



President
Mr. Roger Carroll
Town of Loomis

Vice President
Mr. Steve Baker
City of Yreka

Secretary
Ms. Pamela Russell
City of Etna

Treasurer
Ms. Linda Romaine
Town of Fort Jones

SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

Location: **The Village at Squaw Valley**
 Pallisades Room, 1960 Squaw Valley Road
 Olympic Valley, CA 96146

Date: **Friday October 17, 2014**

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

PAGE **A. CALL TO ORDER- 9:00 a.m.**

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

9:05 **E. CONSENT CALENDAR**

Pg. 01

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. 02

1. Board of Directors Meeting Minutes – August 22, 2014

Pg. 07

2. SCORE Checking Account Transaction List as of September 30, 2014

Pg. 09

3. Investment Statements from Chandler Asset Management as of September 30, 2014

9:10 **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 including an Alliant staff update.

3. CJPRMA Update

I 4

Roger Carroll will update the Board on CJPRMA matters pertinent to SCORE.

- 4. **ERMA Update** I 4
Roger Carroll will update the Board on ERMA matters pertinent to SCORE.
- 5. **Loss Control Update** I 4
David Patzer will provide the Board with a presentation on the Loss Control and Safety Services for 2014/15.

G. FINANCIAL

- Pg. 38 1. **SCORE's Quarterly Financial Reports Ending June 30, 2014** A 1
Board members will review the Quarterly Financial and Statement of Net Assets presented by Gilbert Associates, Inc. and may take action to Accept and File or give direction.
- Pg. 54 2. **Audited Financial Report for Year Ending June 30, 2014** A 2
Crowe Horwath will present the Draft Financial Audit for Fiscal Year Ending June 30, 2014 to the Board for their review and consideration of acceptance.

H. JPA BUSINESS

- Pg. 55 1. **Long-Range Planning Recommendations** A 4
The Board is asked to review the feedback provided at the Long-Range Planning Session and provide direction for action items to address the issues raised at the meeting.
- Pg. 56 2. **Loss Control Services and Grant Program** A 1
The Board will be asked to discuss the current loss control services and programs and provide direction regarding the future of those programs.
- Pg. 57 3. **Target Equity Policy Update** A 1
The Board is asked to review recommended changes to SCORE's Target Equity Policy and approve as presented or amended.
- Pg. 68 4. **Firefighter Physical Fitness & Driving Policy Revision** A 1
The Board is asked to approve the revisions to the risk management guidelines for member firefighters.

Pg. 87 **I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95**
****REQUESTING AUTHORITY**

- 1. **Liability Program**
 - a. Larson vs. City of Isleton
 - b. Abaco vs. City of Loomis

- c. Fabbrini vs. City of Dunsmuir
- d. Arth vs. City of Dunsmuir
- e. Shwartz vs. City of Susanville
- f. Shivy vs. City of Weed **

2. Workers' Compensation Program

- a. SCWA-55810 vs. City of Portola**
- b. SCWA-357421 & SCWA-388672 vs. City of Mt. Shasta**
- c. SCWA-552919 vs. City of Weed**
- d. SCWA-555589 vs. City of Yreka**

J. REPORT FROM CLOSED SESSION

K. INFORMATION ITEMS

I

Pg. 88	1. PARMA Conference, February 8-11, 2015, Anaheim, CA	4
	2. SCORE Resource Contact Guide	1

L. CLOSING COMMENTS

ADJOURNMENT

UPCOMING MEETING

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 Johnny Yang at Alliant Insurance at (916) 643-2702.

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 1792 Tribute Road, Suite 450, Sacramento, CA 95815.

Access to some buildings and offices may require routine provisions of identification to building security. However, SCORE does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.



CONSENT CALENDAR

ACTION ITEM

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

RECOMMENDATION: 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.

ATTACHMENT(S):

1. Board of Directors Meeting Minutes – August 22, 2014
2. SCORE Checking Account Transaction List as of September 30, 2014
3. Investment Statements from Chandler Asset Management as of September 30, 2014



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
August 22, 2014**

Member Cities Present:

Mark Sorenson, City of Biggs
Laurie Van Groningen, City of Colfax
Brenda Bains, City of Dunsmuir
Pamela Russell, City of Etna
Linda Romaine, Town of Fort Jones
Robert Jankovitz, City of Isleton
Jim Goodwin, City of Live Oak
Roger Carroll, Town of Loomis

Ernie Teague, City of Loyalton
Janie Sprague, City of Montague
Muriel Howarth Terrel, City of Mt. Shasta
Brooke Woodcox, City of Rio Dell
John Duckett, City of Shasta Lake
Randolph Darrow, City of Tulelake
Ron Stock, City of Weed
Steve Baker, City of Yreka

Member Cities Absent:

Susan Scarlett, City of Portola

Jared Hancock, City of Susanville

Consultants & Guests

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services

Johnny Yang, Alliant Insurance Services
Tracey Smith-Reed, Gilbert Associates, Inc.

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 9:32 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Biggs, City of Dorris, City of Portola and Town of Ft Jones.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda, moving Item I.10 to a lunchtime presentation.

MOTION: Steve Baker **SECOND:** Pamela Russell **MOTION CARRIED**

AYES: Sorensen, Van Groningen, McKay, Bains, Russell, Romaine, Jankovitz, Goodwin, Carroll, Teague, Sprague, Terrell, Woodcox, Duckett, Darrow, Stock, Baker

NAYS: None.

ABSENT: Scarlett, Hancock



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – June 27, 2014
2. US Bank Custodial Account Statement – June 30, 2014
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investment – June 30, 2014
4. SCORE Checking Account Transaction List – March – May 2014
5. Investment Statements from Chandler Asset Management as of June 30, 2014
6. ACI Utilization Report as of June 30, 2014

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

MOTION: Pamela Russell **SECOND:** Steve Baker **MOTION CARRIED**

AYES: Sorensen, Van Groningen, McKay, Bains, Russell, Romaine, Jankovitz, Goodwin, Carroll, Teague, Sprague, Terrell, Woodcox, Duckett, Darrow, Stock, Baker

NAYS: None.

ABSENT: Scarlett, Hancock

F. ADMINISTRATIVE REPORTS

F1. President's Report

Mr. Carroll had no items to report.

F2. Alliant Update

Mr. Marcus Beverly explained that the CAJPA Accreditation is in process audited by Mr. Robin Johnson. Mr. Beverly noted that there were a couple of follow up items that will be address and he expects that SCORE will be re-accredited with Excellence. Mr. Beverly advised that he will also be meeting with York Risk Services to perform a Workers' Compensation claims review on September 10, 2014. He then notes the Liability claims that requires authority regarding Shivy vs. City of Weed. He requests that an emergency Executive Committee meeting for settlement authority on this claim on Monday at 1 pm. Mr. Carroll confirmed that the Executive Committee can grant authority for this claim. Mr. Baker, Ms. Russell and Mr. Duckett are available for a Special Executive Committee teleconference at 1pm.



G. JPA BUSINESS

G1. Agenda Posting Policy

Mr. Beverly explained that as part of the CAJPA Accreditation standards, a copy of the Agenda must be posted and visible to the public 24/7. He explains that Alliant's Sacramento office does not have the ability to do so. He then mentions that the City of Yreka is listed in the JPA Agreement as the member who exercises the power of the authority. Mr. Baker has confirmed that he can act as the designated location in posting the agendas. A copy of the posting policy is included

A motion made to approve the City of Yreka as the designated location for SCORE's Agendas postings and if not available the President and/or Vice President will post the Agenda on behalf of SCORE.

MOTION: Pamela Russell **SECOND:** Linda Romaine **MOTION CARRIED**

AYES: Sorensen, Van Groningen, McKay, Bains, Russell, Romaine, Jankovitz, Goodwin, Carroll, Teague, Sprague, Terrell, Woodcox, Duckett, Darrow, Stock, Baker

NAYS: None.

ABSENT: Scarlett, Hancock

G2. Safety and Loss Control Plan and Funding for FY 2014/15

Mr. Beverly explained that at the last June 27, 2014 Board of Directors meeting a presentation was given by DKF Solutions who made recommendations on a Service Plan going forward. An Ad Hoc Committee then reviewed the Service Plan and made a recommendation which narrows the plan to the leading losses for Workers' Compensation and Liability. Members also expressed the desire to have an on-site visit at least once a year and also to have an ongoing hotline service to answer any questions pertaining to OSHA and general risk management questions. Mr. Beverly would also like to suggest that a Risk Management Scorecard is developed.

Mr. Beverly advised that the new proposed Safety and Loss Control Plan will be as follows:

General Liability:

1. Audit 2 member sewer plans, with report to Board and one workshop. Fee = \$16,000.
2. Two maintenance trainings, with CE credit. Fee = \$8,000.

Workers' Compensation:

1. Site visit with 90 minute biomechanics training and review of operations/current practices, without developing an OSHA policy. Fee = \$2,340 x 18 = \$42,120.

General Risk Control:

1. Phone and email hotline. Fee = \$1,350 x 12 = \$16,200.

The total for above is \$82,320. The total with only one sewer plan audit is \$75,320.



Mr. Beverly noted that SCORE budgeted \$75,000 and if only one sewer plan audit is done would be \$75,320. He explained that he recommends two audits as CJPRMA has in the past charged for online training which SCORE has opted out of which saves SCORE \$7,000 off of SCORE's excess liability premium. CJPRMA also offers \$3,000 to SCORE for training.

A motion was made to approve the Safety and Loss Control Service Plan at the amount of \$82,320.

MOTION: Steve Baker **SECOND:** Laurie Van Groningen **MOTION CARRIED**
AYES: Sorensen, Van Groningen, McKay, Bains, Russell, Romaine, Jankovitz, Goodwin, Carroll, Teague, Sprague, Terrell, Woodcox, Duckett, Darrow, Stock, Baker
NAYS: None.
ABSENT: Scarlett, Hancock

G3. October Training/Planning Day & Board Meeting Topics

Mr. Beverly explained that SCORE conducts an annual meeting for training and/or long-range planning for members to learn and guide the organization from a long-range and policy perspective. Mr. Beverly provided the Board with a brief description of the draft Agenda for the meeting on October 16 and 17, 2014. Mr. Beverly explains that no action is necessary for this item and he is just looking for feedback.

H. CLOSING COMMENTS

Ms. Linda Romaine advised that she will be available for the Emergency Executive Committee meeting on Monday at 1 pm.

Mr. Carroll reminded everyone to be up to date as respects their AB 1234 and AB 1825 training. He asked if any member would like to host the AB 1825 training to get in contact with Mr. Carroll to facilitate an ERMA training which is free to SCORE members.

Mr. Beverly also reminded members that members are required to complete an ethics training course if they are required to file a Form 700.

Mr. Tracey Smith-Reed mentioned that SCORE is currently in the middle of the audit and Crowe Horwath hopes to have the audit completed by next week and it will be presented at the October Board of Directors meeting.

AJOURNMENT

The meeting was adjourned at 10:10 am.

NEXT MEETING DATE: October 17, 2014 in Olympic Valley, CA



Respectfully Submitted,

Pamela Russell, Secretary

Date

Small Cities Organized Risk Effort
Check Register - General Checking Account
 April 1, 2014 - September 30, 2014

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
0100 - CASH IN BANK								
0100-010 Scott Valley Bank								
Transfer	04/01/2014			Funds Transfer	0106-010 Trust - Liab _SVB		14,229.91	464,959.98
Transfer	04/01/2014			Funds Transfer	0106-020 Trust - WC - SVB		44,239.78	464,959.98
Deposit	04/02/2014			Deposit - Recovery	-SPLIT-	3,045.65		406,490.29
Deposit	04/02/2014			Deposit	12000 · Undeposited Funds	10,690.00		409,535.94
Deposit	04/03/2014			Deposit	-SPLIT-	59,408.55		420,225.94
Deposit	04/14/2014			Deposit	-SPLIT-	42,123.50		479,634.49
Deposit	04/14/2014			Deposit	-SPLIT-	74,166.58		521,757.99
Check	04/16/2014	2483	Live Oak		Dividends Payable		49,317.00	595,924.57
Check	04/16/2014	2484	Farley Consulting Services	Inv # 1469 - W/C Claims Audit	0511 - Claims Audit		7,500.00	546,607.57
Check	04/16/2014	2485	Michael Simmons	Deposit - Squaw Valley BOD Meeting Oct 2014	0174 · Prepaid Expenses		2,000.00	539,107.57
Check	04/16/2014	2486	Gilbert Associates, Inc.	February & March 2014	0505 - Accounting		8,000.00	537,107.57
Check	04/16/2014	2487	DKF Soutlions Group, LLC	Inv # 11542	0507 - Consulting		19,000.00	529,107.57
Check	04/16/2014	2488	York Insurance Services	Inv # 500010431 W/C Claims Admin April	0710 - Claims Management		8,131.85	510,107.57
Check	04/16/2014	2489	York Insurance Services Group, Inc-CA	Inv # 500010432 Liab Claims Admin April	0830 -Claims Service - Vouchers		8,125.00	501,975.72
Check	04/16/2014	2490	Champion Awards	Name Plates	0640 - Meeting Expense		123.60	493,850.72
Transfer	04/22/2014			Funds Transfer	0106-010 Trust - Liab _SVB		2,437.95	493,727.12
Transfer	04/22/2014			Funds Transfer	0106-020 Trust - WC - SVB		39,732.33	491,289.17
Check	04/24/2014	2492	PARMA	Dues for 1/1/14 - 12/31/14	0615 - Dues and Subscriptions		100.00	451,556.84
Check	04/24/2014	2491	PARMA	Dues for 1/1/14 - 12/31/14	0615 - Dues and Subscriptions		100.00	451,456.84
Deposit	04/25/2014			Deposit	-SPLIT-	16,070.00		451,356.84
Deposit	04/25/2014			Deposit	-SPLIT-	68,250.09		467,426.84
Transfer	04/28/2014			Funds Transfer	0106-020 Trust - WC - SVB		18,067.50	535,676.93
Transfer	04/28/2014			Funds Transfer	0106-020 Trust - WC - SVB		103,690.12	517,609.43
Deposit	04/30/2014			Interest	SVB	31.77		413,919.31
Transfer	05/02/2014			Funds Transfer	0106-010 Trust - Liab _SVB		12,530.53	413,951.08
Transfer	05/02/2014			Funds Transfer	0106-020 Trust - WC - SVB		15,983.47	401,420.55
Deposit	05/06/2014			Deposit	Workers' Compensation Claims	74.13		385,437.08
Transfer	05/16/2014			Funds Transfer	0106-010 Trust - Liab _SVB		2,652.90	385,511.21
Transfer	05/16/2014			Funds Transfer	0106-020 Trust - WC - SVB		171,533.66	382,858.31
Deposit	05/16/2014			Deposit	Liability Claim Payments	1,484.89		211,324.65
Deposit	05/20/2014			Deposit	12000 · Undeposited Funds	3,138.00		212,809.54
Check	05/29/2014	2496	Gibbons & Conley		-SPLIT-		7,888.05	215,947.54
Check	05/29/2014	2497	York Insurance Services Group, Inc-CA	Liability Claims Mgmt - May '13 Inv # 500010533	0830 -Claims Service - Vouchers		8,125.00	208,059.49
Check	05/29/2014	2498	York Insurance Services Group, Inc-CA	W/C Claims Mgmt - May '13 Inv # 500010532	0710 - Claims Management		8,131.85	199,934.49
Check	05/29/2014	2499	Gilbert Associates, Inc.	29330 ENG - April 2014	0505 - Accounting		4,000.00	191,802.64
Check	05/29/2014	2493	VOID		void	0.00		187,802.64
Check	05/29/2014	2494	VOID		void	0.00		187,802.64
Check	05/29/2014	2495	VOID		void	0.00		187,802.64
Deposit	05/29/2014			Deposit	12000 · Undeposited Funds	4,712.27		192,514.91
Deposit	05/31/2014			Interest	SVB	18.03		192,532.94
Transfer	06/06/2014			Funds Transfer	0106-010 Trust - Liab _SVB		3,228.80	189,304.14
Transfer	06/06/2014			Funds Transfer	0106-020 Trust - WC - SVB		45,097.24	144,206.90
Deposit	06/09/2014			Deposit	-SPLIT-	21,608.02		165,814.92
Deposit	06/16/2014			Deposit	-SPLIT-	46,278.00		212,092.92
Transfer	06/17/2014			Funds Transfer	0106-010 Trust - Liab _SVB		27,770.28	184,322.64
Transfer	06/17/2014			Funds Transfer	0106-020 Trust - WC - SVB		33,510.21	150,812.43
Check	06/23/2014	2500	Biggs	Dividends	Dividends Payable		18,012.00	132,800.43
Check	06/23/2014	2501	Dorris	Dividends	Dividends Payable		422.00	132,378.43
Check	06/23/2014	2502	Fort Jones	Dividends	Dividends Payable		8,969.00	123,409.43
Check	06/23/2014	2503	Live Oak	Dividends	Dividends Payable		49,276.00	74,133.43
Check	06/23/2014	2504	Loomis	Dividends	Dividends Payable		33,083.00	41,050.43
Check	06/23/2014	2505	Loyalton	Dividends	Dividends Payable		7,751.00	33,299.43
Check	06/23/2014	2506	Montague	Dividends	Dividends Payable		6,674.00	26,625.43
Check	06/23/2014	2507	Portola	Dividends	-SPLIT-		34,101.00	-7,475.57
Check	06/23/2014	2508	Rio Dell	Dividends	Dividends Payable		38,793.00	-46,268.57
Check	06/23/2014	2509	Shasta Lake	Dividends	Dividends Payable		164,223.00	-210,491.57
Check	06/23/2014	2510	Susanville	Dividends	Dividends Payable		103,863.00	-314,354.57
Check	06/23/2014	2511	Weed	Dividends	Dividends Payable		4,867.00	-319,221.57
Check	06/23/2014	2512	Fort Jones	Check was for training reimbursement to Ft. Jones. Deposited into SCORE in error.	0120 ACCOUNTS RECEIVABLE		3,300.00	-322,521.57
Deposit	06/23/2014			Deposit	-SPLIT-	0.00		-322,521.57
Check	06/24/2014	2513	Risk Management Services		0511 - Claims Audit		2,895.00	-325,416.57
Check	06/24/2014	2514	York Insurance Services Group, Inc-CA	Liab Claims Mgmt Inv # 500010636 June '14	0830 -Claims Service - Vouchers		8,125.00	-333,541.57
Check	06/24/2014	2515	Bickmore Risk Services	Inv # BRS-0010267	-SPLIT-		9,600.00	-343,141.57
Check	06/24/2014	2516	Collfax	Grant Fund Program	Grant Fund Program		2,701.00	-345,842.57
Check	06/24/2014	2517	Gilbert Associates, Inc.	29330 ENG - Inv # 306098 May 2014	0505 - Accounting		4,000.00	-349,842.57

