			
Revenue			
Member Contributions	\$ 863,117.93	\$ 3,434,135.16	\$ 3,383,415.00
Member Assessment/Refunds	21,092.81	121,431.81	211,428.00
Bank/LAIF Interest	1,879.29	3,770.51	2,326.91
Managed Portfolio	39,657.94	166,292.29	161,122.73
Miscellaneous Income	-	40,454.31	67,350.00
Total Operating Revenue	<u>925,747.97</u>	<u>3,766,084.08</u>	<u>3,825,642.64</u>
Operating Expenses			
General and Administrative Expenses			
Target Solutions	9,234.12	28,651.96	-
Accreditation Fee	(100.00)	4,750.00	-
B of D Activities	1,825.50	16,140.29	19,479.28
Meeting Expense	-	2,000.00	-
Dues & Subscriptions	150.00	150.00	1,750.00
Insurance			575.00
ID Fraud Coverage	(2,343.67)	3,124.92	
Member Conference Reimbursement	1,000.00	4,593.29	1,907.05
Safety Services	24,999.99	99,999.96	90,456.54
Safety Training	5,468.25	21,873.00	37,116.12
User Funding Assessment (WC)		17,240.50	18,543.23
Total Administration	<u>40,234.19</u>	<u>198,523.92</u>	<u>169,827.22</u>
Consulting Services			
Accounting Services	13,200.00	52,800.00	51,000.00
Actuarial Study	10,000.00	10,000.00	9,800.00
Administration Costs	59,718.25	238,873.00	233,043.00
Audit Services			
Claims Audit			7,500.00
Audit - Financial		20,300.00	20,300.00
Total Audit Services	<u>-</u>	<u>20,300.00</u>	<u>27,800.00</u>
Claims Services			
Claims Management -WC	16,751.60	100,265.65	100,509.60
Claims Management - Liability	24,375.00	89,375.00	105,625.00
TPA - Annual Fees	8,750.00	35,000.00	29,000.00
Total Claims Services	<u>49,876.60</u>	<u>224,640.65</u>	<u>235,134.60</u>

Small Cities Organized Risk Effort
Statement of Revenue, Expenses, and Changes in Net Position
For the Quarter and Year Ended June 30, 2017 and June 30, 2016

	<u>Apr '17 - Jun '17</u>	<u>Jul '16 - Jun '17</u>	<u>Jul '15 - Jun '16</u>
Investment Fees	3,643.34	14,464.27	14,412.04
Total Consulting Services	<u>136,438.19</u>	<u>561,077.92</u>	<u>571,189.64</u>
Total General and Administrative Expenses	<u>176,672.38</u>	<u>759,601.84</u>	<u>741,016.86</u>
Insurance Expenses			
Insurance Premiums	194,534.14	778,307.56	776,513.94
Total Insurance Expenses	<u>194,534.14</u>	<u>778,307.56</u>	<u>776,513.94</u>
Claims Expenses			
Claims Payments			
Claim Payments - WC	737,997.62	942,415.97	549,008.23
Claim Payments - Liability	72,328.56	255,781.33	244,092.81
Total Claim Payments	<u>810,326.18</u>	<u>1,198,197.30</u>	<u>793,101.04</u>
Changes in Claims Liabilities			
Change in Reserves	(124,671.20)	(38,073.69)	(731,915.99)
Changes in IBNR	352,560.00	352,560.00	56,660.00
Changes in ULAE	138,310.00	138,310.00	(33,763.00)
Total Change in Claims Liabilities	<u>366,198.80</u>	<u>452,796.31</u>	<u>(709,018.99)</u>
Total Claims Expenses	<u>1,176,524.98</u>	<u>1,650,993.61</u>	<u>84,082.05</u>
Grant Fund Program	64,890.32	79,944.88	88,625.53
Dividends	<u>10,326.20</u>	<u>633,130.00</u>	<u>687,141.00</u>
Total Expenses	<u>1,622,948.02</u>	<u>3,901,977.89</u>	<u>2,377,379.38</u>
Net Operating Revenue	(697,200.05)	(135,893.81)	1,448,263.26
Other Revenue (Expense)			
Investment Gain/(Loss)	<u>13,633.38</u>	<u>(163,887.15)</u>	<u>105,199.33</u>
Net Revenue Over (Under) Expenses	<u><u>\$ (683,566.67)</u></u>	<u><u>\$ (299,780.96)</u></u>	<u><u>\$ 1,553,462.59</u></u>
Net Position, Beginning		<u><u>\$ 7,770,291.81</u></u>	<u><u>\$ 6,216,829.22</u></u>
Net Position Ending		<u><u>\$ 7,470,510.85</u></u>	<u><u>\$ 7,770,291.81</u></u>

Small Cities Organized Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended June 30, 2017

	<u>Jul '16 - Jun '17</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Ordinary Revenue				
Revenue				
Member Contributions	\$ 3,434,135.16	\$ 3,444,240.00	\$ (10,104.84)	99.7%
Member Assessment/Refunds	121,431.81	-	\$ 121,431.81	100.0%
Bank/LAIF Interest	3,770.51	-	3,770.51	100.0%
Managed Portfolio	166,292.29	-	166,292.29	100.0%
Miscellaneous Income	40,454.31	-	40,454.31	100.0%
Total Operating Revenue	<u>3,766,084.08</u>	<u>3,444,240.00</u>	<u>321,844.08</u>	<u>109.3%</u>
Operating Expenses				
Target Solutions	28,651.96	25,000.00	3,651.96	114.6%
Accreditation Fee	4,750.00	-	4,750.00	100.0%
Bank Service Charges	-	500.00	(500.00)	0.0%
B of D Activities	16,140.29	20,000.00	(3,859.71)	80.7%
Meeting Expense	2,000.00	5,000.00	(3,000.00)	40.0%
Contingency Reserve	-	-	-	0.0%
Dues & Subscriptions	150.00	1,000.00	(850.00)	15.0%
Insurance	-	500.00	(500.00)	0.0%
ID Fraud Coverage	3,124.92	3,028.00	96.92	103.2%
Member Conference Reimbursemen	4,593.29	19,000.00	(14,406.71)	24.2%
Miscellaneous Expenses	-	2,000.00	(2,000.00)	0.0%
Safety Services	99,999.96	100,000.00	(0.04)	100.0%
Safety Training	21,873.00	22,000.00	(127.00)	99.4%
User Funding Assessment (WC)	17,240.50	24,948.00	(7,707.50)	69.1%
Total Administration	<u>198,523.92</u>	<u>222,976.00</u>	<u>(28,104.04)</u>	<u>89.0%</u>
Consulting Services				
Accounting Services	52,800.00	52,800.00	-	100.0%
Actuarial Study	10,000.00	10,000.00	-	100.0%
Administration Costs	238,873.00	238,873.00	-	100.0%
Audit Services				
Claims Audit	-	11,200.00	(11,200.00)	0.0%
Audit - Financial	20,300.00	20,300.00	-	100.0%
Total Audit Services	<u>20,300.00</u>	<u>31,500.00</u>	<u>(11,200.00)</u>	<u>64.4%</u>
Bookkeeping Services	-	1,000.00	-	0.0%
Claims Services				
Claims Management -WC	100,265.65	100,510.00	(244.35)	99.8%
Claims Management - Liability	89,375.00	97,500.00	(8,125.00)	91.7%
TPA - Annual Fees	35,000.00	26,000.00	9,000.00	134.6%
Total Claims Services	<u>224,640.65</u>	<u>224,010.00</u>	<u>630.65</u>	<u>100.3%</u>

Small Cities Organized Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended June 30, 2017

	<u>Jul '16 - Jun '17</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Investment Fees	14,464.27	14,100.00	364.27	102.6%
Legal	-	7,000.00	(7,000.00)	0.0%
Total Consulting Services	<u>561,077.92</u>	<u>579,283.00</u>	<u>(17,205.08)</u>	<u>96.9%</u>
Total General and Administrative Expense	<u>759,601.84</u>	<u>802,259.00</u>	<u>(45,309.12)</u>	<u>94.7%</u>
Insurance Expenses				
Insurance Premiums	778,307.56	374,103.00	404,204.56	208.0%
Total Insurance Expenses	<u>778,307.56</u>	<u>374,103.00</u>	<u>404,204.56</u>	<u>208.0%</u>
Claims Expenses				
Claims Payments				
Claim Payments - WC	942,415.97		942,415.97	100.0%
Claim Payments - Liability	255,781.33		255,781.33	100.0%
Total Claim Payments	<u>1,198,197.30</u>	<u>-</u>	<u>1,198,197.30</u>	<u>100.0%</u>
Changes in Claims Liabilities				
Change in Reserves	(38,073.69)	-	(38,073.69)	100.0%
Change in IBNR	352,560.00	-	352,560.00	100.0%
Change in ULAE	138,310.00	-	138,310.00	100.0%
Total Claims Expenses	<u>1,650,993.61</u>	<u>-</u>	<u>1,160,123.61</u>	<u>100.0%</u>
Grant Fund Program	79,944.88	-	79,944.88	100.0%
Dividends	633,130.00	-	633,130.00	100.0%
General Contingency		25,000.00		
Total Expenses	<u>3,901,977.89</u>	<u>1,201,362.00</u>	<u>2,232,093.93</u>	<u>324.8%</u>
Net Operating Revenue	(135,893.81)	2,242,878.00	(1,910,249.85)	
Other Revenue (Expense)				
Investment Gain/Loss	(163,887.15)	-	(163,887.15)	100.0%
Net Revenue Over (Under) Expenses	<u>\$ (299,780.96)</u>	<u>\$ 2,242,878.00</u>	<u>\$ (2,074,137.00)</u>	