Small Cities Organized Risk Effort
Check Register - General Checking Account
April 1, 2014 - September 30, 2014

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Check	06/24/2014	2518	York Insurance Services Group, Inc-CA	WC Claims Mgmt Inv # 500010635 June '14	0710 - Claims Management		8,131.85	-357,974.42
Transfer	06/27/2014			Funds Transfer	0150 - LAIF	500,000.00		142,025.58
Check	06/27/2014	2519	VOID		void	0.00		142,025.58
Check	06/27/2014	2520	Toyon-Wintu Center	Meeting 6/27/14	0605 - B of D Activities		837.50	141,188.08
Deposit	06/27/2014			Deposit	-SPLIT-	65,685.81		206,873.89
Deposit	06/27/2014			Deposit	-SPLIT-	12,851.65		219,725.54
Deposit	06/30/2014			Interest	SVB	14.03		219,739.57
Deposit	07/08/2014			Deposit	-SPLIT-	54,339.20		274,078.77
Transfer	07/10/2014			Funds Transfer	0106-010 Trust - Liab _SVB		30,080.13	243,998.64
Deposit	07/14/2014			Deposit	-SPLIT-	497,477.10		741,475.74
Check	07/16/2014	2521	Employment Risk Management Authority	Inv # ERMA-00260	0625 - Insurance		62,610.00	678,865.74
Check	07/16/2014	2522	Alliant	Inv # 238499	Program Administration		225,811.00	453,054.74
Check	07/16/2014	2523	Alliant	Inv # 238480 - Treasurer Bond	0625 - Insurance		575.00	452,479.74
Check	07/16/2014	2524	Alliant	Inv # 1026240 & 2026240	-SPLIT-		289,616.61	162,863.13
Check	07/16/2014	2525	LAWCX	Inv # LAWCX 2015-010	Workers' Compensation		198,933.00	-36,069.87
Check	07/16/2014	2526	LAWCX	Inv # LAWCX-2015-040	Workers' Compensation		15,902.00	-51,971.87
Check	07/16/2014	2527	ACI Specialty Benefits	Inv # 15868	EAP		8,991.00	-60,962.87
Check	07/16/2014	2528	Gilbert Associates, Inc.	29330 ENG - June 2014	0505 - Accounting		4,000.00	-64,962.87
Check	07/16/2014	2529	CAJPA	Annual Dues - Notice # 7412014	0615 - Dues and Subscriptions		450.00	-65,412.87
Transfer	07/16/2014			Funds Transfer	0106-010 Trust - Liab _SVB		51,743.02	-117,155.89
Deposit	07/17/2014			Deposit	-SPLIT-	342,980.73		225,824.84
Deposit	07/24/2014			Deposit	-SPLIT-	448,589.00		674,413.84
Transfer	07/24/2014			Funds Transfer	0106-010 Trust - Liab _SVB		7,063.89	667,349.95
Transfer	07/24/2014			Funds Transfer	0106-020 Trust - WC - SVB		7,458.92	659,891.03
Transfer	07/24/2014			Funds Transfer	0106-020 Trust - WC - SVB		18,232.81	641,658.22
Transfer	07/30/2014			Funds Transfer	0106-010 Trust - Liab _SVB		39,675.73	601,982.49
Check	07/31/2014	2530	CSAC Excess Insurance	Pollution Program Inv # 15400705	General Liability		10,615.00	591,367.49
Check	07/31/2014	2531	CJPRMA	Liability - Inv # LIAB-SCORE-14/15	General Liability		101,779.00	489,588.49
Check	07/31/2014	2532	Dunsmuir	Grant Fund Program	Grant Fund Program		2,118.92	487,469.57
Check	07/31/2014	2533	Fort Jones	Inv # 105 - Accounting Services	0608 - Bookkeeping - Ft. Jones		2,269.46	485,200.11
Deposit	07/31/2014			Interest	SVB	43.32		485,243.43
Deposit	08/04/2014			Deposit	-SPLIT-	516,606.00		1,001,849.43
Deposit	08/04/2014			Deposit	12000 - Undeposited Funds	2,887.67		1,004,737.10
Transfer	08/04/2014			Funds Transfer	0106-010 Trust - Liab _SVB		37,608.89	967,128.21
Transfer	08/04/2014			Funds Transfer	0106-020 Trust - WC - SVB		56,398.20	910,730.01
Deposit	08/15/2014			Deposit	-SPLIT-	89,253.28		999,983.29
Check	08/19/2014	2534	DKF Soutions Group, LLC	VOID: Inv # 11627	0507 - Consulting	0.00		999,983.29
Transfer	08/20/2014			Funds Transfer	0106-010 Trust - Liab _SVB		4,113.22	995,870.07
Transfer	08/20/2014			Funds Transfer	0106-020 Trust - WC - SVB		13,502.46	982,367.61
Deposit	08/31/2014			Interest	SVB	59.41		982,427.02
Transfer	09/03/2014			Funds Transfer	0106-020 Trust - WC - SVB		23,066.98	959,360.04
Transfer	09/03/2014			Funds Transfer	0106-010 Trust - Liab _SVB		4,117.19	955,242.85
Deposit	09/04/2014			Deposit	-SPLIT-	7,237.10		962,479.95
Deposit	09/05/2014			Deposit	Workers' Compensation Claims	704.50		963,184.45
Transfer	09/12/2014			Funds Transfer	0106-020 Trust - WC - SVB		29,679.99	933,504.46
Check	09/15/2014	2535	DKF Soutions Group, LLC	Replaces check # 2534	0507 - Consulting		16,000.00	917,504.46
Check	09/17/2014	2536	York Insurance Services Group, Inc-CA	Liability Claims Admin - July - Sept 2014	-SPLIT-		24,375.00	893,129.46
Check	09/17/2014	2537	York Insurance Services Group, Inc-CA	Annual Fee - Liability Claims Admin	0720 - Third Pty Admini(TPA)		19,000.00	874,129.46
Check	09/17/2014	2538	York Insurance Services Group, Inc-CA	Annual Fee - W/C Claims Admin	0720 - Third Pty Admini(TPA)		11,000.00	863,129.46
Check	09/17/2014	2539	York Insurance Services Group, Inc-CA	W/C Claims Admin July - Sept 2014	-SPLIT-		25,127.40	838,002.06
Check	09/17/2014	2540	Gilbert Associates, Inc.	Accounting Services July & August 2014	-SPLIT-		8,000.00	830,002.06
Check	09/17/2014	2541	Gibbons & Conley	Inv # 14-MAR-2623 & 14-JUL2760	-SPLIT-		2,460.01	827,542.05
Transfer	09/18/2014			Funds Transfer	0106-020 Trust - WC - SVB		12,288.57	815,253.48
Transfer	09/18/2014			Funds Transfer	0106-020 Trust - WC - SVB		69,884.27	745,369.21
Deposit	09/19/2014			Deposit	-SPLIT-	2,715.86		748,085.07
Transfer	09/22/2014			Funds Transfer	0106-010 Trust - Liab _SVB		14,620.15	733,464.92
Deposit	09/30/2014			Interest	SVB	52.31		733,517.23
Total 0100-010 Scott Valley Bank						2,892,596.45	2,624,039.20	733,517.23
Total 0100 - CASH IN BANK						2,892,596.45	2,624,039.20	733,517.23
TOTAL						2,892,596.45	2,624,039.20	733,517.23

Monthly Account Statement

Small Cities Organized Risk Effort

September 1, 2014 through September 30, 2014

Chandler Team

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

Custodian

US Bank
Linda Brimm
+(314)-418-3441

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source.



PORTFOLIO CHARACTERISTICS

Average Duration	2.42
Average Coupon	1.48 %
Average Purchase YTM	1.25 %
Average Market YTM	0.99 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.62 yrs
Average Life	2.50 yrs

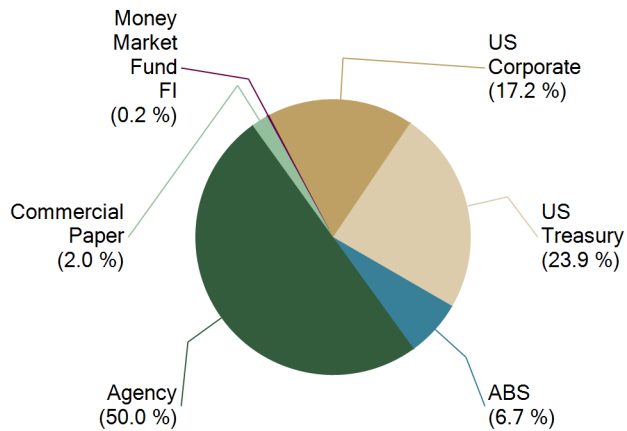
ACCOUNT SUMMARY

	Beg. Values as of 8/31/14	End Values as of 9/30/14
Market Value	10,737,860	10,721,222
Accrued Interest	33,577	35,954
Total Market Value	10,771,437	10,757,176
Income Earned	10,850	11,056
Cont/WD		-1,180
Par	10,660,518	10,672,140
Book Value	10,697,814	10,706,107
Cost Value	10,746,961	10,757,586

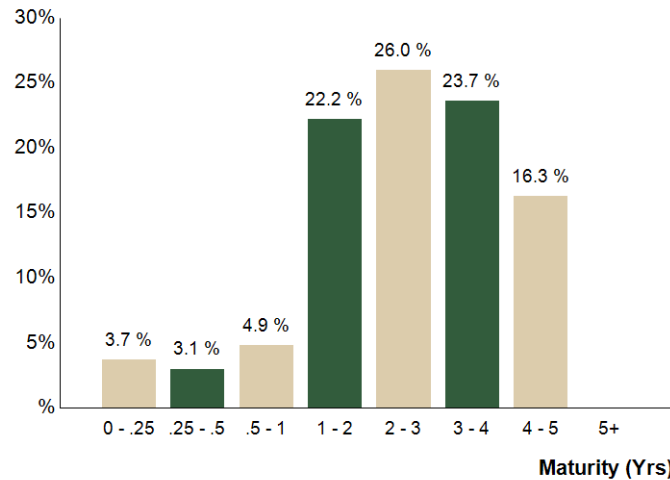
TOP ISSUERS

Issuer	% Portfolio
Government of United States	23.9 %
Federal National Mortgage Assoc	19.3 %
Federal Home Loan Mortgage Corp	12.6 %
Federal Home Loan Bank	12.6 %
Federal Farm Credit Bank	5.5 %
Procter & Gamble Company	2.5 %
John Deere ABS	2.3 %
Bank of Tokyo-Mit UFJ	2.0 %
Total	80.7 %

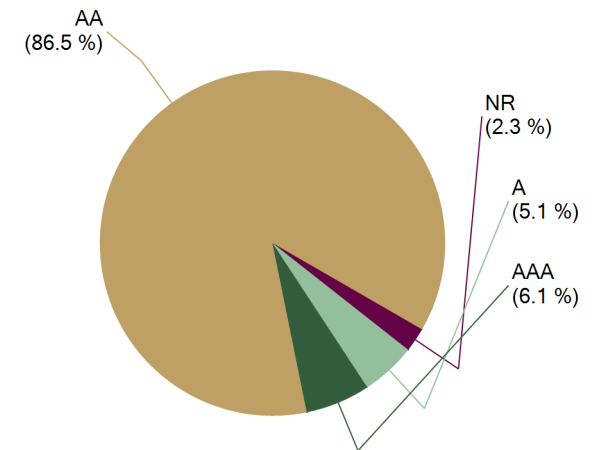
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 9/30/2014	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.12 %	-0.05 %	0.78 %	0.83 %	0.93 %	1.85 %	N/A	3.67 %	35.85 %
1-5 yr Govt	-0.17 %	-0.05 %	0.76 %	0.67 %	0.66 %	1.64 %	N/A	3.40 %	32.87 %
1-5 Year Govt/A Rated or better Corporate	-0.20 %	-0.06 %	0.94 %	0.97 %	1.13 %	2.04 %	N/A	3.55 %	34.48 %



**Small Cities Organized Risk Effort
Joint Powers Authority
September 30, 2014**

COMPLIANCE WITH INVESTMENT POLICY

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

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



Reconciliation Summary

As of 9/30/2014

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$10,697,814.04
Acquisition	
+ Security Purchases	\$223,413.46
+ Money Market Fund Purchases	\$30,303.81
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$253,717.27
Dispositions	
- Security Sales	\$175,575.58
- Money Market Fund Sales	\$47,830.09
- MMF Withdrawals	\$1,180.17
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$19,671.58
Total Dispositions	\$244,257.42
Amortization/Accretion	
+/- Net Accretion	(\$1,961.32)
	(\$1,961.32)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$794.24
	\$794.24
Ending Book Value	\$10,706,106.81

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$45,120.80
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$175,575.58
Accrued Interest Received	\$272.24
Interest Received	\$10,631.77
Dividend Received	\$0.46
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$19,671.58
Total Acquisitions	\$206,151.63
Disposition	
Withdrawals	\$1,180.17
Security Purchase	\$223,413.46
Accrued Interest Paid	\$264.45
Total Dispositions	\$224,858.08
Ending Book Value	\$26,414.35



Holdings Report

As of 9/30/14

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
ABS									
89231NAC7	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	61,358.43	09/18/2012 0.46 %	61,352.59 61,356.55	100.04 0.37 %	61,381.13 12.54	0.57 % 24.58	Aaa / AAA NR	1.79 0.43
47787RAC4	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	74,500.86	09/27/2013 0.61 %	74,419.38 74,448.54	100.03 0.46 %	74,521.35 17.55	0.69 % 72.81	Aaa / NR AAA	1.79 0.41
43813CAC4	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	74,866.73	10/11/2012 0.52 %	74,859.48 74,864.19	100.09 0.33 %	74,933.74 14.06	0.70 % 69.55	Aaa / AAA NR	1.88 0.47
161571FL3	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	160,000.00	03/05/2013 0.55 %	160,231.25 160,149.65	100.10 0.47 %	160,162.72 41.96	1.49 % 13.07	NR / AAA AAA	2.88 0.85
477879AC4	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	45,000.00	08/27/2013 0.88 %	44,993.87 44,995.54	100.24 0.64 %	45,107.33 17.40	0.42 % 111.79	Aaa / NR AAA	2.88 1.04
89231MAC9	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	90,000.00	03/11/2014 0.69 %	89,983.37 89,986.52	99.88 0.75 %	89,892.09 26.80	0.84 % (94.43)	Aaa / AAA NR	3.21 1.58
43814GAC4	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	90,000.00	05/13/2014 0.78 %	89,989.18 89,990.50	99.82 0.88 %	89,834.04 25.03	0.84 % (156.46)	Aaa / AAA NR	3.47 1.77
47787VAC5	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	125,000.00	04/02/2014 0.93 %	124,979.98 124,983.16	99.86 1.00 %	124,827.50 51.11	1.16 % (155.66)	Aaa / NR AAA	3.55 1.76
Total ABS		720,726.02	0.68 %	720,809.10 720,774.65	0.63 %	720,659.90 206.45	6.70 % (114.75)	Aaa / AAA Aaa	2.80 1.10
AGENCY									
31331KHW3	FFCB Note 1.625% Due 11/19/2014	160,000.00	06/25/2012 0.43 %	164,560.00 160,255.07	100.21 0.10 %	160,332.96 953.33	1.50 % 77.89	Aaa / AA+ AAA	0.14 0.14
3137EACH0	FHLMC Note 2.875% Due 2/9/2015	225,000.00	Various 2.29 %	230,544.75 225,448.29	100.98 0.15 %	227,196.00 934.37	2.12 % 1,747.71	Aaa / AA+ AAA	0.36 0.36
3133EANJ3	FFCB Note 0.5% Due 5/1/2015	150,000.00	05/03/2012 0.53 %	149,853.00 149,971.46	100.18 0.20 %	150,263.70 312.50	1.40 % 292.24	Aaa / AA+ AAA	0.58 0.58
3133XWNB1	FHLB Note 2.875% Due 6/12/2015	265,000.00	06/06/2011 1.44 %	279,807.14 267,565.49	101.90 0.15 %	270,044.54 2,306.79	2.53 % 2,479.05	Aaa / AA+ AAA	0.70 0.69
31398AU34	FNMA Note 2.375% Due 7/28/2015	100,000.00	08/27/2010 1.73 %	103,014.00 100,504.29	101.78 0.23 %	101,775.50 415.63	0.95 % 1,271.21	Aaa / AA+ AAA	0.82 0.82
3135G0SB0	FNMA Note 0.375% Due 12/21/2015	120,000.00	11/26/2012 0.45 %	119,720.40 119,888.36	100.16 0.25 %	120,188.40 125.00	1.12 % 300.04	Aaa / AA+ AAA	1.22 1.22
31331J6C2	FFCB Note 2.35% Due 12/22/2015	120,000.00	03/28/2011 2.27 %	120,434.40 120,112.31	102.31 0.46 %	122,767.92 775.50	1.15 % 2,655.61	Aaa / AA+ AAA	1.23 1.21
3135G0BA0	FNMA Note 2.375% Due 4/11/2016	275,000.00	06/07/2011 1.78 %	282,544.63 277,379.82	102.94 0.45 %	283,086.38 3,084.20	2.66 % 5,706.56	Aaa / AA+ AAA	1.53 1.49
3137EACT4	FHLMC Note 2.5% Due 5/27/2016	310,000.00	Various 1.73 %	321,083.36 313,751.78	103.34 0.48 %	320,340.05 2,669.45	3.00 % 6,588.27	Aaa / AA+ AAA	1.66 1.62
313373SZ6	FHLB Note 2.125% Due 6/10/2016	200,000.00	09/14/2011 1.10 %	209,390.00 203,354.35	102.65 0.55 %	205,308.00 1,310.42	1.92 % 1,953.65	Aaa / AA+ AAA	1.70 1.66



CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
AGENCY									
3137EACW7	FHLMC Note 2% Due 8/25/2016	300,000.00	01/19/2012 1.09 %	312,151.20 305,022.59	102.65 0.60 %	307,955.10 600.00	2.87 % 2,932.51	Aaa / AA+ AAA	1.90 1.87
3135G0CM3	FNMA Note 1.25% Due 9/28/2016	100,000.00	09/29/2011 1.30 %	99,760.90 99,904.62	101.18 0.65 %	101,182.70 10.42	0.94 % 1,278.08	Aaa / AA+ AAA	2.00 1.97
3135G0ES8	FNMA Note 1.375% Due 11/15/2016	65,000.00	12/21/2011 1.21 %	65,514.15 65,222.89	101.49 0.67 %	65,970.65 337.64	0.62 % 747.76	Aaa / AA+ AAA	2.13 2.08
313371PV2	FHLB Note 1.625% Due 12/9/2016	250,000.00	10/17/2013 0.78 %	256,575.00 254,581.88	101.93 0.74 %	254,827.25 1,263.89	2.38 % 245.37	Aaa / AA+ AAA	2.19 2.14
3135G0GY3	FNMA Note 1.25% Due 1/30/2017	175,000.00	03/26/2012 1.25 %	174,983.73 174,992.17	100.92 0.85 %	176,618.23 370.66	1.65 % 1,626.06	Aaa / AA+ AAA	2.34 2.29
3135G0UY7	FNMA Callable Note 1X 2/27/15 1% Due 2/27/2017	200,000.00	04/23/2013 0.48 %	201,900.00 200,420.03	99.90 1.04 %	199,792.00 188.89	1.86 % (628.03)	Aaa / AA+ AAA	2.41 1.44
3137EADC0	FHLMC Note 1% Due 3/8/2017	200,000.00	03/19/2012 1.37 %	196,430.40 198,250.62	100.28 0.88 %	200,565.60 127.78	1.87 % 2,314.98	Aaa / AA+ AAA	2.44 2.40
313379FW4	FHLB Note 1% Due 6/9/2017	200,000.00	06/20/2012 1.02 %	199,758.00 199,868.99	100.11 0.96 %	200,214.80 622.22	1.87 % 345.81	Aaa / AA+ AAA	2.69 2.64
3133EAY28	FFCB Note 0.83% Due 9/21/2017	160,000.00	09/18/2012 0.83 %	160,000.00 160,000.00	99.09 1.14 %	158,536.00 36.89	1.47 % (1,464.00)	Aaa / AA+ NR	2.98 2.93
3135G0ZL0	FNMA Note 1% Due 9/27/2017	105,000.00	08/21/2014 1.12 %	104,625.15 104,637.43	99.58 1.14 %	104,557.53 11.67	0.97 % (79.90)	Aaa / AA+ AAA	2.99 2.94
3135G0RT2	FNMA Note 0.875% Due 12/20/2017	150,000.00	02/11/2013 0.94 %	149,523.00 149,683.44	98.75 1.27 %	148,123.35 368.23	1.38 % (1,560.09)	Aaa / AA+ AAA	3.22 3.16
3137EADP1	FHLMC Note 0.875% Due 3/7/2018	300,000.00	Various 1.03 %	297,930.75 298,481.58	98.30 1.38 %	294,891.31 175.00	2.74 % (3,590.27)	Aaa / AA+ AAA	3.44 3.37
313378A43	FHLB Note 1.375% Due 3/9/2018	215,000.00	08/06/2013 1.48 %	213,970.15 214,228.38	99.95 1.39 %	214,885.62 180.66	2.00 % 657.24	Aaa / AA+ AAA	3.44 3.35
3135G0WJ8	FNMA Note 0.875% Due 5/21/2018	250,000.00	06/17/2013 1.24 %	245,652.50 246,788.94	97.94 1.46 %	244,840.50 789.93	2.28 % (1,948.44)	Aaa / AA+ AAA	3.64 3.55
313375K48	FHLB Note 2% Due 9/14/2018	200,000.00	02/07/2014 1.50 %	204,446.00 203,828.28	101.46 1.62 %	202,924.80 188.89	1.89 % (903.48)	Aaa / AA+ AAA	3.96 3.79
3135G0YT4	FNMA Note 1.625% Due 11/27/2018	400,000.00	Various 1.60 %	400,556.00 400,461.74	99.79 1.68 %	399,173.60 2,238.88	3.73 % (1,288.14)	Aaa / AA+ AAA	4.16 3.98
3135G0ZG1	FNMA Note 1.75% Due 9/12/2019	125,000.00	09/24/2014 1.91 %	124,085.00 124,088.03	99.12 1.94 %	123,896.63 115.45	1.15 % (191.40)	Aaa / AA+ AAA	4.95 4.71
Total Agency		5,320,000.00	1.28 %	5,388,813.61 5,338,692.83	0.86 %	5,360,259.12 20,514.29	50.02 % 21,566.29	Aaa / AA+ Aaa	2.33 2.23
COMMERCIAL PAPER									
06538CKM2	Bank of Tokyo Mitsubishi NY Discount CP 0.21% Due 10/21/2014	215,000.00	06/16/2014 0.21 %	214,841.98 214,841.98	99.93 0.21 %	214,841.98 132.94	2.00 % 0.00	P-1 / A-1 F-1	0.06 0.06



Holdings Report

As of 9/30/14

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
Total Commercial Paper		215,000.00	0.21 %	214,841.98 214,841.98	0.21 %	214,841.98 132.94	2.00 % 0.00	P-1 / A-1 F-1	0.06 0.06
MONEY MARKET FUND FI									
31846V203	First American Govt Obligation Fund	26,414.35	Various 0.00 %	26,414.35 26,414.35	1.00 0.00 %	26,414.35 0.00	0.25 % 0.00	Aaa / AAA NR	0.00 0.00
Total Money Market Fund FI		26,414.35	N/A	26,414.35 26,414.35	0.00 %	26,414.35 0.00	0.25 % 0.00	Aaa / AAA NR	0.00 0.00
US CORPORATE									
084670AV0	Berkshire Hathaway Note 3.2% Due 2/11/2015	100,000.00	Various 2.77 %	101,780.12 100,148.01	101.04 0.34 %	101,037.40 444.44	0.94 % 889.39	Aa2 / AA A+	0.37 0.36
742718DS5	Procter & Gamble Co Note 1.8% Due 11/15/2015	265,000.00	04/13/2011 2.36 %	258,615.14 263,434.34	101.51 0.46 %	268,988.52 1,802.00	2.52 % 5,554.18	Aa3 / AA- NR	1.13 1.11
38259PAC6	Google Inc Note 2.125% Due 5/19/2016	105,000.00	10/13/2011 1.57 %	107,568.30 105,913.85	102.41 0.64 %	107,533.13 818.13	1.01 % 1,619.28	Aa2 / AA NR	1.64 1.60
46625HJA9	JP Morgan Chase Note 3.15% Due 7/5/2016	125,000.00	04/29/2014 0.99 %	130,781.25 129,675.90	103.50 1.14 %	129,369.38 940.63	1.21 % (306.52)	A3 / A A+	1.76 1.71
30231GAA0	Exxon Mobil Corp Note 0.921% Due 3/15/2017	150,000.00	03/17/2014 0.92 %	150,000.00 150,000.00	99.81 1.00 %	149,713.05 61.40	1.39 % (286.95)	Aaa / AAA NR	2.46 2.42
084664BS9	Berkshire Hathaway Note 1.6% Due 5/15/2017	105,000.00	Various 1.57 %	105,141.90 105,074.37	101.09 1.18 %	106,149.44 634.66	0.99 % 1,075.07	Aa2 / AA A+	2.62 2.55
91159HHD5	US Bancorp Callable Note Cont 4/15/2017 1.65% Due 5/15/2017	150,000.00	08/18/2014 1.10 %	152,167.50 152,075.69	100.91 1.28 %	151,364.70 935.00	1.42 % (710.99)	A1 / A+ AA-	2.62 2.47
166764AA8	Chevron Corp. Callable Note Cont 11/5/17 1.104% Due 12/5/2017	140,000.00	Various 1.05 %	140,346.00 140,225.05	99.04 1.41 %	138,658.52 498.02	1.29 % (1,566.53)	Aa1 / AA NR	3.18 3.10
369604BC6	General Electric Co Note 5.25% Due 12/6/2017	120,000.00	05/15/2014 1.37 %	136,032.00 134,374.37	110.95 1.70 %	133,134.12 2,012.50	1.26 % (1,240.25)	Aa3 / AA+ NR	3.19 2.92
458140AL4	Intel Corp Note 1.35% Due 12/15/2017	135,000.00	06/16/2014 1.41 %	134,711.10 134,734.67	99.68 1.45 %	134,562.60 536.63	1.26 % (172.07)	A1 / A+ A+	3.21 3.12
037833AJ9	Apple Inc Note 1% Due 5/3/2018	135,000.00	Various 1.09 %	134,384.60 134,556.42	97.53 1.71 %	131,668.47 555.00	1.23 % (2,887.95)	Aa1 / AA+ NR	3.59 3.49
94974BFQ8	Wells Fargo Corp Note 2.15% Due 1/15/2019	135,000.00	04/29/2014 2.12 %	135,160.65 135,146.44	100.11 2.12 %	135,153.23 612.75	1.26 % 6.79	A2 / A+ AA-	4.30 4.06
532457BF4	Eli Lilly & Co Note 1.95% Due 3/15/2019	150,000.00	06/10/2014 2.05 %	149,341.50 149,383.23	99.59 2.05 %	149,377.80 130.00	1.39 % (5.43)	A2 / AA- A	4.46 4.24
Total US Corporate		1,815,000.00	1.60 %	1,836,030.06 1,834,742.34	1.24 %	1,836,710.36 9,981.16	17.17 % 1,968.02	Aa3 / AA- A+	2.62 2.51