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2016 through June 30, 2017

	<u>*Biggs*</u>	<u>*Colfax*</u>	<u>Crescent City</u>	<u>*Dorris*</u>	<u>Dunsmuir</u>	<u>*Etna*</u>
Member Contributions						
Banking Layer Work Comp Contributions	8,075.00	\$ 9,444.00	\$ -	\$ -	\$ 8,504.00	\$ 7,874.00
Shared Layer Distributions to Banking	1,804.00	2,399.00	2,309.00	567.00	4,522.00	1,324.00
Total Member Contributions	<u>9,879.00</u>	<u>11,843.00</u>	<u>2,309.00</u>	<u>567.00</u>	<u>13,026.00</u>	<u>9,198.00</u>
Total Contributions	<u>9,879.00</u>	<u>11,843.00</u>	<u>2,309.00</u>	<u>567.00</u>	<u>13,026.00</u>	<u>9,198.00</u>
Claims Cost						
Banking Layer Incurred Expense	-	25,000.00	-	-	29,815.85	17,200.00
Total Expenses	<u>-</u>	<u>25,000.00</u>	<u>-</u>	<u>-</u>	<u>29,815.85</u>	<u>17,200.00</u>
Net Contributions over Expenses	<u><u>9,879.00</u></u>	<u><u>(13,157.00)</u></u>	<u><u>2,309.00</u></u>	<u><u>567.00</u></u>	<u><u>(16,789.85)</u></u>	<u><u>(8,002.00)</u></u>
Beginning Banking Layer Equity: July 1, 2016	29,464.00	52,312.97	(11,657.81)	5,577.21	44,975.46	24,094.00
Distribution (from)/to Banking	(4,428.00)	(5,888.00)	21,092.81	(1,391.00)	(10,158.00)	(3,250.00)
Transfers from (to) Liability Banking Layer			13,256.00			
Ending Banking Layer Equity: June 30, 2017	<u><u>\$ 34,915.00</u></u>	<u><u>\$ 33,267.97</u></u>	<u><u>\$ 25,000.00</u></u>	<u><u>\$ 4,753.21</u></u>	<u><u>\$ 18,027.61</u></u>	<u><u>\$ 12,842.00</u></u>

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Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2016 through June 30, 2017

	<u>*Fort Jones*</u>	<u>Ione</u>	<u>Live Oak</u>	<u>*Loomis*</u>	<u>*Loyalton*</u>	<u>*Montague*</u>
Member Contributions						
Banking Layer Work Comp Contributions	\$ 6,510.00	\$ -	\$ 17,631.00	\$ 15,672.00	\$ 2,899.00	\$ 6,908.00
Shared Layer Distributions to Banking	746.00	117.00	10,698.00	3,381.00	314.00	1,046.00
Total Member Contributions	<u>7,256.00</u>	<u>117.00</u>	<u>28,329.00</u>	<u>19,053.00</u>	<u>3,213.00</u>	<u>7,954.00</u>
Total Contributions	<u>7,256.00</u>	<u>117.00</u>	<u>28,329.00</u>	<u>19,053.00</u>	<u>3,213.00</u>	<u>7,954.00</u>
Claims Cost						
Banking Layer Incurred Expense	-	-	10.11	-	1,304.08	-
Total Expenses	<u>-</u>	<u>-</u>	<u>10.11</u>	<u>-</u>	<u>1,304.08</u>	<u>-</u>
Net Contributions over Expenses	<u><u>7,256.00</u></u>	<u><u>117.00</u></u>	<u><u>28,318.89</u></u>	<u><u>19,053.00</u></u>	<u><u>1,908.92</u></u>	<u><u>7,954.00</u></u>
Beginning Banking Layer Equity: July 1, 2016	(9,493.94)	17,334.67	121,955.89	52,731.00	9,761.00	(17,912.50)
Distribution (from)/to Banking	(1,831.00)	(3,582.00)	(27,225.00)	(8,298.00)	(771.00)	(2,567.00)
Transfers from (to) Liability Banking Layer						
Ending Banking Layer Equity: June 30, 2017	<u><u>\$ (4,068.94)</u></u>	<u><u>\$ 13,869.67</u></u>	<u><u>\$ 123,049.78</u></u>	<u><u>\$ 63,486.00</u></u>	<u><u>\$ 10,898.92</u></u>	<u><u>\$ (12,525.50)</u></u>

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Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2016 through June 30, 2017

	<u>Mt. Shasta</u>	<u>*Portola*</u>	<u>*Rio Dell*</u>	<u>Shasta Lake</u>	<u>Susanville</u>	<u>*Tulelake*</u>
Member Contributions						
Banking Layer Work Comp Contributions	\$ 42,411.00	\$ 15,306.00	\$ 20,754.00	\$ 39,205.00	\$ 63,090.00	\$ 7,413.00
Shared Layer Distributions to Banking		2,883.00	3,518.00	22,013.00	20,748.00	108.00
Total Member Contributions	<u>42,411.00</u>	<u>18,189.00</u>	<u>24,272.00</u>	<u>61,218.00</u>	<u>83,838.00</u>	<u>7,521.00</u>
Total Contributions	<u>42,411.00</u>	<u>18,189.00</u>	<u>24,272.00</u>	<u>61,218.00</u>	<u>83,838.00</u>	<u>7,521.00</u>
Claims Cost						
Banking Layer Incurred Expense	52,835.56	25,688.92	27,025.53	8,515.80	109,938.49	-
Total Expenses	<u>52,835.56</u>	<u>25,688.92</u>	<u>27,025.53</u>	<u>8,515.80</u>	<u>109,938.49</u>	<u>-</u>
Net Contributions over Expenses	<u><u>(10,424.56)</u></u>	<u><u>(7,499.92)</u></u>	<u><u>(2,753.53)</u></u>	<u><u>52,702.20</u></u>	<u><u>(26,100.49)</u></u>	<u><u>7,521.00</u></u>
Beginning Banking Layer Equity: July 1, 2016	(7,561.51)	7,648.12	38,510.97	265,580.54	277,892.08	5,568.00
Distribution (from)/to Banking	-	(7,077.00)	(8,634.00)	(59,023.00)	(61,290.00)	(266.00)
Transfers from (to) Liability Banking Layer						
Ending Banking Layer Equity: June 30, 2017	<u><u>\$ (17,986.07)</u></u>	<u><u>\$ (6,928.80)</u></u>	<u><u>\$ 27,123.44</u></u>	<u><u>\$ 259,259.74</u></u>	<u><u>\$ 190,501.59</u></u>	<u><u>\$ 12,823.00</u></u>

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Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2016 through June 30, 2017

	<u>Weed</u>	<u>Williams</u>	<u>Yreka</u>	<u>Total W/C Banking Layer</u>
Member Contributions				
Banking Layer Work Comp Contributions	\$ 26,264.00	\$ -	\$ 48,045.00	\$ 346,005.00
Shared Layer Distributions to Banking			21,504.00	\$ 100,001.00
Total Member Contributions	<u>26,264.00</u>	<u>-</u>	<u>69,549.00</u>	<u>446,006.00</u>
Total Contributions	<u>26,264.00</u>	<u>-</u>	<u>69,549.00</u>	<u>446,006.00</u>
Claims Cost				
Banking Layer Incurred Expense	16,342.39	-	65,711.48	379,388.21
Total Expenses	<u>16,342.39</u>	<u>-</u>	<u>65,711.48</u>	<u>379,388.21</u>
Net Contributions over Expenses	<u><u>9,921.61</u></u>	<u><u>-</u></u>	<u><u>3,837.52</u></u>	<u><u>66,617.79</u></u>
Beginning Banking Layer Equity: July 1, 2016	117,167.61	53,759.00	267,151.90	1,344,858.66
Distribution (from)/to Banking	(24,046.00)	(39,792.00)	(59,241.00)	(307,665.19)
Transfers from (to) Liability Banking Layer		11,033.00		24,289.00
Ending Banking Layer Equity: June 30, 2017	<u><u>\$ 103,043.22</u></u>	<u><u>\$ 25,000.00</u></u>	<u><u>\$ 211,748.42</u></u>	<u><u>\$ 1,128,100.26</u></u>

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Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 1, 2016 through June 30, 2017

	Biggs	Colfax	Crescent City	Dorris	Dunsmuir
Member Contributions					
Banking Layer Liability Contributions	5,536.00	6,631.00	-	-	11,112.00
Shared Layer Distributions to Banking	8,020.00	11,228.00	10,083.00	2,401.00	
Total Member Contributions	<u>13,556.00</u>	<u>17,859.00</u>	<u>10,083.00</u>	<u>2,401.00</u>	<u>11,112.00</u>
Total Contributions	<u>13,556.00</u>	<u>17,859.00</u>	<u>10,083.00</u>	<u>2,401.00</u>	<u>11,112.00</u>
Claims Cost					
Banking Layer Incurred Expense	32,736.97	2,567.82	-	-	(20,779.00)
Total Claims Cost	<u>32,736.97</u>	<u>2,567.82</u>	<u>-</u>	<u>-</u>	<u>(20,779.00)</u>
Net Contributions over Expenses	<u>(19,180.97)</u>	<u>15,291.18</u>	<u>10,083.00</u>	<u>2,401.00</u>	<u>31,891.00</u>
Beginning Banking Layer Equity: July 1, 2016	19,132.12	33,852.00	25,174.00	14,903.00	(40,026.77)
Distributions (from)/to Banking Layer	(7,183.00)	(11,925.00)	(22,001.00)	(4,577.00)	10,158.00
Transfers from/(to) WC Banking Layer			(13,256.00)		
Ending Banking Layer Equity: June 30, 2017	<u>\$ (7,231.85)</u>	<u>\$ 37,218.18</u>	<u>\$ -</u>	<u>\$ 12,727.00</u>	<u>\$ 2,022.23</u>

Small Cities Organized Risk Effort
 Supplemental Schedule
 Liability Banking Layer Equity by Member
 July 1, 2016 through June 30, 2017

	Etna	Fort Jones	Ione	Isleton	Live Oak	Loomis
Member Contributions						
Banking Layer Liability Contributions	5,262.00	4,406.00	-	4,063.00	15,343.00	12,439.00
Shared Layer Distributions to Banking	5,837.00	3,362.00	8,684.00		16,201.00	14,219.00
Total Member Contributions	<u>11,099.00</u>	<u>7,768.00</u>	<u>8,684.00</u>	<u>4,063.00</u>	<u>31,544.00</u>	<u>26,658.00</u>
Total Contributions	<u>11,099.00</u>	<u>7,768.00</u>	<u>8,684.00</u>	<u>4,063.00</u>	<u>31,544.00</u>	<u>26,658.00</u>
Claims Cost						
Banking Layer Incurred Expense	5,008.00	-	-	45,626.51	(19,437.25)	(491.50)
Total Claims Cost	<u>5,008.00</u>	<u>-</u>	<u>-</u>	<u>45,626.51</u>	<u>(19,437.25)</u>	<u>(491.50)</u>
Net Contributions over Expenses	<u>6,091.00</u>	<u>7,768.00</u>	<u>8,684.00</u>	<u>(41,563.51)</u>	<u>50,981.25</u>	<u>27,149.50</u>
Beginning Banking Layer Equity: July 1, 2016	12,456.00	23,495.00	36,923.00	(15,390.43)	63,239.88	(26,079.44)
Distributions (from)/to Banking Layer	(4,839.00)	(7,104.00)	(12,064.00)		(21,014.00)	8,298.00
Transfers from/(to) WC Banking Layer						
Ending Banking Layer Equity: June 30, 2017	<u>\$ 13,708.00</u>	<u>\$ 24,159.00</u>	<u>\$ 33,543.00</u>	<u>\$ (56,953.94)</u>	<u>\$ 93,207.13</u>	<u>\$ 9,368.06</u>

Small Cities Organized Risk Effort
 Supplemental Schedule
 Liability Banking Layer Equity by Member
 July 1, 2016 through June 30, 2017

	Loyalton	Montague	Mt. Shasta	Portola	Rio Dell	Shasta Lake
Member Contributions						
Banking Layer Liability Contributions	2,050.00	4,815.00	35,041.00	10,134.00	12,666.00	40,462.00
Shared Layer Distributions to Banking	4,129.00	5,259.00	23,611.00	12,055.00	13,952.00	53,704.00
Total Member Contributions	<u>6,179.00</u>	<u>10,074.00</u>	<u>58,652.00</u>	<u>22,189.00</u>	<u>26,618.00</u>	<u>94,166.00</u>
Total Contributions	<u>6,179.00</u>	<u>10,074.00</u>	<u>58,652.00</u>	<u>22,189.00</u>	<u>26,618.00</u>	<u>94,166.00</u>
Claims Cost						
Banking Layer Incurred Expense	-	359.50	24,941.04	3,142.63	4,520.35	5,008.00
Total Claims Cost	<u>-</u>	<u>359.50</u>	<u>24,941.04</u>	<u>3,142.63</u>	<u>4,520.35</u>	<u>5,008.00</u>
Net Contributions over Expenses	<u>6,179.00</u>	<u>9,714.50</u>	<u>33,710.96</u>	<u>19,046.37</u>	<u>22,097.65</u>	<u>89,158.00</u>
Beginning Banking Layer Equity: July 1, 2016	21,162.50	11,435.33	(47,948.77)	66,660.15	55,800.38	139,610.72
Distributions (from)/to Banking Layer	(6,690.00)	(4,194.00)		(20,822.00)	(18,451.00)	(51,138.00)
Transfers from/(to) WC Banking Layer						
Ending Banking Layer Equity: June 30, 2017	<u>\$ 20,651.50</u>	<u>\$ 16,955.83</u>	<u>\$ (14,237.81)</u>	<u>\$ 64,884.52</u>	<u>\$ 59,447.03</u>	<u>\$ 177,630.72</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 1, 2016 through June 30, 2017

	Susanville	Tulelake	Weed	Williams	Yreka	Total Liability Banking Layer
Member Contributions						
Banking Layer Liability Contributions	44,836.00	5,042.00	33,910.00	-	42,454.00	296,202.00
Shared Layer Distributions to Banking	39,132.00	4,134.00	7,442.00	9,483.00	47,063.00	299,999.00
Total Member Contributions	<u>83,968.00</u>	<u>9,176.00</u>	<u>41,352.00</u>	<u>9,483.00</u>	<u>89,517.00</u>	<u>596,201.00</u>
Total Contributions	<u>83,968.00</u>	<u>9,176.00</u>	<u>41,352.00</u>	<u>9,483.00</u>	<u>89,517.00</u>	<u>596,201.00</u>
Claims Cost						
Banking Layer Incurred Expense	31,788.91	2,869.04	22,485.41	-	12,517.85	152,864.28
Total Claims Cost	<u>31,788.91</u>	<u>2,869.04</u>	<u>22,485.41</u>	<u>-</u>	<u>12,517.85</u>	<u>152,864.28</u>
Net Contributions over Expenses	<u>52,179.09</u>	<u>6,306.96</u>	<u>18,866.59</u>	<u>9,483.00</u>	<u>76,999.15</u>	<u>443,336.72</u>
Beginning Banking Layer Equity: July 1, 2016	106,445.42	23,574.00	54,952.54	20,461.00	142,650.94	742,482.57
Distributions (from)/to Banking Layer	(38,509.00)	(7,330.00)	(16,505.00)	(18,911.00)	(50,185.00)	(304,986.00)
Transfers from/(to) WC Banking Layer				(11,033.00)		(24,289.00)
Ending Banking Layer Equity: June 30, 2017	<u>\$ 120,115.51</u>	<u>\$ 22,550.96</u>	<u>\$ 57,314.13</u>	<u>\$ -</u>	<u>\$ 169,465.09</u>	<u>\$ 856,544.29</u>



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 25, 2017**

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 other year, SCORE holds a Long Range Planning Meeting to provide Board members with an opportunity to discuss the coverage programs, risk management and loss control services available to members as well as any topics that Members may want to address. Presentations will also be 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 26 and 27, 2017.