Holdings Report

As of 9/30/14

CUSIP	Security Description	Par Value/Units	Purchase Date Book Yield	Cost Value Book Value	Mkt Price Mkt YTM	Market Value Accrued Int.	% of Port. Gain/Loss	Moody/S&P Fitch	Maturity Duration
US TREASURY									
912828QX1	US Treasury Note 1.5% Due 7/31/2016	150,000.00	Various 1.25 %	151,819.28 150,667.39	101.78 0.52 %	152,665.95 379.08	1.42 % 1,998.56	Aaa / AA+ AAA	1.84 1.81
912828RF9	US Treasury Note 1% Due 8/31/2016	50,000.00	09/14/2011 0.86 %	50,338.06 50,130.60	100.81 0.57 %	50,406.25 42.82	0.47 % 275.65	Aaa / AA+ AAA	1.92 1.90
912828RJ1	US Treasury Note 1% Due 9/30/2016	150,000.00	10/13/2011 1.05 %	149,619.64 149,846.85	100.75 0.62 %	151,125.00 4.12	1.40 % 1,278.15	Aaa / AA+ AAA	2.00 1.98
912828RU6	US Treasury Note 0.875% Due 11/30/2016	275,000.00	01/19/2012 0.83 %	275,602.49 275,268.34	100.37 0.70 %	276,009.80 808.66	2.57 % 741.46	Aaa / AA+ AAA	2.17 2.14
912828TM2	US Treasury Note 0.625% Due 8/31/2017	400,000.00	Various 0.69 %	398,827.51 399,281.67	98.68 1.09 %	394,718.80 214.09	3.67 % (4,562.87)	Aaa / AA+ AAA	2.92 2.88
912828UA6	US Treasury Note 0.625% Due 11/30/2017	300,000.00	12/27/2012 0.70 %	298,864.29 299,269.81	98.20 1.21 %	294,585.90 630.12	2.74 % (4,683.91)	Aaa / AA+ AAA	3.17 3.11
912828VQ0	US Treasury Note 1.375% Due 7/31/2018	50,000.00	07/30/2013 1.37 %	50,021.65 50,016.59	99.59 1.48 %	49,796.90 115.83	0.46 % (219.69)	Aaa / AA+ AAA	3.84 3.71
912828RE2	US Treasury Note 1.5% Due 8/31/2018	250,000.00	09/13/2013 1.69 %	247,725.45 248,202.98	99.95 1.51 %	249,882.75 321.13	2.33 % 1,679.77	Aaa / AA+ AAA	3.92 3.79
912828B33	US Treasury Note 1.5% Due 1/31/2019	350,000.00	Various 1.45 %	350,803.91 350,727.60	99.38 1.65 %	347,812.50 884.51	3.24 % (2,915.10)	Aaa / AA+ AAA	4.34 4.17
912828C24	US Treasury Note 1.5% Due 2/28/2019	225,000.00	03/18/2014 1.55 %	224,490.99 224,546.20	99.29 1.67 %	223,400.48 289.02	2.08 % (1,145.72)	Aaa / AA+ AAA	4.42 4.25
912828WLO	US Treasury Note 1.5% Due 5/31/2019	175,000.00	06/17/2014 1.74 %	172,977.15 173,094.63	98.96 1.73 %	173,181.58 882.17	1.62 % 86.95	Aaa / AA+ AAA	4.67 4.46
912828WW6	US Treasury Note 1.625% Due 7/31/2019	200,000.00	Various 1.67 %	199,586.61 199,588.00	99.38 1.76 %	198,750.00 547.56	1.85 % (838.00)	Aaa / AA+ AAA	4.84 4.62
Total US Treasury		2,575,000.00	1.20 %	2,570,677.03 2,570,640.66	1.26 %	2,562,335.91 5,119.11	23.87 % (8,304.75)	Aaa / AA+ Aaa	3.44 3.33
TOTAL PORTFOLIO		10,672,140.37	1.25 %	10,757,586.13 10,706,106.81	0.99 %	10,721,221.62 35,953.95	100.00 % 15,114.81	Aa1 / AA+ Aaa	2.62 2.42
TOTAL MARKET VALUE PLUS ACCRUED						10,757,175.57			



Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
ACQUISITIONS										
Purchase	09/02/2014	31846V203	0.46	First American Govt Obligation Fund	1.000		0.46	0.00	0.46	0.00
Purchase	09/07/2014	31846V203	1,312.50	First American Govt Obligation Fund	1.000		1,312.50	0.00	1,312.50	0.00
Purchase	09/08/2014	31846V203	1,000.00	First American Govt Obligation Fund	1.000		1,000.00	0.00	1,000.00	0.00
Purchase	09/09/2014	31846V203	1,478.13	First American Govt Obligation Fund	1.000		1,478.13	0.00	1,478.13	0.00
Purchase	09/11/2014	912828WW6	100,000.00	US Treasury Note 1.625% Due 7/31/2019	99.328	1.77 %	99,328.46	185.46	99,513.92	0.00
Purchase	09/14/2014	31846V203	2,000.00	First American Govt Obligation Fund	1.000		2,000.00	0.00	2,000.00	0.00
Purchase	09/15/2014	31846V203	2,296.56	First American Govt Obligation Fund	1.000		2,296.56	0.00	2,296.56	0.00
Purchase	09/15/2014	31846V203	78.67	First American Govt Obligation Fund	1.000		78.67	0.00	78.67	0.00
Purchase	09/15/2014	31846V203	32.63	First American Govt Obligation Fund	1.000		32.63	0.00	32.63	0.00
Purchase	09/15/2014	31846V203	5,671.07	First American Govt Obligation Fund	1.000		5,671.07	0.00	5,671.07	0.00
Purchase	09/15/2014	31846V203	95.83	First American Govt Obligation Fund	1.000		95.83	0.00	95.83	0.00
Purchase	09/15/2014	31846V203	50.25	First American Govt Obligation Fund	1.000		50.25	0.00	50.25	0.00
Purchase	09/15/2014	31846V203	6,483.04	First American Govt Obligation Fund	1.000		6,483.04	0.00	6,483.04	0.00
Purchase	09/18/2014	31846V203	7,614.59	First American Govt Obligation Fund	1.000		7,614.59	0.00	7,614.59	0.00
Purchase	09/18/2014	31846V203	57.75	First American Govt Obligation Fund	1.000		57.75	0.00	57.75	0.00
Purchase	09/21/2014	31846V203	664.00	First American Govt Obligation Fund	1.000		664.00	0.00	664.00	0.00
Purchase	09/25/2014	3135G0ZG1	125,000.00	FNMA Note 1.75% Due 9/12/2019	99.268	1.91 %	124,085.00	78.99	124,163.99	0.00
Purchase	09/27/2014	31846V203	93.33	First American Govt Obligation Fund	1.000		93.33	0.00	93.33	0.00
Purchase	09/28/2014	31846V203	625.00	First American Govt Obligation Fund	1.000		625.00	0.00	625.00	0.00
Purchase	09/30/2014	31846V203	750.00	First American Govt Obligation Fund	1.000		750.00	0.00	750.00	0.00
Subtotal			255,303.81				253,717.27	264.45	253,981.72	0.00
TOTAL ACQUISITIONS			255,303.81				253,717.27	264.45	253,981.72	0.00

DISPOSITIONS										
Sale	09/11/2014	31846V203	24,528.77	First American Govt Obligation Fund	1.000		24,528.77	0.00	24,528.77	0.00
Sale	09/11/2014	912828WM8	75,000.00	US Treasury Note 0.375% Due 5/31/2016	99.875	0.45 %	74,906.00	79.15	74,985.15	-12.58
Sale	09/25/2014	31846V203	23,301.32	First American Govt Obligation Fund	1.000		23,301.32	0.00	23,301.32	0.00
Sale	09/25/2014	912828NP1	50,000.00	US Treasury Note 1.75% Due 7/31/2015	101.402	0.10 %	50,701.00	133.15	50,834.15	785.16



Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
DISPOSITIONS										
Sale	09/25/2014	912828WM8	50,000.00	US Treasury Note 0.375% Due 5/31/2016	99.937	0.41 %	49,968.58	59.94	50,028.52	21.66
	Subtotal		222,830.09				223,405.67	272.24	223,677.91	794.24
Paydown	09/15/2014	161571FL3	0.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	100.000		0.00	78.67	78.67	0.00
Paydown	09/15/2014	477879AC4	0.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	100.000		0.00	32.63	32.63	0.00
Paydown	09/15/2014	47787RAC4	5,635.68	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	100.000		5,635.68	35.39	5,671.07	0.00
Paydown	09/15/2014	47787VAC5	0.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	100.000		0.00	95.83	95.83	0.00
Paydown	09/15/2014	89231MAC9	0.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	100.000		0.00	50.25	50.25	0.00
Paydown	09/15/2014	89231NAC7	6,457.04	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	100.000		6,457.04	26.00	6,483.04	0.00
Paydown	09/18/2014	43813CAC4	7,578.86	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	100.000		7,578.86	35.73	7,614.59	0.00
Paydown	09/18/2014	43814GAC4	0.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	100.000		0.00	57.75	57.75	0.00
	Subtotal		19,671.58				19,671.58	412.25	20,083.83	0.00
Security Withdrawal	09/04/2014	31846V203	1,076.00	First American Govt Obligation Fund	1.000		1,076.00	0.00	1,076.00	0.00
Security Withdrawal	09/25/2014	31846V203	104.17	First American Govt Obligation Fund	1.000		104.17	0.00	104.17	0.00
	Subtotal		1,180.17				1,180.17	0.00	1,180.17	0.00
TOTAL DISPOSITIONS			243,681.84				244,257.42	684.49	244,941.91	794.24

OTHER TRANSACTIONS

Interest	09/07/2014	3137EADP1	300,000.00	FHLMC Note 0.875% Due 3/7/2018	0.000		1,312.50	0.00	1,312.50	0.00
Interest	09/08/2014	3137EADC0	200,000.00	FHLMC Note 1% Due 3/8/2017	0.000		1,000.00	0.00	1,000.00	0.00
Interest	09/09/2014	313378A43	215,000.00	FHLB Note 1.375% Due 3/9/2018	0.000		1,478.13	0.00	1,478.13	0.00
Interest	09/14/2014	313375K48	200,000.00	FHLB Note 2% Due 9/14/2018	0.000		2,000.00	0.00	2,000.00	0.00



Transaction Ledger

8/31/14 Thru 9/30/14

Transaction Type	Settlement Date	CUSIP	Quantity	Security Description	Price	Acq/Disp Yield	Amount	Interest Pur/Sold	Total Amount	Gain/Loss
OTHER TRANSACTIONS										
Interest	09/15/2014	30231GAA0	150,000.00	Exxon Mobil Corp Note 0.921% Due 3/15/2017	0.000		671.56	0.00	671.56	0.00
Interest	09/15/2014	532457BF4	150,000.00	Eli Lilly & Co Note 1.95% Due 3/15/2019	0.000		1,625.00	0.00	1,625.00	0.00
Interest	09/21/2014	3133EAY28	160,000.00	FFCB Note 0.83% Due 9/21/2017	0.000		664.00	0.00	664.00	0.00
Interest	09/27/2014	3135G0ZL0	105,000.00	FNMA Note 1% Due 9/27/2017	0.000		93.33	0.00	93.33	0.00
Interest	09/28/2014	3135G0CM3	100,000.00	FNMA Note 1.25% Due 9/28/2016	0.000		625.00	0.00	625.00	0.00
Interest	09/30/2014	912828RJ1	150,000.00	US Treasury Note 1% Due 9/30/2016	0.000		750.00	0.00	750.00	0.00
	Subtotal		1,730,000.00				10,219.52	0.00	10,219.52	0.00
Dividend	09/02/2014	31846V203	45,120.80	First American Govt Obligation Fund	0.000		0.46	0.00	0.46	0.00
	Subtotal		45,120.80				0.46	0.00	0.46	0.00
TOTAL OTHER TRANSACTIONS			1,775,120.80				10,219.98	0.00	10,219.98	0.00



Income Earned

8/31/14 Thru 9/30/14

CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Unreal G/L Total Income
Fixed Income						
037833AJ9	Apple Inc Note 1% Due 05/03/2018	Various Various 135,000.00	134,546.26 0.00 0.00 134,556.42	442.50 0.00 555.00 112.50	10.16 0.00 10.16 122.66	0.00 122.66
084664BS9	Berkshire Hathaway Note 1.6% Due 05/15/2017	Various 05/15/2012 105,000.00	105,076.70 0.00 0.00 105,074.37	494.66 0.00 634.66 140.00	0.38 2.71 (2.33) 137.67	0.00 137.67
084670AV0	Berkshire Hathaway Note 3.2% Due 02/11/2015	Various Various 100,000.00	100,181.41 0.00 0.00 100,148.01	177.77 0.00 444.44 266.67	0.87 34.27 (33.40) 233.27	0.00 233.27
161571FL3	Chase CHAIT Pool #2012-A5 0.59% Due 08/15/2017	03/05/2013 03/08/2013 160,000.00	160,153.93 0.00 0.00 160,149.65	41.96 78.67 41.96 78.67	0.00 4.28 (4.28) 74.39	0.00 74.39
166764AA8	Chevron Corp. Callable Note Cont 11/5/17 1.104% Due 12/05/2017	Various Various 140,000.00	140,230.86 0.00 0.00 140,225.05	369.22 0.00 498.02 128.80	0.00 5.81 (5.81) 122.99	0.00 122.99
30231GAA0	Exxon Mobil Corp Note 0.921% Due 03/15/2017	03/17/2014 03/20/2014 150,000.00	150,000.00 0.00 0.00 150,000.00	617.84 671.56 61.40 115.12	0.00 0.00 0.00 115.12	0.00 115.12
31331J6C2	FFCB Note 2.35% Due 12/22/2015	03/28/2011 03/29/2011 120,000.00	120,119.84 0.00 0.00 120,112.31	540.50 0.00 775.50 235.00	0.00 7.53 (7.53) 227.47	0.00 227.47
31331KHW3	FFCB Note 1.625% Due 11/19/2014	06/25/2012 06/26/2012 160,000.00	160,411.23 0.00 0.00 160,255.07	736.67 0.00 953.33 216.66	0.00 156.16 (156.16) 60.50	0.00 60.50
313371PV2	FHLB Note 1.625% Due 12/09/2016	10/17/2013 10/18/2013 250,000.00	254,753.70 0.00 0.00 254,581.88	925.35 0.00 1,263.89 338.54	0.00 171.82 (171.82) 166.72	0.00 166.72
313373SZ6	FHLB Note 2.125% Due 06/10/2016	09/14/2011 09/15/2011 200,000.00	203,517.18 0.00 0.00 203,354.35	956.25 0.00 1,310.42 354.17	0.00 162.83 (162.83) 191.34	0.00 191.34



Income Earned

8/31/14 Thru 9/30/14

CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Unreal G/L Total Income
313375K48	FHLB Note 2% Due 09/14/2018	02/07/2014 02/10/2014 200,000.00	203,907.81 0.00 0.00 203,828.28	1,855.56 2,000.00 188.89 333.33	0.00 79.53 (79.53) 253.80	0.00 253.80
313378A43	FHLB Note 1.375% Due 03/09/2018	08/06/2013 08/07/2013 215,000.00	214,209.94 0.00 0.00 214,228.38	1,412.43 1,478.13 180.66 246.36	18.44 0.00 18.44 264.80	0.00 264.80
313379FW4	FHLB Note 1% Due 06/09/2017	06/20/2012 06/21/2012 200,000.00	199,864.99 0.00 0.00 199,868.99	455.56 0.00 622.22 166.66	4.00 0.00 4.00 170.66	0.00 170.66
3133EANJ3	FFCB Note 0.5% Due 05/01/2015	05/03/2012 05/04/2012 150,000.00	149,967.42 0.00 0.00 149,971.46	250.00 0.00 312.50 62.50	4.04 0.00 4.04 66.54	0.00 66.54
3133EAY28	FFCB Note 0.83% Due 09/21/2017	09/18/2012 09/21/2012 160,000.00	160,000.00 0.00 0.00 160,000.00	590.22 664.00 36.89 110.67	0.00 0.00 0.00 110.67	0.00 110.67
3133XWNB1	FHLB Note 2.875% Due 06/12/2015	06/06/2011 06/07/2011 265,000.00	267,868.50 0.00 0.00 267,565.49	1,671.89 0.00 2,306.79 634.90	0.00 303.01 (303.01) 331.89	0.00 331.89
3135G0BA0	FNMA Note 2.375% Due 04/11/2016	06/07/2011 06/08/2011 275,000.00	277,507.77 0.00 0.00 277,379.82	2,539.93 0.00 3,084.20 544.27	0.00 127.95 (127.95) 416.32	0.00 416.32
3135G0CM3	FNMA Note 1.25% Due 09/28/2016	09/29/2011 09/30/2011 100,000.00	99,900.69 0.00 0.00 99,904.62	531.25 625.00 10.42 104.17	3.93 0.00 3.93 108.10	0.00 108.10
3135G0ES8	FNMA Note 1.375% Due 11/15/2016	12/21/2011 12/22/2011 65,000.00	65,231.51 0.00 0.00 65,222.89	263.16 0.00 337.64 74.48	0.00 8.62 (8.62) 65.86	0.00 65.86
3135G0GY3	FNMA Note 1.25% Due 01/30/2017	03/26/2012 03/27/2012 175,000.00	174,991.89 0.00 0.00 174,992.17	188.37 0.00 370.66 182.29	0.28 0.00 0.28 182.57	0.00 182.57
3135G0RT2	FNMA Note 0.875% Due 12/20/2017	02/11/2013 02/12/2013 150,000.00	149,675.36 0.00 0.00 149,683.44	258.85 0.00 368.23 109.38	8.08 0.00 8.08 117.46	0.00 117.46