ATTACHMENT(S):

1. Draft Agenda for the meeting on October 26, 2017
2. Draft Agenda for the meeting on October 27, 2017



President
Mr. Roger Carroll
Town of Loomis

Vice President
Mr. Steve Baker
City of Yreka

Secretary
Ms. Brooke Woodcox
City of Rio Dell

Treasurer
Ms. Linda Romaine
Town of Fort Jones

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

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

Location: Gaia Hotel
4125 Riverside Place
Anderson, CA 96007

Date: Thursday, October 26, 2017

Time: Breakfast available at 7:45 am
Special Training at 8:00 am
Long Range Planning at 10:00 am

MORNING TRAINING

<i>Time Certain</i>			
8:00 am –	SCORE Orientation for New Members		I 2
8:30 am	<i>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.</i>		
8:30 am –	SCORE Member Services		I 2
9:00 am	<i>This session is for new and established Board members who are interested in the services that Vendors make available through SCORE membership.</i>		
9:00 am –	SCORE Advanced Session		I 2
9:45 am	<i>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.</i>		

LONG RANGE PLANNING

<i>PAGE</i>	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
	<i>Roger Carroll will address the Board on items pertaining to SCORE.</i>		

F. FINANCIAL REPORT

- 10:15 am –
10:45 am
Pg. **1. Chandler Asset Management Financial Portfolio Review** A 1
The Board will be presented with the Financial Portfolio Review from Carlos Oblites of Chandler Asset Management.
- 10:45 am –
11:15 am **2. Actuarial Review** A 1
Mike Harrington from Bickmore will present the Actuary Report to the Board for review and may accept and file the report.

H. TRAINING PRESENTATIONS

- 11:15 am –
11:45 pm
Pg. **1. ACI – Employee Assistance Program** I 1
ACI will present the Board with a demo of the new Website Resources available to SCORE members.
- 11:45 pm –
12:45 pm **LUNCHTIME PRESENTATION –** I 1
Don Freeman will present information about Functional Capacity Evaluations and Return to Work efforts.
- 1:00 pm –
2:00 pm
Pg. **2. Employment Law Hot Topics and Trends** I 2
Michael Christian from Jackson Lewis will present the Board with a legal update.
- 2:00 pm –
2:45 pm
Pg. **3. Risk Control Services - DKF Scorecard Update** I 4
DKF will present the Board with an update of the Scorecard and recent member visits.
- 2:45 pm –
3:00 pm **BREAK**
- 3:00 pm –
3:30 pm
Pg. **4. 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.
- 3:30 pm –
4:00 pm
Pg. **5. State of the Insurance Market 2017** I 2
The Board will receive a presentation on the current state of the insurance market including emerging risks.

I. CLOSING COMMENTS

J. ADJOURNMENT

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
Mr. Roger Carroll
Town of Loomis

Vice President
Mr. Steve Baker
City of Yreka

Secretary
Ms. Brooke Woodcox
City of Rio Dell

Treasurer
Ms. Linda Romaine
Town of Fort Jones

SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

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

Location: Gaia Hotel
4125 Riverside Place
Anderson, CA 96007

Date: Friday, October 27, 2017

Time: Breakfast available at 7:45 am

MORNING TRAINING SESSION

8:00 am – **Score Program Coverage Review** **I 1**
 9:15 am *The Board will receive a review of the SCORE coverage documents and will be*
 Pg. *provided with a summary of coverage*

- a. **Crime – ACIP & ID Fraud**
- b. **ERMA - Employment Practices Liability – (EPL)**
- c. **Pollution**
- d. **Property – (APIP including Cyber & Pollution)**
- e. **Workers’ Compensation Memorandum of Coverage (MOC)**
- f. **Liability Memorandum of Coverage (MOC)**

BOARD MEETING

PAGE **A. CALL TO ORDER- 9:30 a.m.**

Time Certain **B. ROLL CALL**

C. APPROVAL OF AGENDA AS POSTED **A 1**

D. PUBLIC COMMENTS **I 4**

Pg. **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 25, 2017
- Pg. 2. SCORE Checking Register – August—September 2017
- Pg. 3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2017
- Pg. 4. Treasurer’s Report as of September 30, 2017
- Pg. 5. Investment Statements from Chandler Asset Management – August—September 2017
- Pg. 6. US Bank Account Statement – August—September 2017
- Pg. 7. ACI Quarterly Utilization Report – July—September 2017
- Pg. 8. APIP Disclosure

F. ADMINISTRATIVE REPORT

- 1. President’s Report** **I 4**
Roger Carroll 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.

G. FINANCIAL

- Pg. **1. Audited Financial Report for Year Ending June 30, 2017** **A 2**
Crowe Horwath will present the Draft Financial Audit for Fiscal Year Ending June 30, 2017 to the Board for their review and consideration of acceptance.

H. JPA BUSINESS

- 1. CAJPA Update** **A 1**
 - Pg. **a. Accreditation**
The Board will be presented with a copy of the CAJPA Accreditation Report.
 - Pg. **b. CAJPA Conference Feedback**
The Board will receive an update from attendees of the annual CAJPA conference.
- 2. SCORE Underwriting Policy**
The Board will be presented with an Underwriting Policy which centralizes all underwriting criteria into one document as opposed to several. This is a requirement of CAJPA to receive Accreditation with Excellence.

*Time Certain
12:00 pm –
1:00 pm*

- Lunch – Workers’ Compensation 101/102 Lunchtime Presentation** **I 2**
Dori Zumwalt from York Risk Services Group will provide the members with information about how to report a claim.

1:00 pm – 1:30 pm Pg.	I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY	
	1. Liability Program	A 2
	a. Blakely vs. City of Mt. Shasta**	
	2. Workers' Compensation	
	a. SCWA-320321 vs. City of Yreka**	
1:45 pm	J. REPORT FROM CLOSED SESSION	
1:45pm – 2:00 pm Pg.	K. ROUNDTABLE DISCUSSION <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>	I 1
	L. INFORMATION ITEMS	I
	1. PARMA Conference, February 12-15, 2018, Disneyland, CA	4
Pg.	2. Glossary of Terms	1
Pg.	3. SCORE Members Organization Chart	1
Pg.	4. SCORE Resource Contact Guide	1
Pg.	5. SCORE Travel Reimbursement Form	1
	M. CLOSING COMMENTS	
	N. ADJOURNMENT	

UPCOMING MEETING

Board of Directors Meeting – January 27, 2018 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.

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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.



LOSS CONTROL GRANT FUND UPDATE
INFORMATION ITEM

ISSUE: The Board will be presented with the current FY 17/18 Loss Control Grant Fund Utilization at each Board meeting for review.

RECOMMENDATION: Unknown.

FISCAL IMPACT: TBD. Funds are allocated for member benefit and they are encouraged to apply.

BACKGROUND: The program is in its fourth year for FY 17/18, having begun in 2014. **A total of \$100,000 is allocated to members, \$50,000 from each program.**

The Program Administrators will include an update on the status of FY 17/18 Loss Control Grant requests to remind members of this benefit at each meeting to ensure members are aware of the funds available, what has been approved by the Program Administrators, and what is still pending payment. As a result of these efforts over the last year we have seen a dramatic increase in the use of Loss Control Grant Funds. Members are encouraged to use the available FY 17/18 Loss Control Grant funds and consider “rolling over” their funds from one year to the next to help offset the cost of large projects and/or equipment.

Members are advised that the deadline to submit a request for FY 17/18 Loss Control Grant Funds is July 15, 2018 and invoices should be submitted as soon as practicable to ensure reimbursement is timely.

ATTACHMENTS:

1. SCORE Loss Control Grant Fund Member Utilization FY 2017/18

SCORE Loss Control Grant Fund Member Utilization FY 2017/18 as of 8/17/17

Member Entity	TOTAL Grant Fund Allocation	Amount requested during FY 17-18	Remaining amount available	Notes
Biggs *	\$2,211.55			
Colfax *	\$3,050.07			
Dunsmuir	\$3,911.99			
Etna *	\$2,153.35			
Fort Jones *	\$2,047.28			
Isleton	\$1,000.00			
Live Oak	\$5,232.71			
Loomis *	\$3,599.12	\$1,467.80	\$2,131.32	*Request made by Roger Carroll for Sidewalk Repair project (total cost \$5,700) *NOTE: Amount requested exceeded amount available - \$1,467.80 will be used from FY 17/18 Loss Control Grant Funds
Loyalton *	\$2,000.00			
Montague *	\$2,082.04			
Mt. Shasta	\$12,166.63			
Portola *	\$4,112.13			
Rio Dell *	\$4,307.28			
Shasta Lake	\$11,702.97	\$11,702.97	\$0.00	*Request made 2/15/17 by Jessaca Lugo for ADA Bathroom improvements for full FY 16/17 allocation *NOTE: Amount requested indicated carryover into FY 17/18 as project total is estimated at \$80,000
Susanville	\$17,538.15			
Tulelake*	\$2,146.66	\$2,802.87	-\$656.21	*Request made 6/15/17 by Jenny Coelho for sidewalk repairs for total of \$5k *NOTE: Amount requested exceeded amount available in FY 16/17 so remainder will be used from the FY 17/18 Loss Control Grant Funds (and \$656.21 from FY 18/19 if program is continued by BOD)
Weed	\$8,003.91			
Yreka	\$14,136.61	\$112.20	\$14,024.41	*Request made 12/13/16 by Debbie Ramirez for purchase of office chairs, Public Works Chairs, Police Vests, Garage Bay Door & opener. *NOTE: Amount requested exceeded amount available - \$112.20 will be used from FY 17/18 Loss Control Grant Funds
Total:	\$101,402.44			

* Mini-Cities



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 25, 2017**

Agenda Item H.3.

**SCORE LIABILITY POLICY & PROCEDURE #L-9 RECOMMENDED LAW
FIRM**

ACTION ITEM

ISSUE: In accordance with the Liability Policy & Procedure #L-9 the Claims Administration has provided an updated defense panel list which is presented to the SCORE Board of Directors for approval.

RECOMMENDATION: The Board shall consider accepting changes to the Approved Attorney List as presented.

FISCAL IMPACT: None.

BACKGROUND: The SCORE Liability Policy and Procedure #L-9 became effective January 28, 2000. Since that time there are a number of attorneys who have retired or are no longer practicing. As such the Board is presented with a revised SCORE Liability Policy and Procedure for review and may approve the changes to the list.

ATTACHMENTS:

1. SCORE Policy and Procedure #L-9
2. SCORE Attachment A – Revised 8-25-17

S.C.O.R.E
POLICY AND PROCEDURE #L-9

SUBJECT: Litigation Management Program

EFFECTIVE DATE: January 28, 2000

Policy Statement:

A. Panel

A defense panel of recommended law firms will be approved by the Board of Directors at the recommendation of the Claims Administrator. The Claims Administrator shall maintain the panel of recommended law firms to which litigation will be assigned. The panel of recommended law firms is attached to this Policy and Procedure. It is assumed that the use of legal counsel (including city staff), other than those on the panel of recommended law firms, shall not be approved. In special cases, other defense counsel not on the panel of recommended law firms may be used for their particular expertise, where there are no other qualified firms on the defense panel. Exceptions shall be reviewed and approved on a case-by-case basis by the Board of Directors. If there is insufficient time to obtain approval of an exception from the Board of Directors, the assignment of counsel may be approved by the President and Program Administrator of SCORE.

Adding or deleting an attorney to or from the defense panel will require recommendation by the Claims Administrator and approval by the Board of Directors. A member entity may initiate the process of adding or deleting an attorney to or from the defense panel by written request to the Claims Administrator for recommendation to the Board.

Attorneys from law firms which are acting as contract City Attorney for the member entity may not be assigned to cases in which allegations fall within the Public Officials Errors and Omissions coverage.

Prior to being added to the panel, defense counsel shall submit a schedule of rates and fees that will be charged for services rendered to SCORE or its member entities. Such rates and fees shall be binding upon the law firm upon approval to this panel, and will not be increased without at least ninety (90) days advance written notice to the Claims Administrator and approval by the Board of Directors.

B. Assignment

After consultation with the member entity, the Claims Administrator shall assign defense counsel from the panel of recommended law firms. Defense counsel shall obtain prior approval from the Claims Administrator for use of other attorneys from the firm on the case. The counsel selected must agree to abide by these policies and procedures. In the event that the Claims Administrator should determine to designate counsel or assign a case for a defense to a firm or individual counsel on the defense panel, other than the one expressly preferred by the defendant entity, the entity shall have the right to appeal the decision to the Board.

The defense counsel assigned shall send an acknowledgement of assignment letter to the Claims Administrator within seven (7) calendar days of receiving the case assignment.

C. Conflicts

The defense counsel selected and the law firm to which he/she belongs must disclose any ethical or legal conflicts which would in general disqualify them from representing any of the member entity defendants.

Finally, they shall agree to disclose any special facts which would or could potentially disqualify them from representation of a particular member entity, commensurate with, or shortly after the case assignment, or immediately upon discovery.

D. Communication

Copies of all correspondence, pleadings, and notice of depositions, trials, arbitrations and hearings shall be provided to the Claims Administrator and others as designated by the Claims Administrator. Copies of all status reports shall be provided to the member entity.

Defense counsel will promptly respond to all letters or phone calls from the Claims Administrator, and keep him or her fully advised as to the progress of each case. Defense counsel will cooperate with the Claims Administrator in all other aspects of this Litigation Management Program including providing copies of all motions and pleadings on electronic media, and completing expert witness and plaintiff counsel evaluations as requested by the Claims Administrator.

E. Case Analysis and Litigation Budget

Within 30 days of retention in each case, selected defense counsel shall complete and return a case evaluation and analysis as requested in the case assignment letter from the Claims Administrator. Defense counsel shall obtain written approval from the Claims Administrator prior to retaining experts or making changes in the litigation plan set forth in their initial case evaluation and analysis. Defense counsel shall obtain written approval from the Claims Administrator prior to incurring any costs or fees in excess of the approved litigation budget.

F. Mandatory Status Reports

Status reports are mandatory every 90 days or as soon as possible following any significant event in the case. Defense counsel shall report **only** on new developments since the last report. The reporting diary can be extended if the Claims Administrator is notified of defense counsel's intention to put the file on an extended diary.

The attorney handling the case should prepare the status reports. Status reports should include the following:

- The ongoing strategy for defense or resolution of the case, including a factual analysis of issues related to liability and damages;
- A description of planned discovery with a time table for completion;
- A brief synopsis of the discovery completed since the last report;

- Court dates including, but not necessarily limited to, mandatory settlement conferences, trial setting conferences, arbitration and trial dates, hearings on discovery, etc.;
- New settlement demands; and
- Any anticipated changes in the litigation budget.

Furthermore, no later than 30 days prior to trial (or binding arbitration) or as requested by the Claims Administrator, the defense trial attorney will provide a trial/binding arbitration report, which shall include:

- An assessment of the defendant entity's liability;
- An assessment of plaintiff's damages;
- An assessment of the legal defenses (and probability of prevailing);
- An assessment of the chances of prevailing at trial;
- The verdict value assuming liability;
- An appraisal of settlement value, considering verdict value and chances of prevailing;
- The status of settlement discussions; and
- Estimated future fees and costs through trial (since last billing).

G. Settlements

Defense counsel shall not settle any litigation by way of any monetary offering without the prior approval of the entity and the Claims Administrator. All settlement demands shall be communicated to the Claims Administrator and the entity immediately.

H. Fees and Billings

All bills for legal services and related costs shall be submitted to the Claims Administrator every sixty (60) days. All bills submitted shall describe the services and costs provided during the previous billing period. Bills shall include the following information to which such services or costs pertain:

- The name of the matter;
- A brief description of services performed;
- The date the services were performed ;
- The number of hours, or fraction thereof, spent for each service and by whom;
- The hourly or project rate for the services;
- A brief description of any costs incurred; and
- Copies of invoices for all advanced costs.

The following expenses are to be approved by the Claims Administrator prior to being incurred:

- Experts - whether investigative (consulting) or testimonial;
- Independent medical examinations (IMEs);
- Outside investigators;
- More than one attorney at meetings, interviews, depositions, hearings, appearances or other like engagements;

- Travel out-of-town or outside designated area for investigation - e.g., for depositions, meetings with expert witnesses, etc.;
- Filing of cross-complaint, counter-claims; and
- Co-defendant cost sharing agreements.

Defense counsel assigned to the case is responsible for the content of the bill and will work directly with the Claims Administrator in resolving any problems or answering any questions related to such billing.

I. Performance Evaluation

The Claims Administrator shall review the performance of the panel members to the Board annually.

ADOPTED BY BOARD ACTION: JANUARY 28, 2000.

AMMENDED BY BOARD ACTION: AUGUST 25, 2017.

SCORE LIABILITY POLICY & PROCEDURE #L-9

ATTACHMENT A – APPROVED LAW FIRMS

Revised August 25, 2017

Name of Law Firm	Attorneys	Areas of Expertise
Angelo, Kilday & Kilduff 601 University Avenue, Suite 150 Sacramento, CA 95825 (916) 564-6100	Bruce A. Kilday Carolee Kilduff Kevin Dehoff Serena Warner Carrie Frederickson Corri Samo John Whitesides	Police Liability, General Liability, Auto, Personnel, ADA, EPL, Heavy Trial Experience
Arthofer & Tonkin Law Offices 1314 Oregon Street Redding, CA 96001 (530) 722-9002	Kenneth Arthofer Griffith Tonkin	Dangerous Conditions, Civil Rights, Police, Wrongful Termination, Auto Liability, Labor Law, Heavy Trial Experience
Ayers & Associates 930 Executive Way Suite 200 Redding, CA 96002 (530) 229-1340	William Ayers	Dangerous Conditions, General Liability, Police Liability, ADA, EPL, Auto, Environmental Liability
Law Office of Douglas Thorn 7601 Watson Way Citrus Heights, CA 95610 (916) 735-9910 drthom@surewest.net	Douglas Thorn	Dangerous Conditions, Civil Rights, Police, Wrongful Termination, Auto Liability, Labor Law, Heavy Trial Experience
The Law Office of James A. Wyatt 2130 Eureka Way Redding, CA 96001 (530) 244-6060 P.O. Box 992338 Redding, CA 96099-2338	James A. Wyatt	Dangerous Conditions, Civil Rights, Police, Federal, ADA, EPL, Wrongful Termination, Auto Liability, Labor Law, Heavy Trial Experience
Randall Harr 44282 Highway 299 East McArthur, CA 96056 (530) 336-5656	Randall Harr	Land law, Bodily Injury, Inverse, Public Entity



DKF 2017/18 WORK PLAN STATUS AND ROADMAP
INFORMATION ITEM

ISSUE: DKF will present the Board with information related to the DKF 2017/18 Work Plan and Roadmap.