Income Earned

8/31/14 Thru 9/30/14

CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Unreal G/L Total Income
3135G0SB0	FNMA Note 0.375% Due 12/21/2015	11/26/2012 11/29/2012 120,000.00	119,880.85 0.00 0.00 119,888.36	87.50 0.00 125.00 37.50	7.51 0.00 7.51 45.01	0.00 45.01
3135G0UY7	FNMA Callable Note 1X 2/27/15 1% Due 02/27/2017	04/23/2013 04/24/2013 200,000.00	200,504.60 0.00 0.00 200,420.03	22.22 0.00 188.89 166.67	0.00 84.57 (84.57) 82.10	0.00 82.10
3135G0WJ8	FNMA Note 0.875% Due 05/21/2018	06/17/2013 06/18/2013 250,000.00	246,716.40 0.00 0.00 246,788.94	607.64 0.00 789.93 182.29	72.54 0.00 72.54 254.83	0.00 254.83
3135G0YT4	FNMA Note 1.625% Due 11/27/2018	Various Various 400,000.00	400,470.86 0.00 0.00 400,461.74	1,697.22 0.00 2,238.88 541.66	1.16 10.28 (9.12) 532.54	0.00 532.54
3135G0ZG1	FNMA Note 1.75% Due 09/12/2019	09/24/2014 09/25/2014 125,000.00	0.00 124,085.00 0.00 124,088.03	0.00 (78.99) 115.45 36.46	3.03 0.00 3.03 39.49	0.00 39.49
3135G0ZL0	FNMA Note 1% Due 09/27/2017	08/21/2014 08/25/2014 105,000.00	104,627.47 0.00 0.00 104,637.43	17.50 93.33 11.67 87.50	9.96 0.00 9.96 97.46	0.00 97.46
3137EACH0	FHLMC Note 2.875% Due 02/09/2015	Various Various 225,000.00	225,550.95 0.00 0.00 225,448.29	395.31 0.00 934.37 539.06	0.00 102.66 (102.66) 436.40	0.00 436.40
3137EACT4	FHLMC Note 2.5% Due 05/27/2016	Various Various 310,000.00	313,938.14 0.00 0.00 313,751.78	2,023.61 0.00 2,669.45 645.84	0.00 186.36 (186.36) 459.48	0.00 459.48
3137EACW7	FHLMC Note 2% Due 08/25/2016	01/19/2012 01/20/2012 300,000.00	305,239.71 0.00 0.00 305,022.59	100.00 0.00 600.00 500.00	0.00 217.12 (217.12) 282.88	0.00 282.88
3137EADC0	FHLMC Note 1% Due 03/08/2017	03/19/2012 03/20/2012 200,000.00	198,191.59 0.00 0.00 198,250.62	961.11 1,000.00 127.78 166.67	59.03 0.00 59.03 225.70	0.00 225.70
3137EADP1	FHLMC Note 0.875% Due 03/07/2018	Various Various 300,000.00	298,445.23 0.00 0.00 298,481.58	1,268.75 1,312.50 175.00 218.75	41.14 4.79 36.35 255.10	0.00 255.10



Income Earned

8/31/14 Thru 9/30/14

CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Unreal G/L Total Income
31398AU34	FNMA Note 2.375% Due 07/28/2015	08/27/2010 08/30/2010 100,000.00	100,554.72 0.00 0.00 100,504.29	217.71 0.00 415.63 197.92	0.00 50.43 (50.43) 147.49	0.00 147.49
369604BC6	General Electric Co Note 5.25% Due 12/06/2017	05/15/2014 05/20/2014 120,000.00	134,745.48 0.00 0.00 134,374.37	1,487.50 0.00 2,012.50 525.00	0.00 371.11 (371.11) 153.89	0.00 153.89
38259PAC6	Google Inc Note 2.125% Due 05/19/2016	10/13/2011 10/18/2011 105,000.00	105,959.85 0.00 0.00 105,913.85	632.19 0.00 818.13 185.94	0.00 46.00 (46.00) 139.94	0.00 139.94
43813CAC4	Honda Auto Receivables 2012-4 A3 0.52% Due 08/18/2016	10/11/2012 10/18/2012 74,866.73	82,442.58 0.00 7,578.86 74,864.19	15.48 35.73 14.06 34.31	0.47 0.00 0.47 34.78	0.00 34.78
43814GAC4	Honda Auto Receivables 2014-2 A3 0.77% Due 03/19/2018	05/13/2014 05/21/2014 90,000.00	89,990.20 0.00 0.00 89,990.50	25.03 57.75 25.03 57.75	0.30 0.00 0.30 58.05	0.00 58.05
458140AL4	Intel Corp Note 1.35% Due 12/15/2017	06/16/2014 06/19/2014 135,000.00	134,727.87 0.00 0.00 134,734.67	384.75 0.00 536.63 151.88	6.80 0.00 6.80 158.68	0.00 158.68
46625HJA9	JP Morgan Chase Note 3.15% Due 07/05/2016	04/29/2014 05/02/2014 125,000.00	129,894.06 0.00 0.00 129,675.90	612.50 0.00 940.63 328.13	0.00 218.16 (218.16) 109.97	0.00 109.97
477879AC4	John Deere Owner Trust 2013-B A3 0.87% Due 08/15/2017	08/27/2013 09/04/2013 45,000.00	44,995.41 0.00 0.00 44,995.54	17.40 32.63 17.40 32.63	0.13 0.00 0.13 32.76	0.00 32.76
47787RAC4	John Deere Owner Trust 2012-B A3 0.53% Due 07/15/2016	09/27/2013 10/02/2013 74,500.86	80,077.68 0.00 5,635.68 74,448.54	18.88 35.39 17.55 34.06	6.54 0.00 6.54 40.60	0.00 40.60
47787VAC5	John Deere Owner Trust 2014-A A3 0.92% Due 04/16/2018	04/02/2014 04/09/2014 125,000.00	124,982.61 0.00 0.00 124,983.16	51.11 95.83 51.11 95.83	0.55 0.00 0.55 96.38	0.00 96.38
532457BF4	Eli Lilly & Co Note 1.95% Due 03/15/2019	06/10/2014 06/13/2014 150,000.00	149,371.85 0.00 0.00 149,383.23	1,511.25 1,625.00 130.00 243.75	11.38 0.00 11.38 255.13	0.00 255.13



Income Earned

8/31/14 Thru 9/30/14

CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Unreal G/L Total Income
742718DS5	Procter & Gamble Co Note 1.8% Due 11/15/2015	04/13/2011 04/18/2011 265,000.00	263,319.77 0.00 0.00 263,434.34	1,404.50 0.00 1,802.00 397.50	114.57 0.00 114.57 512.07	0.00 512.07
89231MAC9	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	03/11/2014 03/19/2014 90,000.00	89,986.04 0.00 0.00 89,986.52	26.80 50.25 26.80 50.25	0.48 0.00 0.48 50.73	0.00 50.73
89231NAC7	Toyota Auto Receivable 2012-B A3 0.46% Due 07/15/2016	09/18/2012 09/26/2012 61,358.43	67,813.21 0.00 6,457.04 61,356.55	13.86 26.00 12.54 24.68	0.38 0.00 0.38 25.06	0.00 25.06
91159HHD5	US Bancorp Callable Note Cont 4/15/2017 1.65% Due 05/15/2017	08/18/2014 08/21/2014 150,000.00	152,142.87 0.00 0.00 152,075.69	728.75 0.00 935.00 206.25	0.00 67.18 (67.18) 139.07	0.00 139.07
912828B33	US Treasury Note 1.5% Due 01/31/2019	Various Various 350,000.00	350,741.39 0.00 0.00 350,727.60	456.52 0.00 884.51 427.99	0.00 13.79 (13.79) 414.20	0.00 414.20
912828C24	US Treasury Note 1.5% Due 02/28/2019	03/18/2014 03/19/2014 225,000.00	224,537.75 0.00 0.00 224,546.20	9.32 0.00 289.02 279.70	8.45 0.00 8.45 288.15	0.00 288.15
912828NP1	US Treasury Note Due 07/31/2015	04/05/2011 04/06/2011 0.00	49,909.30 0.00 49,915.84 0.00	76.09 133.15 0.00 57.06	6.54 0.00 6.54 63.60	0.00 63.60
912828QX1	US Treasury Note 1.5% Due 07/31/2016	Various Various 150,000.00	150,697.31 0.00 0.00 150,667.39	195.66 0.00 379.08 183.42	0.00 29.92 (29.92) 153.50	0.00 153.50
912828RE2	US Treasury Note 1.5% Due 08/31/2018	09/13/2013 09/16/2013 250,000.00	248,165.28 0.00 0.00 248,202.98	10.36 0.00 321.13 310.77	37.70 0.00 37.70 348.47	0.00 348.47
912828RF9	US Treasury Note 1% Due 08/31/2016	09/14/2011 09/15/2011 50,000.00	50,136.19 0.00 0.00 50,130.60	1.38 0.00 42.82 41.44	0.00 5.59 (5.59) 35.85	0.00 35.85
912828RJ1	US Treasury Note 1% Due 09/30/2016	10/13/2011 10/14/2011 150,000.00	149,840.56 0.00 0.00 149,846.85	631.15 750.00 4.12 122.97	6.29 0.00 6.29 129.26	0.00 129.26



Income Earned

8/31/14 Thru 9/30/14

CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Unreal G/L Total Income
912828RU6	US Treasury Note 0.875% Due 11/30/2016	01/19/2012 01/20/2012 275,000.00	275,278.52 0.00 0.00 275,268.34	611.42 0.00 808.66 197.24	0.00 10.18 (10.18) 187.06	0.00 187.06
912828TM2	US Treasury Note 0.625% Due 08/31/2017	Various Various 400,000.00	399,261.44 0.00 0.00 399,281.67	6.91 0.00 214.09 207.18	20.23 0.00 20.23 227.41	0.00 227.41
912828UA6	US Treasury Note 0.625% Due 11/30/2017	12/27/2012 12/28/2012 300,000.00	299,250.86 0.00 0.00 299,269.81	476.43 0.00 630.12 153.69	18.95 0.00 18.95 172.64	0.00 172.64
912828VQ0	US Treasury Note 1.375% Due 07/31/2018	07/30/2013 07/31/2013 50,000.00	50,016.94 0.00 0.00 50,016.59	59.78 0.00 115.83 56.05	0.00 0.35 (0.35) 55.70	0.00 55.70
912828WL0	US Treasury Note 1.5% Due 05/31/2019	06/17/2014 06/18/2014 175,000.00	173,061.06 0.00 0.00 173,094.63	667.01 0.00 882.17 215.16	33.57 0.00 33.57 248.73	0.00 248.73
912828WM8	US Treasury Note Due 05/31/2016	Various Various 0.00	124,862.13 0.00 124,865.50 0.00	119.11 139.09 0.00 19.98	3.37 0.00 3.37 23.35	0.00 23.35
912828WW6	US Treasury Note 1.625% Due 07/31/2019	Various Various 200,000.00	100,256.29 99,328.46 0.00 199,588.00	141.30 (185.46) 547.56 220.80	7.53 4.28 3.25 224.05	0.00 224.05
94974BFQ8	Wells Fargo Corp Note 2.15% Due 01/15/2019	04/29/2014 05/02/2014 135,000.00	135,149.25 0.00 0.00 135,146.44	370.88 0.00 612.75 241.87	0.00 2.81 (2.81) 239.06	0.00 239.06
			10,437,851.26	33,481.83	528.78	
			223,413.46	10,639.56	2,490.10	
			194,452.92	35,821.01	(1,961.32)	0.00
TOTAL Fixed Income		10,430,726.02	10,464,850.48	12,978.74	11,017.42	11,017.42

Cash & Equivalent

06538CKM2	Bank of Tokyo Mitsubishi NY Discount CP 0.21% Due 10/21/2014	06/16/2014 06/17/2014 215,000.00	214,841.98 0.00 0.00 214,841.98	95.31 0.00 132.94 37.63	0.00 0.00 0.00 37.63	0.00 37.63
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Income Earned

8/31/14 Thru 9/30/14

CUSIP	Security Description	Trade Date Settle Date Units	Book Value: Begin Book Value: Acq Book Value: Disp Book Value: End	Prior Accrued Inc. Received Ending Accrued Total Interest	Accr. Of Discount Amort. Of Premium Net Accret/Amort Income Earned	Unreal G/L Total Income
31846V203	First American Govt Obligation Fund		45,120.80	0.00	0.00	
		06/18/2014	30,303.81	0.46	0.00	
		06/18/2014	49,010.26	0.00	0.00	0.00
		26,414.35	26,414.35	0.46	0.46	0.46
			259,962.78	95.31	0.00	
			30,303.81	0.46	0.00	
			49,010.26	132.94	0.00	0.00
TOTAL Cash & Equivalent		241,414.35	241,256.33	38.09	38.09	38.09
			10,697,814.04	33,577.14	528.78	
			253,717.27	10,640.02	2,490.10	
			243,463.18	35,953.95	(1,961.32)	0.00
TOTAL PORTFOLIO		10,672,140.37	10,706,106.81	13,016.83	11,055.51	11,055.51



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
10/11/2014	Interest	3135G0BA0	275,000.00	FNMA Note 2.375% Due 4/11/2016	0.00	3,265.63	3,265.63
10/15/2014	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
10/15/2014	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	4,313.49	50.25	4,363.74
10/15/2014	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	6,165.29	23.52	6,188.81
10/15/2014	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	0.00	32.63	32.63
10/15/2014	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	4,716.64	32.90	4,749.54
10/15/2014	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
10/18/2014	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
10/18/2014	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	6,622.09	32.44	6,654.53
10/21/2014	Maturity	06538CKM2	215,000.00	Bank of Tokyo Mitsubishi NY Discount CP 0.21% Due 10/21/2014	214,841.98	158.02	215,000.00
Oct 2014					236,659.49	3,827.64	240,487.13
11/01/2014	Interest	3133EANJ3	150,000.00	FFCB Note 0.5% Due 5/1/2015	0.00	375.00	375.00
11/03/2014	Interest	037833AJ9	135,000.00	Apple Inc Note 1% Due 5/3/2018	0.00	675.00	675.00
11/15/2014	Interest	3135G0ES8	65,000.00	FNMA Note 1.375% Due 11/15/2016	0.00	446.88	446.88
11/15/2014	Interest	084664BS9	105,000.00	Berkshire Hathaway Note 1.6% Due 5/15/2017	0.00	840.00	840.00
11/15/2014	Interest	742718DS5	265,000.00	Procter & Gamble Co Note 1.8% Due 11/15/2015	0.00	2,385.00	2,385.00
11/15/2014	Interest	91159HHD5	150,000.00	US Bancorp Callable Note Cont 4/15/2017 1.65% Due 5/15/2017	0.00	1,237.50	1,237.50
11/15/2014	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	4,227.95	47.84	4,275.79
11/15/2014	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
11/15/2014	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	0.00	32.63	32.63
Nov 2014					181,219.29	20,441.16	201,660.45