RECOMMENDATION: None at this time.

FISCAL IMPACT: None.

BACKGROUND: SCORE initially contracted with DKF Solutions (and David Patzer) in FY 2013/14 for risk management services related to sanitary sewer management and waste water treatment plant operations. The services provided by DKF were expanded in FY 2014/15 to continue sewer risk management services and provide additional services, including on-site risk assessments and training. DKF has been working with members to complete the assessments, provide training and select policies, and keep track of member progress via the Scorecard.

ATTACHMENTS: None.



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 25, 2017**

Agenda Item H.5.

SCORE SPONSORSHIP OF SEWER SUMMIT

ACTION ITEM

ISSUE: SCORE has been asked to be a sponsor of the annual Sewer Summit training conference. The conference is an important element of SCORE's sewer operation risk management and the services provided by DKF Solutions. The agenda includes tracks for Operations and Maintenance, Worker Safety, Regulatory Compliance, and Engineering and Management, in addition to a keynote presentation from a member of the State Water Board's Office of Enforcement. Please see attached conference agenda for more information.

For a \$500 sponsorship fee SCORE Member employees will be able to attend the training at no additional cost, and SCORE will be recognized as a sponsor at the event. Otherwise, the cost to attend is \$50 per person.

RECOMMENDATION: Provide \$500 sponsorship and encourage members to attend.

FISCAL IMPACT: \$500, from conference or training day meeting expenses.

BACKGROUND: The 2017 Sewer Summit was created to enhance knowledge related to Sewer Operations with focus on different aspects of a Sewer exposure. The conference has been sponsored by two risk pools, ABAG PLAN and CSRMA since its inception, with no charge to the attendees. Due to the increase in popularity the location has moved to the Hilton Oakland Airport in Oakland, CA to allow for the increase in attendees – attendees that are not members of a sponsoring organization will be charged \$50 to attend. The Sewer Summit will take place on October 19, 2017 from 8:00 am to 2:30 pm. There are four tracks available for attendees to choose from:

- Track 1 – Operations and Maintenance
- Track 2 – Regulatory Compliance
- Track 3 – Engineering and Management
- Track 4 – Collections Worker Safety

Although it's unlikely that we will see 10 SCORE attendees, we think that that the sponsorship is appropriate to 1) encourage attendees, and 2) encourage the program planners to move the location of future conference to be more convenient to SCORE attendees. (That said, the farthest north is likely the Vallejo area in the future).

ATTACHMENTS: Sewer Summit 2017 Announcement

Sewer Summit 2017

12th ANNUAL SEWER SUMMIT

Building for the Future Through Innovation and Professional Development

Brought to you by: Association of Bay Area Government, Pooled Liability Assurance Network (ABAG PLAN) and California Sanitation Risk Management Authority (CSRMA)

Sewer Summit Registration:

Click here: <http://www.riskcontrolonline.com/Main/ViewSeminars.cfm>

Date: Thursday, 19 October 2017

Location: Hilton Oakland Airport, 1 Hegenberger Road, Oakland, CA 94621, (510) 635-5000

Hotel Reservations: For conference room rate of \$161/night contact the Hilton at (510) 635-5000 and mention the Sewer Summit or Code SEW

Four Topic Tracks to Choose From:

Track 1: Operations and Maintenance

- **SSO Volume Estimation: Methods and Documentation**
Paul Louis, Louis Consulting
- **Evolving O&M Programs, A 20 Year Retrospect**
Lenny Rather, Oro Loma Sanitary District
- **Selecting the Best Method and Nozzle/Attachment for Cleaning Pipe**
Andy Morrison, AMConsulting
- **Trenchless Pipeline Rehabilitation: Spot and Joint Repairs**
David Badgley, Badgley and Associates

Track 2: Collections Worker Safety

- **CalOSHA's Fall Protection Requirements for Sewer Workers**
John Balestrini, The Barritt Group
- **Overview of Traffic Control Requirements**
James Cole, Du-All Safety

- **CalOSHA Compliance for Small Public Agencies Made Easy**
David Patzer, DKF solutions Group
- **Good Enough isn't a safety Slogan – What's your Safety Attitude?**
Larry Olivan, Oro Loma Sanitary District

Track 3: Regulatory Compliance

- **SSS WDRs: Compliance and Enforcement Update**
Jim Fischer, SWRCB Office of Enforcement
- **CIWQS Record-keeping Do's/Don'ts after 10 years with WDR Requirements**
Paul Causey, Causey Consulting
- **Building a FOG Control Program: Beyond compliance to success**
Chris Ewers, P.E, Ewers Engineering, Inc and Trisha Tillotson, P.E and Director of Public Works, Nevada County Public Works Program
- **Overflow Emergency Response Plans – Regulatory Requirements and Risk Management Practices**
David Patzer, DKF Solutions Group

Track 4: Engineering and Management

- **Designing the Absolutely, Positively Can't Fail Deep Lift Station**
Bill Bryan, Silicon Clean Water
- **From Questions to Answer: Workforce Development and What Good Looks Like**
Jim Mcpherson, VP/CLO Competency Training Systems and Greg Norby, General Manager Ross Valley Sanitary District
- **Job Competency Based Training: Lessons Learned From the Employee Assessment Process**
Andy Morrison, AMConsulting and Ed Oyama, West Valley Sanitation District
- **Liability Claims, like Spiderman remakes, never seem to go away. What can we do?**
Byrne Conley, partner Gibbons and Conley

Keynote Address by James Fischer, SWRCB

Summit Schedule:

8:00am:	Check-in and Continental Breakfast
9:00am – 12:00pm:	Sessions 1-3
Noon:	Buffet Lunch with Keynote
1:00pm:	Session 4
2:30pm:	Summit Ends

Cost:

FREE to members of: ABAG PLAN, CSRMA, and CJPRMA
\$50 nominal fee for non-members

Attendance Includes:

- Training Booklet
- Certificate for Contact Hours
- Parking Validation
- Continental Breakfast and Buffet Lunch

Who should attend?

- Public Works Directors
- City Attorneys Sewer
- Collections
- Maintenance Personnel
- Sewer System Managers and Supervisors

For a summary of the 2016 Sewer Summit [click here](#).



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



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 Certificate Request Form
3. SCORE Glossary of Terms
4. CAJPA Conference – September 12-15, 2017 in South Lake Tahoe
5. Sewer Summit – October 19, 2017 (Thursday) at the Oakland Airport Hotel, Oakland, CA

SCORE RESOURCE CONTACT GUIDE

FY 2017/18

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	<p style="text-align: center;">Marcus Beverly</p> <p style="text-align: center;">Michael Simmons</p> <p style="text-align: center;">Michelle Minnick</p> <p style="text-align: center;">Joan Crossley</p>	<p style="text-align: center;">(916) 643-2704 (916) 660-2725 (cell)</p> <p style="text-align: center;">(415) 403-1425 (925) 708-3374 (cell)</p> <p style="text-align: center;">(916) 643-2715</p> <p style="text-align: center;">(916) 643-2712</p>	<p style="text-align: center;">Marcus.Beverly@alliant.com</p> <p style="text-align: center;">MSimmons@alliant.com</p> <p style="text-align: center;">Michelle.Minnick@alliant.com</p> <p style="text-align: center;">JCrossley@alliant.com</p>
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.	<p style="text-align: center;">Michelle Minnick</p> <p style="text-align: center;">Marcus Beverly</p> <p style="text-align: center;">Joan Crossley</p>		
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 	<p style="text-align: center;">Michelle Minnick</p> <p style="text-align: center;">Marcus Beverly</p> <p style="text-align: center;">Joan Crossley</p>		

SCORE RESOURCE CONTACT GUIDE

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CLAIMS ADMINISTRATION
 York Risk Services Group, Inc.
 P.O. Box 619079
 Roseville, CA 95678
 Main: (800) 922-5020 Fax: (866) 548-2637
www.yorkrsg.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIMS ADMINISTRATION – questions regarding liability and Workers’ Compensation claims handling can be forwarded to York Risk Services Group</p> <p>Property Recovery Program This program is designed to recover damages from a third party when a member has incurred a loss caused by a third party who was determined to be liable.</p> <p style="text-align: right;"><u>Liability Claims</u></p> <p style="text-align: center;"><u>Workers’ Compensation Claims</u></p> <p style="text-align: right;"><u>Subrogation</u></p>	<p style="text-align: center;">Cameron Dewey, Claims Manager Craig Nunn</p> <p style="text-align: center;">Ariel Leonhard, Claims Examiner Kristina Patterson, Unit Manager</p> <p style="text-align: center;">D’Ana Seivert, Subrogation Manager</p>	<p>(530) 243-3249 (530) 768-4801</p> <p>(916) 960-0974 (916) 746-6302</p> <p>(916) 960-0980</p>	<p style="text-align: center;">Cameron.Dewey@yorkrsg.com Craig.Nunn@yorkrsg.com</p> <p style="text-align: center;">ariel.leonhard@yorkrsg.com kristina.patterson@yorkrsg.com</p> <p style="text-align: center;">D’Ana.Seivert@yorkrsg.com</p>
<p>ADMINISTRATIVE ISSUES - annual contracts for services, IT issues, reports, service issues COMPUTER SERVICES, TRUST ACCOUNT SERVICES – loss runs, special reports, check registers, bank reconciliations</p>	<p>Dori Zumwalt, Sr. Account Manager</p>	<p>(916) 960-1017</p>	<p style="text-align: center;">dorienne.zumwalt@yorkrsg.com</p>

SCORE RESOURCE CONTACT GUIDE

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CLAIM REPORTING AND TRIAGE SERVICES

Company Nurse Injury Hotline

Main: (888) 817-9282

<https://companynurse.com/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIM REPORTING AND TRIAGE SERVICES – Company Nurse strives to streamline injury reporting and reduce injury reporting lag time and overall cost</p> <p>) Quick, easy, cost efficient way to immediately report workplace injuries</p> <p>) 24/7 Nurse Triage Hotline 1-888-545-9154 (Please ensure to use the city code specific to your member)</p>	<p>Carl Herman, Enrollment Services Manager</p>	<p>(480) 374-2441</p>	<p>info@companynurse.com</p> <p>service@companynurse.com</p>

ACCOUNTING SERVICES

Gilbert Associates, Inc.

Main: (916) 646-6464 Fax: (916) 929-6836

www.gilbertcpa.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>ACCOUNTING SERVICES – any questions regarding accounting, accounts payable, invoicing, and checks can be forwarded to Gilbert Associates</p>	<p>Kevin Wong</p> <p>Cindy Conklin</p>	<p>(916) 646-6464</p>	<p>kswong@gilbertcpa.com</p> <p>Cindy.Conklin@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>			

SCORE RESOURCE CONTACT GUIDE

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ERMA POOL ADMINISTRATION/EXCESS PARTNER

Main: (800) 541-4591 Fax: (916) 244-1199

<http://www.ermajpa.org/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>ERMA – provides loss prevention services designed to minimize employment practices liability (EPL) exposure of members</p> <p style="text-align: right;">Board Member - John Duckett</p> <p style="text-align: right;">Alternate - Roger Carroll</p> <p>Services Offered</p> <ul style="list-style-type: none">) Employee Reporting line) Attorney Hotline) Employment Practices Training 		<p>(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>rcarrol@loomis.ca.gov</p> <p>rkramer@bickmore.net</p> <p>gpreciado@bickmore.net</p>
	<p>Rob Kramer, President</p> <p>Gerry Preciado, Director of Litigation Management</p>		

LAWCX POOL ADMINISTRATION/EXCESS PARTNER

Main: (800) 541-4591 Fax: (916) 244-1199

<http://www.lawcx.org/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>LAWCX – Provides Excess Workers’ Compensation coverage and additional training resources</p> <p style="text-align: right;">Board Member - Ron Stock</p> <p style="text-align: right;">Alternate - John Duckett</p> <p>Online Risk Control Services</p> <ul style="list-style-type: none">) Employees can access online training courses by registering online at www.lawcx.org.) Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available) Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines) Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms) Blog – Timely and informational reports from Risk Control Experts) Can you Risk It? Liability Exposures- real questions from actual members are answered 		<p>(530) 938-5027</p> <p>(530) 275-7427</p> <p>(800) 541-4591 Ext. 8529</p> <p>(800) 541-4591 Ext. 1114</p>	<p>rstock@ci.weed.ca.us</p> <p>jduckett@cityofshastalake.org</p> <p>administrator@lawcx.org</p> <p>claims@lawcx.org</p>
	<p>Beth Lyons, ARM-P Executive Director</p> <p>Tammy Vitali, Claims Manager</p>		

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CJPRMA POOL ADMINISTRATION/EXCESS PARTNER

Main: (925) 837-0667 Fax: (925) 290-1543

<http://www.cjprma.org/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CJPRMA – Provides Excess Liability coverage and additional training resources</p> <p style="text-align: right;">Board Member - Roger Carroll</p> <p style="text-align: right;">Alternate - John Duckett</p> <p>Services Offered</p> <ul style="list-style-type: none"> J Five annual regional training workshops throughout California-previous years topics include Contractual Risk Transfer, Police Liability, Parks and Recreation Liability, and Sidewalk Liability Controls. J Two to four training sessions per year available at no charge. Topics include: police liability, tort issues, streets and sidewalks, contractual liability, employment practices J Personal assistance available to review contracts and to help look at any risk related issues (Contact David J. Clovis General Manager or Craig Schweikhard) <p>**Services offered at an additional cost**</p> <ul style="list-style-type: none"> J Certificates of Insurance tracking through Risk Console (cost for each user is \$100/year) J Pins Advantage (alternative to Risk Console) is available to all members at a reduced rate is provided on a month to month basis and can be canceled at any time. 	<p>Craig Schweikhard, Claim Administrator</p> <p>David J. Clovis, General Manager</p>	<p>(916) 652-1840</p> <p>(530) 275-7427</p> <p>(925) 290-1315</p> <p>(925) 290-1316</p>	<p>rcarrol@loomis.ca.gov</p> <p>jduckett@cityofshastalake.org</p> <p>craig@cjprma.org</p> <p>david@cjprma.org</p>

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LOSS CONTROL SERVICES

DKF Solutions

Fax: (707) 647-7200

www.dkfsolutions.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>LOSS CONTROL SERVICES – DKF Solutions is the Loss Control Service Provider responsible for coordination for all Risk Management Training for SCORE. DKF has completed Risk Assessments for all members and is currently working on the approved Risk Control Plans for SCORE.</p> <p>Services available to all SCORE members Maintenance Training & Sewer Management Plans Phone and email hotline (contact David Patzer) On-Site Visit with Biomechanics Training & Review of Operations/Current Practices Online Training: Employees can access online training courses by going to: www.mysafetyofficer.com/employeetraining and entering the username “employee” and password “safety” which will grant access to the following training:</p> <ul style="list-style-type: none">) Interactive Training: Free self-paced web training modules which include quiz questions are available to help facilitate knowledge about different topics ranging from Bloodborne Pathogens to Respiratory Protection. * requires Adobe Flash software) Tailgate Training: Free downloadable tailgate training materials covering topics from Aerial Lift Safety to Zoonotics) Webinar archive: access to one-hour webinars in your web browser covering topics ranging from Bloodborne Pathogens Regulations to SSO Volume Estimation * requires Adobe Flash software) ***NOTE: Monthly news update with a different article each month at http://www.dkfsolutions.com/blog/ 	<p>David Patzer</p> <p>John Balestrini</p> <p>Katie Frassinelli</p>	<p>(707) 373-9709</p> <p>(916) 532-5802</p>	<p>dpatzer@dkfsolutions.com</p> <p>john@dkfsolutions.com</p> <p>Kfrassinelli@dkfsolutions.com</p>

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EMPLOYEE ASSISTANCE PROGRAM ACI Specialty Benefits Corporation Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>EMPLOYEE ASSISTANCE PROGRAM - EAP provides 24 hour/365 day assistance to employees and their family members who can receive up to three counseling visits per year by contacting 1-800-932-0034 or by visiting the following website http://score.acieap.com</p> <ul style="list-style-type: none">) Each city has 4 hours per year for On-Site Employee Orientations, Manager & Supervisor Trainings, and Lunch ‘n Learn Seminars Per City per year) <i>Unlimited</i> Critical Incident Stress Management (CISM) Telephonic Consultation for Crisis response) Each city has 1 On-Site Critical Incident Stress Debriefing (CISD) per year for Crisis response) Legal and Financial Hardship Services- Employees and their family members have limited access to telephonic legal and financial hardship services (first 60 minutes are free and if they retain the attorney then additional time is offered at a discounted rate) <p>**Services offered at an additional cost**</p> <ul style="list-style-type: none">) Wellness Resources The Core Platform wellness program is available to employees which includes workshops, personalized meal and exercise plans, articles about health, health logs, recipes, exercise tracker and log and blogs about wellness 	<p>Kathryn Mullis</p>	<p>(858) 736-0031</p>	<p>kmullis@acieap.com</p>