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
11/15/2014	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	4,590.44	30.82	4,621.26
11/15/2014	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
11/15/2014	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	5,974.37	21.16	5,995.53
11/18/2014	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	6,426.53	29.57	6,456.10
11/18/2014	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
11/19/2014	Interest	38259PAC6	105,000.00	Google Inc Note 2.125% Due 5/19/2016	0.00	1,115.63	1,115.63
11/19/2014	Maturity	31331KHW3	160,000.00	FFCB Note 1.625% Due 11/19/2014	160,000.00	1,300.00	161,300.00
11/21/2014	Interest	3135G0WJ8	250,000.00	FNMA Note 0.875% Due 5/21/2018	0.00	1,093.75	1,093.75
11/27/2014	Interest	3135G0YT4	400,000.00	FNMA Note 1.625% Due 11/27/2018	0.00	3,250.00	3,250.00
11/27/2014	Interest	3137EACT4	310,000.00	FHLMC Note 2.5% Due 5/27/2016	0.00	3,875.00	3,875.00
11/30/2014	Interest	91282UA6	300,000.00	US Treasury Note 0.625% Due 11/30/2017	0.00	937.50	937.50
11/30/2014	Interest	91282RU6	275,000.00	US Treasury Note 0.875% Due 11/30/2016	0.00	1,203.13	1,203.13
11/30/2014	Interest	91282WL0	175,000.00	US Treasury Note 1.5% Due 5/31/2019	0.00	1,312.50	1,312.50
Nov 2014					181,219.29	20,441.16	201,660.45
12/05/2014	Interest	166764AA8	140,000.00	Chevron Corp. Callable Note Cont 11/5/17 1.104% Due 12/5/2017	0.00	772.80	772.80
12/06/2014	Interest	369604BC6	120,000.00	General Electric Co Note 5.25% Due 12/6/2017	0.00	3,150.00	3,150.00
12/09/2014	Interest	313371PV2	250,000.00	FHLB Note 1.625% Due 12/9/2016	0.00	2,031.25	2,031.25
12/09/2014	Interest	313379FW4	200,000.00	FHLB Note 1% Due 6/9/2017	0.00	1,000.00	1,000.00
12/10/2014	Interest	313373SZ6	200,000.00	FHLB Note 2.125% Due 6/10/2016	0.00	2,125.00	2,125.00
12/12/2014	Interest	3133XWNB1	265,000.00	FHLB Note 2.875% Due 6/12/2015	0.00	3,809.38	3,809.38
Dec 2014					20,620.66	16,475.74	37,096.40



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
12/15/2014	Interest	458140AL4	135,000.00	Intel Corp Note 1.35% Due 12/15/2017	0.00	911.25	911.25
12/15/2014	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	0.00	32.63	32.63
12/15/2014	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	4,464.17	28.79	4,492.96
12/15/2014	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
12/15/2014	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	4,142.32	45.48	4,187.80
12/15/2014	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
12/15/2014	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	5,783.34	18.87	5,802.21
12/18/2014	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	6,230.83	26.79	6,257.62
12/18/2014	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
12/20/2014	Interest	3135G0RT2	150,000.00	FNMA Note 0.875% Due 12/20/2017	0.00	656.25	656.25
12/21/2014	Interest	3135G0SB0	120,000.00	FNMA Note 0.375% Due 12/21/2015	0.00	225.00	225.00
12/22/2014	Interest	31331J6C2	120,000.00	FFCB Note 2.35% Due 12/22/2015	0.00	1,410.00	1,410.00
Dec 2014					20,620.66	16,475.74	37,096.40
01/05/2015	Interest	46625HJA9	125,000.00	JP Morgan Chase Note 3.15% Due 7/5/2016	0.00	1,968.75	1,968.75
01/15/2015	Interest	94974BFQ8	135,000.00	Wells Fargo Corp Note 2.15% Due 1/15/2019	0.00	1,451.25	1,451.25
01/15/2015	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
01/15/2015	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	5,592.21	16.65	5,608.86
01/15/2015	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	0.00	32.63	32.63
01/15/2015	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	4,056.59	43.17	4,099.76
01/15/2015	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	4,337.83	26.82	4,364.65
Jan 2015					20,021.65	11,795.61	31,817.26



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
01/15/2015	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
01/18/2015	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	6,035.02	24.09	6,059.11
01/18/2015	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
01/28/2015	Interest	31398AU34	100,000.00	FNMA Note 2.375% Due 7/28/2015	0.00	1,187.50	1,187.50
01/30/2015	Interest	3135G0GY3	175,000.00	FNMA Note 1.25% Due 1/30/2017	0.00	1,093.75	1,093.75
01/31/2015	Interest	912828B33	350,000.00	US Treasury Note 1.5% Due 1/31/2019	0.00	2,625.00	2,625.00
01/31/2015	Interest	912828VQ0	50,000.00	US Treasury Note 1.375% Due 7/31/2018	0.00	343.75	343.75
01/31/2015	Interest	912828WW6	200,000.00	US Treasury Note 1.625% Due 7/31/2019	0.00	1,625.00	1,625.00
01/31/2015	Interest	912828QX1	150,000.00	US Treasury Note 1.5% Due 7/31/2016	0.00	1,125.00	1,125.00
Jan 2015					20,021.65	11,795.61	31,817.26
02/09/2015	Maturity	3137EACH0	225,000.00	FHLMC Note 2.875% Due 2/9/2015	225,000.00	3,234.37	228,234.37
02/11/2015	Maturity	084670AV0	100,000.00	Berkshire Hathaway Note 3.2% Due 2/11/2015	100,000.00	1,600.00	101,600.00
02/15/2015	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
02/15/2015	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	5,400.95	14.51	5,415.46
02/15/2015	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	0.00	32.63	32.63
02/15/2015	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	4,211.40	24.91	4,236.31
02/15/2015	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
02/15/2015	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	3,970.77	40.90	4,011.67
02/18/2015	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
02/18/2015	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	5,839.08	21.47	5,860.55
Feb 2015					344,422.20	14,263.54	358,685.74



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
02/25/2015	Interest	3137EACW7	300,000.00	FHLMC Note 2% Due 8/25/2016	0.00	3,000.00	3,000.00
02/27/2015	Interest	3135G0UY7	200,000.00	FNMA Callable Note 1X 2/27/15 1% Due 2/27/2017	0.00	1,000.00	1,000.00
02/28/2015	Interest	912828RE2	250,000.00	US Treasury Note 1.5% Due 8/31/2018	0.00	1,875.00	1,875.00
02/28/2015	Interest	912828C24	225,000.00	US Treasury Note 1.5% Due 2/28/2019	0.00	1,687.50	1,687.50
02/28/2015	Interest	912828TM2	400,000.00	US Treasury Note 0.625% Due 8/31/2017	0.00	1,250.00	1,250.00
02/28/2015	Interest	912828RF9	50,000.00	US Treasury Note 1% Due 8/31/2016	0.00	250.00	250.00
Feb 2015					344,422.20	14,263.54	358,685.74
03/07/2015	Interest	3137EADP1	300,000.00	FHLMC Note 0.875% Due 3/7/2018	0.00	1,312.51	1,312.51
03/08/2015	Interest	3137EADC0	200,000.00	FHLMC Note 1% Due 3/8/2017	0.00	1,000.00	1,000.00
03/09/2015	Interest	313378A43	215,000.00	FHLB Note 1.375% Due 3/9/2018	0.00	1,478.13	1,478.13
03/12/2015	Interest	3135G0ZG1	125,000.00	FNMA Note 1.75% Due 9/12/2019	0.00	1,093.75	1,093.75
03/14/2015	Interest	313375K48	200,000.00	FHLB Note 2% Due 9/14/2018	0.00	2,000.00	2,000.00
03/15/2015	Interest	30231GAA0	150,000.00	Exxon Mobil Corp Note 0.921% Due 3/15/2017	0.00	690.75	690.75
03/15/2015	Interest	532457BF4	150,000.00	Eli Lilly & Co Note 1.95% Due 3/15/2019	0.00	1,462.50	1,462.50
03/15/2015	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
03/15/2015	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	1,484.29	32.63	1,516.92
03/15/2015	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	5,209.59	12.44	5,222.03
03/15/2015	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	4,084.91	23.05	4,107.96
03/15/2015	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
03/15/2015	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	3,884.83	38.69	3,923.52
Mar 2015					20,306.63	11,959.64	32,266.27



Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
03/18/2015	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	5,643.01	18.94	5,661.95
03/18/2015	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
03/21/2015	Interest	3133EAY28	160,000.00	FFCB Note 0.83% Due 9/21/2017	0.00	664.00	664.00
03/27/2015	Interest	3135G0ZL0	105,000.00	FNMA Note 1% Due 9/27/2017	0.00	525.00	525.00
03/28/2015	Interest	3135G0CM3	100,000.00	FNMA Note 1.25% Due 9/28/2016	0.00	625.00	625.00
03/31/2015	Interest	912828RJ1	150,000.00	US Treasury Note 1% Due 9/30/2016	0.00	750.00	750.00
Mar 2015					20,306.63	11,959.64	32,266.27
04/11/2015	Interest	3135G0BA0	275,000.00	FNMA Note 2.375% Due 4/11/2016	0.00	3,265.63	3,265.63
04/15/2015	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
04/15/2015	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	3,798.80	36.52	3,835.32
04/15/2015	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	5,018.12	10.44	5,028.56
04/15/2015	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	3,958.35	21.24	3,979.59
04/15/2015	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	1,485.37	31.55	1,516.92
04/15/2015	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
04/18/2015	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
04/18/2015	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	5,446.81	16.50	5,463.31
Apr 2015					19,707.45	3,614.13	23,321.58
05/01/2015	Maturity	3133EANJ3	150,000.00	FFCB Note 0.5% Due 5/1/2015	150,000.00	375.00	150,375.00
05/03/2015	Interest	037833AJ9	135,000.00	Apple Inc Note 1% Due 5/3/2018	0.00	675.00	675.00
05/15/2015	Interest	3135G0ES8	65,000.00	FNMA Note 1.375% Due 11/15/2016	0.00	446.88	446.88
May 2015					169,107.84	19,086.16	188,194.00



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
05/15/2015	Interest	084664BS9	105,000.00	Berkshire Hathaway Note 1.6% Due 5/15/2017	0.00	840.00	840.00
05/15/2015	Interest	742718DS5	265,000.00	Procter & Gamble Co Note 1.8% Due 11/15/2015	0.00	2,385.00	2,385.00
05/15/2015	Interest	91159HHD5	150,000.00	US Bancorp Callable Note Cont 4/15/2017 1.65% Due 5/15/2017	0.00	1,237.50	1,237.50
05/15/2015	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	1,486.45	30.47	1,516.92
05/15/2015	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	3,831.71	19.49	3,851.20
05/15/2015	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
05/15/2015	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	4,826.53	8.52	4,835.05
05/15/2015	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
05/15/2015	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	3,712.67	34.40	3,747.07
05/18/2015	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	5,250.48	14.14	5,264.62
05/18/2015	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
05/19/2015	Interest	38259PAC6	105,000.00	Google Inc Note 2.125% Due 5/19/2016	0.00	1,115.63	1,115.63
05/21/2015	Interest	3135G0WJ8	250,000.00	FNMA Note 0.875% Due 5/21/2018	0.00	1,093.75	1,093.75
05/27/2015	Interest	3135G0YT4	400,000.00	FNMA Note 1.625% Due 11/27/2018	0.00	3,250.00	3,250.00
05/27/2015	Interest	3137EACT4	310,000.00	FHLMC Note 2.5% Due 5/27/2016	0.00	3,875.00	3,875.00
05/31/2015	Interest	912828RU6	275,000.00	US Treasury Note 0.875% Due 11/30/2016	0.00	1,203.13	1,203.13
05/31/2015	Interest	912828WL0	175,000.00	US Treasury Note 1.5% Due 5/31/2019	0.00	1,312.50	1,312.50
05/31/2015	Interest	912828UA6	300,000.00	US Treasury Note 0.625% Due 11/30/2017	0.00	937.50	937.50
May 2015					169,107.84	19,086.16	188,194.00
06/05/2015	Interest	166764AA8	140,000.00	Chevron Corp. Callable Note Cont 11/5/17 1.104% Due 12/5/2017	0.00	772.80	772.80
Jun 2015					283,507.84	16,421.22	299,929.06



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
06/06/2015	Interest	369604BC6	120,000.00	General Electric Co Note 5.25% Due 12/6/2017	0.00	3,150.00	3,150.00
06/09/2015	Interest	313371PV2	250,000.00	FHLB Note 1.625% Due 12/9/2016	0.00	2,031.25	2,031.25
06/09/2015	Interest	313379FW4	200,000.00	FHLB Note 1% Due 6/9/2017	0.00	1,000.00	1,000.00
06/10/2015	Interest	313373SZ6	200,000.00	FHLB Note 2.125% Due 6/10/2016	0.00	2,125.00	2,125.00
06/12/2015	Maturity	3133XWNB1	265,000.00	FHLB Note 2.875% Due 6/12/2015	265,000.00	3,809.38	268,809.38
06/15/2015	Interest	458140AL4	135,000.00	Intel Corp Note 1.35% Due 12/15/2017	0.00	911.25	911.25
06/15/2015	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	1,487.53	29.39	1,516.92
06/15/2015	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	3,705.00	17.80	3,722.80
06/15/2015	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
06/15/2015	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	3,626.45	32.32	3,658.77
06/15/2015	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
06/15/2015	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	4,634.83	6.67	4,641.50
06/18/2015	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	5,054.03	11.86	5,065.89
06/18/2015	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
06/20/2015	Interest	3135G0RT2	150,000.00	FNMA Note 0.875% Due 12/20/2017	0.00	656.25	656.25
06/21/2015	Interest	3135G0SB0	120,000.00	FNMA Note 0.375% Due 12/21/2015	0.00	225.00	225.00
06/22/2015	Interest	31331J6C2	120,000.00	FFCB Note 2.35% Due 12/22/2015	0.00	1,410.00	1,410.00
Jun 2015					283,507.84	16,421.22	299,929.06
07/05/2015	Interest	46625HJA9	125,000.00	JP Morgan Chase Note 3.15% Due 7/5/2016	0.00	1,968.75	1,968.75
07/15/2015	Interest	94974BFQ8	135,000.00	Wells Fargo Corp Note 2.15% Due 1/15/2019	0.00	1,451.25	1,451.25
Jul 2015					117,907.40	11,741.60	129,649.00



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
07/15/2015	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	0.00	78.67	78.67
07/15/2015	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	4,443.02	4.89	4,447.91
07/15/2015	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	1,488.60	28.32	1,516.92
07/15/2015	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	3,578.21	16.17	3,594.38
07/15/2015	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
07/15/2015	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	3,540.12	30.30	3,570.42
07/18/2015	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	4,857.45	9.67	4,867.12
07/18/2015	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
07/28/2015	Maturity	31398AU34	100,000.00	FNMA Note 2.375% Due 7/28/2015	100,000.00	1,187.50	101,187.50
07/30/2015	Interest	3135G0GY3	175,000.00	FNMA Note 1.25% Due 1/30/2017	0.00	1,093.75	1,093.75
07/31/2015	Interest	912828B33	350,000.00	US Treasury Note 1.5% Due 1/31/2019	0.00	2,625.00	2,625.00
07/31/2015	Interest	912828QX1	150,000.00	US Treasury Note 1.5% Due 7/31/2016	0.00	1,125.00	1,125.00
07/31/2015	Interest	912828VQ0	50,000.00	US Treasury Note 1.375% Due 7/31/2018	0.00	343.75	343.75
07/31/2015	Interest	912828WW6	200,000.00	US Treasury Note 1.625% Due 7/31/2019	0.00	1,625.00	1,625.00
Jul 2015					117,907.40	11,741.60	129,649.00
08/15/2015	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
08/15/2015	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	1,489.68	27.24	1,516.92
08/15/2015	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	6,362.32	78.67	6,440.99
08/15/2015	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	3,453.69	28.32	3,482.01
08/15/2015	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	4,251.09	3.19	4,254.28
Aug 2015					23,668.86	9,375.65	33,044.51