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TRAINING SERVICES Target Solutions Main: (800) 840-8048 Fax: (858) 487-8762 www.targetsolutions.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
TRAINING SERVICES – a Web-based Safety Training Platform Services Offered) OSHA Training Documentation) Online Video Library http://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&ustomerid=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	Carolynne Edrington, Account Specialist	(858) 683-7747	carolynne.edrington@targetsolutions.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) 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

GLOSSARY OF TERMS

Term	Definition
4850	Labor Code 4850
AB 1234	Ethics Education for Local Officials
AB 1825	Harassment Prevention Training for Supervisors
Active Negligence	The party that was negligent took an active part in doing whatever caused the damage. For example, a city digging a hole and someone falls in
ACV (Actual Cash Value)	The amount equal to the replacement cost minus depreciation of a damaged or stolen property at the time of the loss. It is the actual value for which the property could be sold, which is always less than what it would cost to replace it
Adhesion	When one party has greater power over the other party in drafting the contract (i.e. the provisions of the contract are prepared by one party—the insurer. The other party the insured does not take part in the preparation of the contract)
ATD (Aerosol Transmissible Diseases)	An epidemiologically significant disease that is transmitted via droplet or airborne route
Aggregate	The term used to describe the cumulative amount of all losses for a period of time.
Aggregate Stop Loss	A financial arrangement with a JPA’s excess carrier that caps the aggregate to a predetermined limit at which point the excess carrier would “drop down” and pay losses within the JPIA’s SIR, or pooled layer
AME (Agreed Upon Medical Examiner)	A medical provider who has been certified by the Division of Workers’ Compensation by passing an administrative exam. An AME is selected (or agreed upon) by two parties in order to help resolve a dispute about a WC claim.
Aleatory	An insurance contract is aleatory meaning it is contingent on an uncertain event (a loss) that provides for unequal transfer of value between the parties
ACIP (Alliant Crime Insurance Program)	Program offered by Alliant that created to bring the advantages of group purchase to public entities seeking very broad coverage for illegal acts committed by their employees while on the job.
APIP (Alliant Property Insurance Program)	The largest single property insurance placement in the world. Formed by Alliant Insurance Services in 1993 to meet the unique property insurance needs faced by public entities
ADA (American Disability Act)	A federal law that prohibits discrimination against people with disabilities in employment, transportation, public accommodation, communications, and governmental activities. The ADA also establishes requirements for telecommunications relay services. For the U.S. Equal Employment Opportunity Commission office (EEOC office) in your area, call 1-800-669-4000 or 1-800-669-6820 (TTY).
Assessment company	Providing primarily fire and windstorm insurance for small towns and farmers (charge members a pro rata share of losses at the end of each policy period)
AIS (Associate in Insurance Services)	Professional designation awarded by the Insurance Institute of America (IIA) upon successful completion of four national exams, one specifically designed for this program and the three examinations in the IIA Program in General Insurance
AGRIP (Association of Governmental Risk Pools)	A national organization of JPA’s and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA
ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).

GLOSSARY OF TERMS

ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists' liability coverages
Automobile Physical Damage	Usually a first party coverage; however, some entities have "Bailment" or "care, custody and control" liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best's Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better
BOD/BD (Board of Directors)	body of elected or appointed members who jointly oversee the activities of a company or organization
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California's public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to SCORE's Liability Program
California State Association of Governments (CSAC)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
California State Association of Governments - Excess Insurance Authority (CSAC-EIA)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987
Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members
CIC (Certified Insurance Counselor)	an insurance agent professional certification designation
Certified Industrial Hygienist (CIH)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them
Chartered Property Casualty Underwriter (CPCU)	CPCU is a professional designation in property-casualty insurance and risk management

GLOSSARY OF TERMS

Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
Compromise and Release (C&R)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	an insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	describe the responsibilities and the obligations of both the insured and the insurance company
Confidence Level (CL)	an estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL
Contract	a legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration
Contract of Utmost Good Faith	as the insurance company relies on the truthfulness and integrity of the applicant when an issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims
Certified Safety Professional (CSP)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
California State Association of Counties Excess Insurance Authority (CSAC-EIA)	SCORE participates in a group purchase of pollution liability coverage with CSAC-EIA
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action
Definitions	clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
Difference In Conditions	A specialized property insurance policy written to provide coverage for perils

GLOSSARY OF TERMS

(DIC)	not covered in a standard property policy or in the JPIA’s Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses
Directors and Officers (D&O)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
Date of Loss (DOL)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
Earthquake (EQ)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers’ Liability	Included as part of a worker’s compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers’ compensation benefits
Employment Practices Liability (EPL)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc
Endorsement	any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as “Pollution” and “Pollution Legal” Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
Employment Risk Management Authority (ERMA)	ERMA provides employment practices Liability coverage to SCORE members desiring such coverage
Errors and Omissions Insurance (E&O)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the “misfeasance, malfeasance or non-feasance” of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	describe the losses for which the insured is not covered
Executive Committee (EC)	committee within that organization which has the authority to make decisions and ensures that these decisions are carried out
Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL)

GLOSSARY OF TERMS

Exposure	a condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage)
Financial Accounting Standards Board (FASB)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission
Fidelity Bonds	Written as financial guarantees of employees' honesty. Personnel with money-handling responsibilities are considered exposures to loss
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds
Generally Accepted Accounting Principles (GAAP)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
Governmental Accounting Standards Board (GASB)	GASB is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non-governmental organization
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties)
Hazard	anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard)
Health Insurance Portability and Accountability Act (HIPAA)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and secure
Incurred But Not Reported (IBNR)	It is that part of the total claims that is unknown at any point in time. At any time, SCORE has claims that have not been reported or recognized by SCORE or has claims recognized by SCORE but without knowledge of the cost when such claim is finally closed. SCORE uses an actuary to project the costs of these unknown liabilities to SCORE <ul style="list-style-type: none"> - the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or SCORE and expected future development on claims already reported
Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
Injury Illness Prevention Program (IIPP)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	a contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
Insurance Requirements in Contracts (IRIC)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.
Insurance Services Office, Inc. (ISO)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers

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Insuring agreements	state in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages
Limit	The most that will be paid in a loss
Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)	LAWCX provides excess coverage to SCORE's workers' compensation pool
Long Range Planning (LRP)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short-term (operational or tactical plans) for achieving interim goals.
Loss Adjustment Expense (LAE)	administrative expense to manage a claim to conclusion- Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees- Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
Maximum Medical Improvement (MMI)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
Memorandum of Coverage (MOC)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	a person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new)
Morale Hazard	an individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs)
Mutual interest company	the insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation

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Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	a total contribution for losses less excess insurance costs
Non Vacant land	refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches)
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation
Occurrence	A) In order for SCORE to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in
Peril	Cause of a loss
Permanent and Stationary (P&S)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
Permanent Disability (PD)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached
Personal Protective Equipment (PPE)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury
Physical Hazard	a hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps)
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. SCORE's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised
Principle of Indemnity	when a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less
Property Insurance	This covers the member for damage to its own property, sometimes called first-party coverage
Public Agency Risk Managers Association (PARMA)	A statewide association for risk managers in the public sector. Educational and lobbying activities

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Public Entity Property Insurance Program (PEPIP)	A group purchase program from which many SCORE members purchase their insurance
Public Risk Management Association (PRIMA)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes
Pure Risk	involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal
Replacement Cost (RC)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, SCORE estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, SCORE collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	the chance or uncertainty of loss (also see Speculative Risks and Pure Risks)
Risk and Insurance Management Society (RIMS)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
Self-Insured Retention (SIR)	the maximum amount of exposure to a single loss retained by SCORE

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Severability of Interests Clause	An insurance policy provision clarifying that the word “insured,” as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies’ loss integrity. Another type of special event coverage, known as a “tenants and permittees” policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	the greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer’s right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages
Temporary Disability Benefits (TD)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering
Third Party Administrator (TPA)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits
Total Insured Values (TIV)	The values shown on a member city’s schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss
Terrorism Risk Insurance Act (TRIA)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal "backstop" for insurance claims related to acts of terrorism.
Vacant land	refers to land that is unoccupied and unused, and/or has no structures on it
Vehicle Identification Number (VIN)	unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833