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
08/15/2015	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	3,451.35	14.58	3,465.93
08/18/2015	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	4,660.73	7.57	4,668.30
08/18/2015	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
08/25/2015	Interest	3137EACW7	300,000.00	FHLMC Note 2% Due 8/25/2016	0.00	3,000.00	3,000.00
08/27/2015	Interest	3135G0UY7	200,000.00	FNMA Callable Note 1X 2/27/15 1% Due 2/27/2017	0.00	1,000.00	1,000.00
08/31/2015	Interest	912828RE2	250,000.00	US Treasury Note 1.5% Due 8/31/2018	0.00	1,875.00	1,875.00
08/31/2015	Interest	912828TM2	400,000.00	US Treasury Note 0.625% Due 8/31/2017	0.00	1,250.00	1,250.00
08/31/2015	Interest	912828C24	225,000.00	US Treasury Note 1.5% Due 2/28/2019	0.00	1,687.50	1,687.50
08/31/2015	Interest	912828RF9	50,000.00	US Treasury Note 1% Due 8/31/2016	0.00	250.00	250.00
Aug 2015					23,668.86	9,375.65	33,044.51
09/07/2015	Interest	3137EADP1	300,000.00	FHLMC Note 0.875% Due 3/7/2018	0.00	1,312.51	1,312.51
09/08/2015	Interest	3137EADC0	200,000.00	FHLMC Note 1% Due 3/8/2017	0.00	1,000.00	1,000.00
09/09/2015	Interest	313378A43	215,000.00	FHLB Note 1.375% Due 3/9/2018	0.00	1,478.13	1,478.13
09/12/2015	Interest	3135G0ZG1	125,000.00	FNMA Note 1.75% Due 9/12/2019	0.00	1,093.75	1,093.75
09/14/2015	Interest	313375K48	200,000.00	FHLB Note 2% Due 9/14/2018	0.00	2,000.00	2,000.00
09/15/2015	Interest	30231GAA0	150,000.00	Exxon Mobil Corp Note 0.921% Due 3/15/2017	0.00	690.75	690.75
09/15/2015	Interest	532457BF4	150,000.00	Eli Lilly & Co Note 1.95% Due 3/15/2019	0.00	1,462.50	1,462.50
09/15/2015	Paydown	47787RAC4	74,500.86	John Deere Owner Trust 2012-B A3 0.53% Due 7/15/2016	3,324.42	13.06	3,337.48
09/15/2015	Paydown	47787VAC5	125,000.00	John Deere Owner Trust 2014-A A3 0.92% Due 4/16/2018	0.00	95.83	95.83
09/15/2015	Paydown	477879AC4	45,000.00	John Deere Owner Trust 2013-B A3 0.87% Due 8/15/2017	1,490.76	26.16	1,516.92
Sep 2015					23,070.74	11,903.48	34,974.22



Cash Flow Report

From 09/30/2014

Payment Date	Transaction Type	CUSIP	Quantity	Security Description	Principal Amount	Income	Total Amount
09/15/2015	Paydown	89231MAC9	90,000.00	Toyota Auto Receivables Owner 2014-A 0.67% Due 12/15/2017	3,367.16	26.39	3,393.55
09/15/2015	Paydown	89231NAC7	61,358.43	Toyota Auto Receivable 2012-B A3 0.46% Due 7/15/2016	4,059.06	1.56	4,060.62
09/15/2015	Paydown	161571FL3	160,000.00	Chase CHAIT Pool #2012-A5 0.59% Due 8/15/2017	6,365.45	75.54	6,440.99
09/18/2015	Paydown	43813CAC4	74,866.73	Honda Auto Receivables 2012-4 A3 0.52% Due 8/18/2016	4,463.89	5.55	4,469.44
09/18/2015	Paydown	43814GAC4	90,000.00	Honda Auto Receivables 2014-2 A3 0.77% Due 3/19/2018	0.00	57.75	57.75
09/21/2015	Interest	3133EAY28	160,000.00	FFCB Note 0.83% Due 9/21/2017	0.00	664.00	664.00
09/27/2015	Interest	3135G0ZL0	105,000.00	FNMA Note 1% Due 9/27/2017	0.00	525.00	525.00
09/28/2015	Interest	3135G0CM3	100,000.00	FNMA Note 1.25% Due 9/28/2016	0.00	625.00	625.00
09/30/2015	Interest	912828RJ1	150,000.00	US Treasury Note 1% Due 9/30/2016	0.00	750.00	750.00
Sep 2015					23,070.74	11,903.48	34,974.22
Total					1,460,220.05	150,905.57	1,611,125.62



**Small Cities Organized Risk Effort
Board of Directors Meeting
October 17, 2014**

Agenda Item G.1.

SCORE'S QUARTERLY FINANCIAL REPORT ENDING JUNE 30, 2014

ACTION ITEM

ISSUE: Members receive quarterly reports on the financial status of SCORE. Gilbert Associates will present the SCORE's Financial Statements for the Quarters ending June 30, 2014 to the Board of Directors for their review.

RECOMMENDATION: Receive and file the Quarterly Financial Reports as presented.

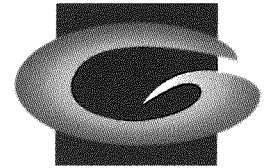
FISCAL IMPACT: Unknown

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.

ATTACHMENTS:

1. Quarterly Financial Statements as of June 30, 2014

Accountant's Compilation Report



Gilbert Associates, Inc.
CPAs and Advisors

Relax. We got this.

To the Board and Management of
Small Cities Organized Risk Effort

We have compiled the accompanying statement of net position of Small Cities Organized Risk Effort (SCORE) as of June 30, 2014 and 2013, and the related statement of revenues, expenses, and changes in net position for the quarter and year then ended. We have not audited or reviewed the accompanying financial statements and, accordingly, do not express an opinion or provide any assurance about whether the financial statements are in accordance with accounting principles generally accepted in the United States of America.

The management of SCORE is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America and for designing, implementing, and maintaining internal control relevant to the preparation and fair presentation of the financial statements.

Our responsibility is to conduct the compilation in accordance with Statements on Standards for Accounting and Review Services issued by the American Institute of Certified Public Accountants. The objective of a compilation is to assist management in presenting financial information in the form of financial statements without undertaking to obtain or provide any assurance that there are no material modifications that should be made to the financial statements.

Management has elected to omit the statement of cash flows and substantially all of the disclosures required by accounting principles generally accepted in the United States of America. If the omitted statement of cash flows and the disclosures were included in the financial statements, they might influence the user's conclusions about the company's financial position and results of operations. Accordingly, the financial statements are not designed for those who are not informed about such matters.

The supplementary combining statement of net position, combining statement of revenue, expenses, and changes in net position, liability banking layer by member, and workers' compensation banking layer by member is presented for the purposes of additional analysis and is not a required part of the basic financial statements. The supplementary information has been compiled from information that is the representation of management. We have not audited or reviewed the supplementary information and, accordingly, do not express an opinion or provide any assurance on such supplementary information.

Management has omitted Management's Discussion and Analysis, Reconciliations of Claims Liabilities by Type of Contract, and Claims Development Information, that accounting principles generally accepted in the United States of America require to be presented to supplement the basic financial statements. Such missing information, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting and for placing the basic financial statements in an appropriate operational, economic, or historical context.

We are not independent with respect to SCORE.

Gilbert Associates, Inc.

GILBERT ASSOCIATES, INC.

October 8, 2014

Small Cities Organized Risk Effort
Statement of Net Position
As of June 30, 2014 and June 30, 2013

	Jun 30, 14	Jun 30, 13
ASSETS		
Current Assets		
Checking/Savings		
Scott Valley Bank - General	\$ 271,394.64	\$ (405,373.13)
Scott Valley Bank Claims Accounts		
Scott Valley Bank - Liability	30,633.43	24,483.80
Scott Valley Bank - Workers' Comp	41,780.04	20,677.61
LAIF		
LAIF	600,654.49	1,897,351.98
Total Checking/Savings	944,462.60	1,537,140.26
Other Current Assets		
Chandler - Investment Account		
Chandler - Investments	10,430,759.61	10,365,578.67
Chandler - Unrealized Gain (Loss)	10,536.44	(30,469.02)
US Bank	291,817.09	262,964.23
Total Chandler - Investment Account	10,733,113.14	10,598,073.88
Interest Receivable	33,504.99	39,475.68
Member Accounts Receivable	470,341.21	547,952.00
Claim Recovery Receivable	146,477.45	46,053.87
Due from Claims TPA	7,938.54	7,938.54
Prepaid Expenses	11,884.17	13,234.71
Total Other Current Assets	11,403,259.50	11,252,728.68
Total Current Assets	12,347,722.10	12,789,868.94
TOTAL ASSETS	\$ 12,347,722.10	\$ 12,789,868.94

Small Cities Organized Risk Effort
Statement of Net Position
As of June 30, 2014 and June 30, 2013

	Jun 30, 14	Jun 30, 13
LIABILITIES		
Current Liabilities		
Claims Reserves - Current		
Claims Reserves - W/C	410,068.00	795,963.00
Claims Reserves - Liability	832,515.00	550,440.00
Total Claims Payable - Current	1,242,583.00	1,346,403.00
Accounts Payable	22,269.46	15,299.66
Unearned Revenue	3,138.00	16,610.00
Dividend Payable to Members	479,177.00	596,274.00
Total Current Liabilities	1,747,167.46	1,974,586.66
Long Term Liabilities		
Claims Reserves - Non-Current		
Claims Reserves - W/C	2,213,557.00	2,210,845.00
Claims Reserves - Liability	269,981.00	141,138.00
Total Claims Payable - Non-Current	2,483,538.00	2,351,983.00
IBNR		
IBNR Reserves - W/C	1,728,865.00	1,158,879.00
IBNR Reserves - Liability	912,844.00	514,289.00
Total IBNR	2,641,709.00	1,673,168.00
ULAE		
ULAE - W/C	217,625.00	60,293.00
ULAE - Liability	100,767.00	208,284.00
Total ULAE	318,392.00	268,577.00
Total Long Term Liabilities	5,443,639.00	4,293,728.00
Total Liabilities	7,190,806.46	6,268,314.66
NET POSITION		
Net Position - Workers' Compensation		
Board Designated - W/C	1,250,000.00	1,250,000.00
Workers' Compensation Banking Layer	866,769.92	664,965.00
Net Position - Liability		
Board Designated - Liability	2,500,000.00	2,500,000.00
Liability Banking Layer	501,700.48	873,463.00
Undesignated Net Position	1,403,083.88	2,220,164.50
Net Revenues Over (Under) Expenditures	(1,364,638.64)	(987,038.22)
Total Net Position	\$ 5,156,915.64	\$ 6,521,554.28

Small Cities Organized Risk Effort
Statement of Revenue, Expenses, and Changes in Net Position
For the Quarter and Year Ended June 30, 2014

	<u>Apr '14 - Jun '14</u>	<u>Jul '13 - Jun '14</u>	<u>Jul '12 - Jun '13</u>
Ordinary Revenue			
Revenue			
Member Contributions	\$ 680,339.25	\$ 2,721,359.00	\$ 2,649,459.00
Member Assessment	51,174.00	51,174.00	36,408.00
Bank/LAIF Interest	685.87	3,226.58	6,971.39
Managed Portfolio	50,053.07	176,496.87	201,419.41
Miscellaneous Income	-	-	536.81
Total Operating Revenue	<u>782,252.19</u>	<u>2,952,256.45</u>	<u>2,894,794.61</u>
Operating Expenses			
General and Administrative Expenses			
Accreditation Fee	-	4,850.00	-
Bank Service Charges	-	-	9,560.00
B of D Activities	837.50	22,591.22	17,865.45
Conference	-	1,863.32	-
Dues & Subscriptions	200.00	200.00	1,000.00
Insurance	-	-	575.00
Meeting Expense	123.60	123.60	95.36
Miscellaneous Expenses	-	(2.00)	3.00
Office Supplies	-	-	307.35
Safety Services	6,289.25	25,156.97	-
Safety Training	-	13,850.00	26,288.58
User Funding Assessment (WC)	-	20,633.82	18,898.69
Total Administration	<u>7,450.35</u>	<u>89,266.93</u>	<u>74,593.43</u>
Consulting Services			
Accounting Services	12,000.00	48,000.00	46,000.00
Actuarial Study	9,600.00	9,600.00	11,250.00
Administration Costs	57,715.75	230,863.00	214,750.00
Appraisal Services	-	-	48,500.00
Audit Services			
Claims Audit	10,395.00	10,395.00	-
Audit - Financial	-	20,300.00	20,052.00
Total Audit Services	<u>10,395.00</u>	<u>30,695.00</u>	<u>20,052.00</u>
Bookkeeping Services	2,269.46	2,269.46	-
Claims Services			
Claims Management -WC	16,263.70	89,450.35	94,740.00
Claims Management - Liability	16,250.00	89,375.00	97,500.00
Consulting Services	35,000.00	35,000.00	-
Risk Management Services	-	-	68,411.94
TPA - Annual Fees	7,500.00	30,000.00	30,000.00
Total Claims Services	<u>75,013.70</u>	<u>243,825.35</u>	<u>290,651.94</u>

Small Cities Organized Risk Effort
Statement of Revenue, Expenses, and Changes in Net Position
For the Quarter and Year Ended June 30, 2014

	<u>Apr '14 - Jun '14</u>	<u>Jul '13 - Jun '14</u>	<u>Jul '12 - Jun '13</u>
Investment Fees	3,452.51	13,606.57	12,832.00
Legal	7,888.05	7,888.05	-
Total Consulting Services	<u>178,334.47</u>	<u>586,747.43</u>	<u>644,035.94</u>
Total General and Administrative Expenses	<u>185,784.82</u>	<u>676,014.36</u>	<u>718,629.37</u>
Insurance Expenses			
Insurance Premiums	133,534.13	567,201.12	629,766.30
Total Insurance Expenses	<u>133,534.13</u>	<u>567,201.12</u>	<u>629,766.30</u>
Claims Expenses			
Claims Payments			
Claim Payments - WC	53,429.56	996,994.60	723,555.36
Claim Payments - Liability	248,242.70	329,507.82	423,620.53
Total Claim Payments	<u>301,672.26</u>	<u>1,326,502.42</u>	<u>1,147,175.89</u>
Changes in Claims Liabilities			
Change in Reserves	(220,264.98)	27,735.00	851,113.00
Changes in IBNR	968,541.00	968,541.00	(425,945.00)
Changes in ULAE	49,815.00	49,815.00	21,257.00
Total Change in Claims Liabilities	<u>798,091.02</u>	<u>1,046,091.00</u>	<u>446,425.00</u>
Total Claims Expenses	<u>1,099,763.28</u>	<u>2,372,593.42</u>	<u>1,593,600.89</u>
Grant Fund Program	2,701.00	2,701.00	-
Dividends	-	667,777.00	750,004.00
Total Expenses	<u>1,421,783.23</u>	<u>4,286,286.90</u>	<u>3,692,000.56</u>
Net Operating Revenue	(639,531.04)	(1,334,030.45)	(797,205.95)
Other Revenue (Expense)			
Investment Gain/Loss	8,813.21	(30,608.19)	(189,832.27)
Net Revenue Over (Under) Expenses	<u>\$ (630,717.83)</u>	<u>\$ (1,364,638.64)</u>	<u>\$ (987,038.22)</u>

**SMALL CITIES ORGANIZED RISK EFFORT
COMBINING STATEMENT OF NET POSITION
FOR THE FISCAL YEAR ENDED JUNE 30, 2014**

ASSETS	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
Current Assets				
Cash & equivalents	625,471	593,063	17,746	1,236,280
Accrued Interest	16,122	17,382	-	33,504
Investments maturing within one year	667,025	719,146	-	1,386,171
Contributions receivable	457,066	13,275	-	470,341
Other receivable	-	154,416	-	154,416
Prepaid assets	5,193	5,193	1,498	11,884
Total Current Assets	<u>1,770,877</u>	<u>1,502,475</u>	<u>19,244</u>	<u>3,292,596</u>
Noncurrent Assets				
Investments	4,357,326	4,697,799	-	9,055,125
Total Noncurrent Assets	<u>4,357,326</u>	<u>4,697,799</u>	<u>-</u>	<u>9,055,125</u>
Total Assets	6,128,203	6,200,274	19,244	12,347,721
LIABILITIES				
Current Liabilities				
Accounts payable	11,135	11,134	-	22,269
Dividend Payable	236,295	242,882	-	479,177
Deferred Revenue	3,138	-	-	3,138
Unpaid claims and claim adjustment expense current portion	832,515	410,068	-	1,242,583
Total Current Liabilities	<u>1,083,083</u>	<u>664,084</u>	<u>-</u>	<u>1,747,167</u>
Noncurrent Liabilities				
Unpaid claims and claims adjustments	1,283,592	4,160,047	-	5,443,639
Total Noncurrent Liabilities	<u>1,283,592</u>	<u>4,160,047</u>	<u>-</u>	<u>5,443,639</u>
Total Liabilities	<u>2,366,675</u>	<u>4,824,131</u>	<u>-</u>	<u>7,190,806</u>
NET POSITION				
Shock Loss	2,500,000	1,250,000	-	3,750,000
Banking Layer	501,700	866,770	-	1,368,470
Undesignated	759,828	(740,627)	19,244	38,445
Total Net Posiiton	<u>3,761,528</u>	<u>1,376,143</u>	<u>19,244</u>	<u>5,156,915</u>

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**SMALL CITIES ORGANIZED RISK EFFORT
COMBINING STATEMENT OF REVENUE, EXPENSES, AND CHANGES IN NET POSITION
FOR THE FISCAL YEAR ENDED JUNE 30, 2014**

REVENUES:	<u>Liability</u>	<u>Workers' Compensation</u>	<u>EPLI, EAP, & Property (Other Programs)</u>	<u>Administration</u>	<u>Total</u>
Contributions	1,121,717	1,279,274	371,543		2,772,533
Total Revenues	<u>1,121,717</u>	<u>1,279,274</u>	<u>371,543</u>	<u>-</u>	<u>2,772,533</u>
EXPENSES:					
Operating					
Claims expense	1,179,455	1,193,139			2,372,594
Excess insurance	52,757	174,399	340,045		567,201
Program Administration	171,740	59,123			230,863
Claims Administration	108,375	100,450			208,825
Professional Services	-	-		147,059	147,059
Retro Dividends	667,777	-			667,777
General and administrative	-	20,634		71,334	91,968
Total operating expenses	<u>2,180,104</u>	<u>1,547,745</u>	<u>340,045</u>	<u>218,393</u>	<u>4,286,287</u>
Allocated administrative expenses	<u>104,592</u>	<u>113,801</u>		<u>(218,393)</u>	<u>-</u>
Operating Income (Loss)	(1,162,980)	(382,272)	31,497	-	(1,513,754)
Nonoperating Income (Loss)					
Investment income	<u>71,752</u>	<u>77,387</u>	<u>(24)</u>		<u>149,115</u>
Net Income (Loss)	(1,091,228)	(304,885)	31,473	-	(1,364,639)
Beginning Net Position	<u>4,852,755</u>	<u>1,681,028</u>	<u>(12,229)</u>		<u>6,521,554</u>
Ending Net Position	<u><u>3,761,528</u></u>	<u><u>1,376,143</u></u>	<u><u>19,244</u></u>		<u><u>5,156,915</u></u>

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**Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 2013 through June 2014**

	Biggs	Colfax	Crescent City	Dorris	Dunsmuir	Etna
Member Contributions						
Banking Layer Liability Contributions	\$ 6,099.00	\$ 7,509.00	\$ -	\$ 2,403.00	\$ 10,446.00	\$ 4,468.00
Liability Shared Layer Distributions	6,033.00	8,135.00	19,566.00	2,342.00	-	4,965.00
Banking Layer Member Assessments	-	-	-	-	-	2,289.00
Total Contributions	<u>12,132.00</u>	<u>15,644.00</u>	<u>19,566.00</u>	<u>4,745.00</u>	<u>10,446.00</u>	<u>11,722.00</u>
Claims Cost						
Banking Layer Incurred Expense						
Liability Claim Incurred Expenses	11,245.88	(1.00)	-	-	31,990.06	-
Total Claims Cost	<u>11,245.88</u>	<u>(1.00)</u>	<u>-</u>	<u>-</u>	<u>31,990.06</u>	<u>-</u>
Dividends Declared						
Dividends Declared	18,319.00	7,881.00	45,889.00	538.00	-	-
Total Expense	<u>29,564.88</u>	<u>7,880.00</u>	<u>45,889.00</u>	<u>538.00</u>	<u>31,990.06</u>	<u>-</u>
Net Contributions Over (Under) Expenses	<u>(17,432.88)</u>	<u>7,764.00</u>	<u>(26,323.00)</u>	<u>4,207.00</u>	<u>(21,544.06)</u>	<u>11,722.00</u>
Beginning Banking Layer Equity: June 30, 2013	24,786.00	12,246.00	51,497.00	10,696.00	3,165.00	(9,543.00)
Ending Banking Layer Equity: June 30, 2014	<u>\$ 7,353.12</u>	<u>\$ 20,010.00</u>	<u>\$ 25,174.00</u>	<u>\$ 14,903.00</u>	<u>\$ (18,379.06)</u>	<u>\$ 2,179.00</u>

**Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 2013 through June 2014**

	Fort Jones	Ione	Isleton	Live Oak	Loomis	Loyalton
Member Contributions						
Banking Layer Liability Contributions	\$ 3,058.00	\$ -	\$ 4,823.00	\$ 17,786.00	\$ 9,619.00	\$ 1,762.00
Liability Shared Layer Distributions	2,167.00	11,176.00	-	12,193.00	11,593.00	3,144.00
Banking Layer Member Assessments	-	-	12,414.50	-	-	-
Total Contributions	<u>5,225.00</u>	<u>11,176.00</u>	<u>17,237.50</u>	<u>29,979.00</u>	<u>21,212.00</u>	<u>4,906.00</u>
Claims Cost						
Banking Layer Incurred Expense	-	-	46,970.43	(1,501.25)	25,494.38	25,001.00
Liability Claim Incurred Expenses	-	-	46,970.43	(1,501.25)	25,494.38	25,001.00
Total Claims Cost						
Dividends Declared	9,079.00	67,306.00	-	49,276.00	33,675.00	7,785.00
Total Expense	<u>9,079.00</u>	<u>67,306.00</u>	<u>46,970.43</u>	<u>47,774.75</u>	<u>59,169.38</u>	<u>32,786.00</u>
Net Contributions Over (Under) Expenses	<u>(3,854.00)</u>	<u>(56,130.00)</u>	<u>(29,732.93)</u>	<u>(17,795.75)</u>	<u>(37,957.38)</u>	<u>(27,880.00)</u>
Beginning Banking Layer Equity: June 30, 2013	19,413.00	93,053.00	(24,829.00)	64,114.00	40,555.00	17,141.00
Ending Banking Layer Equity: June 30, 2014	<u>\$ 15,559.00</u>	<u>\$ 36,923.00</u>	<u>\$ (54,561.93)</u>	<u>\$ 46,318.25</u>	<u>\$ 2,597.62</u>	<u>\$ (10,739.00)</u>

**Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 2013 through June 2014**

	Montague	Mt. Shasta	Portola	Rio Dell	Shasta Lake	Susanville
Member Contributions						
Banking Layer Liability Contributions	\$ 4,570.00	\$ 32,352.00	\$ 8,796.00	\$ 12,854.00	\$ 32,785.00	\$ 38,170.00
Liability Shared Layer Distributions	3,970.00	9,770.00	8,532.00	9,258.00	50,162.00	40,116.00
Banking Layer Member Assessments	-	4,281.00	-	-	-	-
Total Contributions	<u>8,540.00</u>	<u>46,403.00</u>	<u>17,328.00</u>	<u>22,112.00</u>	<u>82,947.00</u>	<u>78,286.00</u>
Claims Cost						
Banking Layer Incurred Expense	5,090.75	29,419.45	-	14,450.87	12,856.01	(1,345.59)
Liability Claim Incurred Expenses	5,090.75	29,419.45	-	14,450.87	12,856.01	(1,345.59)
Total Claims Cost	<u>6,812.00</u>	<u>-</u>	<u>62,307.00</u>	<u>39,354.00</u>	<u>164,223.00</u>	<u>103,863.00</u>
Dividends Declared	11,902.75	29,419.45	62,307.00	53,804.87	177,079.01	102,517.41
Total Expense	<u>(3,362.75)</u>	<u>16,983.55</u>	<u>(44,979.00)</u>	<u>(31,692.87)</u>	<u>(94,132.01)</u>	<u>(24,231.41)</u>
Net Contributions Over (Under) Expenses	<u>15,342.00</u>	<u>(18,332.00)</u>	<u>87,955.00</u>	<u>51,685.00</u>	<u>204,150.00</u>	<u>120,723.00</u>
Beginning Banking Layer Equity: June 30, 2013						
Ending Banking Layer Equity: June 30, 2014	<u>\$ 11,979.25</u>	<u>\$ (1,348.45)</u>	<u>\$ 42,976.00</u>	<u>\$ 19,992.13</u>	<u>\$ 110,017.99</u>	<u>\$ 96,491.59</u>

**Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 2013 through June 2014**

	Tulelake	Weed	Williams	Yreka	Total Liability Banking Layer
Member Contributions					
Banking Layer Liability Contributions	\$ 6,767.00	\$ 33,294.00	\$ -	\$ 45,643.00	\$ 283,204.00
Liability Shared Layer Distributions	1,532.00	7,511.00	12,313.00	25,522.00	250,000.00
Banking Layer Member Assessments	-	-	-	-	18,984.50
Total Contributions	<u>8,299.00</u>	<u>40,805.00</u>	<u>12,313.00</u>	<u>71,165.00</u>	<u>552,188.50</u>
Claims Cost					
Banking Layer Incurred Expense	-	64,169.59	-	(7,665.56)	256,175.02
Liability Claim Incurred Expenses	-	64,169.59	-	(7,665.56)	256,175.02
Total Claims Cost					
Dividends Declared	-	14,172.00	37,297.00	-	667,776.00
Total Expense					
	-	78,341.59	37,297.00	(7,665.56)	923,951.02
Net Contributions Over (Under) Expenses	<u>8,299.00</u>	<u>(37,536.59)</u>	<u>(24,984.00)</u>	<u>78,830.56</u>	<u>(371,762.52)</u>
Beginning Banking Layer Equity: June 30, 2013	7,355.00	43,658.00	45,445.00	13,188.00	873,463.00
Ending Banking Layer Equity: June 30, 2014	<u>\$ 15,654.00</u>	<u>\$ 6,121.41</u>	<u>\$ 20,461.00</u>	<u>\$ 92,018.56</u>	<u>\$ 501,700.48</u>

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 2013 through June 2014

	Biggs	Colfax	Crescent City	Dorris	Dunsmuir	Etna
Income						
Revenue Accounts						
Member Contributions						
Banking Layer Work Comp Contributions	\$ 6,903.00	\$ 7,716.00	\$ -	\$ 2,689.00	\$ 8,713.50	\$ 5,297.00
Banking Layer Member Assessment	307.00	430.00	2,390.00	116.00	-	112.00
Total Contributions	7,210.00	8,146.00	2,390.00	2,805.00	8,713.50	5,409.00
Claims Cost						
Banking Layer Incurred Expense						
Work Comp Incurred Expenses	-	(4,631.23)	5,997.56	141.79	(13,323.54)	-
Total 0810 - Claims	-	(4,631.23)	5,997.56	141.79	(13,323.54)	-
Total Claims Cost	-	(4,631.23)	5,997.56	141.79	(13,323.54)	-
Net Contributions Over (Under) Expenses	7,210.00	12,777.23	(3,607.56)	2,663.21	22,037.04	5,409.00
Beginning Banking Layer Equity: June 30, 2013	8,404.00	16,859.00	(2,390.00)	2,914.00	26,963.00	5,656.00
Ending Banking Layer Equity: June 30, 2014	\$ 15,614.00	\$ 29,636.23	\$ (5,997.56)	\$ 5,577.21	\$ 49,000.04	\$ 11,065.00

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 2013 through June 2014

	Fort Jones	Ione	Live Oak	Loomis	Loyalton	Montague
Income						
Revenue Accounts						
Member Contributions						
Banking Layer Work Comp Contributions	\$ 3,570.00	-	\$ 17,539.00	\$ 11,497.00	\$ 1,998.00	\$ 4,942.00
Banking Layer Member Assessment	111.00	-	-	592.00	34.00	139.00
Total Contributions	3,681.00	-	17,539.00	12,089.00	2,032.00	5,081.00
Claims Cost						
Banking Layer Incurred Expense						
Work Comp Incurred Expenses	457.41	129.33	(1,845.34)	-	-	(17,614.50)
Total 0810 - Claims	457.41	129.33	(1,845.34)	-	-	(17,614.50)
Total Claims Cost	457.41	129.33	(1,845.34)	-	-	(17,614.50)
Net Contributions Over (Under) Expenses	3,223.59	(129.33)	19,384.34	12,089.00	2,032.00	22,695.50
Beginning Banking Layer Equity: June 30, 2013	(21,871.00)	17,464.00	68,957.00	15,097.00	2,507.00	(27,012.00)
Ending Banking Layer Equity: June 30, 2014	\$ (18,647.41)	\$ 17,334.67	\$ 88,341.34	\$ 27,186.00	\$ 4,539.00	\$ (4,316.50)

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 2013 through June 2014

	Mt. Shasta	Portola	Rio Dell	Shasta Lake	Susanville	Weed
Income						
Revenue Accounts						
Member Contributions						
Banking Layer Work Comp Contributions	\$ 40,589.00	\$ 11,262.00	\$ 16,518.00	\$ 34,608.00	\$ 48,654.00	\$ 27,317.00
Banking Layer Member Assessment	12,436.00	487.00	561.00	-	-	9,305.00
Total Contributions	<u>53,025.00</u>	<u>11,749.00</u>	<u>17,079.00</u>	<u>34,608.00</u>	<u>48,654.00</u>	<u>36,622.00</u>
Claims Cost						
Banking Layer Incurred Expense						
Work Comp Incurred Expenses	73,389.80	14,955.01	(4,965.06)	1,775.00	51,078.85	22,375.40
Total 0810 - Claims	<u>73,389.80</u>	<u>14,955.01</u>	<u>(4,965.06)</u>	<u>1,775.00</u>	<u>51,078.85</u>	<u>22,375.40</u>
Total Claims Cost	<u>73,389.80</u>	<u>14,955.01</u>	<u>(4,965.06)</u>	<u>1,775.00</u>	<u>51,078.85</u>	<u>22,375.40</u>
Net Contributions Over (Under) Expenses	<u>(20,364.80)</u>	<u>(3,206.01)</u>	<u>22,044.06</u>	<u>32,833.00</u>	<u>(2,424.85)</u>	<u>14,246.60</u>
Beginning Banking Layer Equity: June 30, 2013	(24,871.00)	(13,363.00)	7,807.00	203,111.00	204,860.00	(9,305.00)
Ending Banking Layer Equity: June 30, 2014	<u>\$ (45,235.80)</u>	<u>\$ (16,569.01)</u>	<u>\$ 29,851.06</u>	<u>\$ 235,944.00</u>	<u>\$ 202,435.15</u>	<u>\$ 4,941.60</u>

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 2013 through June 2014

	Williams	Yreka	Total Work Comp Banking Layer
Income			
Revenue Accounts			
Member Contributions			
Banking Layer Work Comp Contributions	\$ -	\$ 54,062.00	\$ 303,874.50
Banking Layer Member Assessment	-	-	27,020.00
Total Contributions	-	54,062.00	330,894.50
Claims Cost			
Banking Layer Incurred Expense			
Work Comp Incurred Expenses	-	1,169.10	129,089.58
Total 0810 - Claims	-	1,169.10	129,089.58
Total Claims Cost	-	1,169.10	129,089.58
Net Contributions Over (Under) Expenses	-	<u>52,892.90</u>	<u>201,804.92</u>
Beginning Banking Layer Equity: June 30, 2013	53,759.00	129,419.00	664,965.00
Ending Banking Layer Equity: June 30, 2014	<u>\$ 53,759.00</u>	<u>\$ 182,311.90</u>	<u>\$ 866,769.92</u>



Small Cities Organized Risk Effort
Board of Directors Meeting
October 17, 2014

Agenda Item G.2.

AUDITED FINANCIAL REPORT FOR YEAR ENDING JUNE 30, 2014

ACTION ITEM

ISSUE: Small Cities Organized Risk Effort conducts an annual financial audit. The audit was performed by SCORE's financial audit service provider, Crowe Horwath; they will present the year ending June 30, 2014 Financial Audit findings to the Board of Directors.

RECOMMENDATION: The Board of Directors should review and consider acceptance of the FY 13/14 Financial Audit as presented and/or modified.

FISCAL IMPACT: None.

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

ATTACHMENTS: *Draft* Audited Financial Report for Fiscal Year Ending June 30, 2014 (Handout)



LONG RANGE PLANNING RECOMMENDATIONS

ACTION ITEM

ISSUE: The Board will be asked to review the feedback provided at the Long Range Planning Session and provide direction for action items to address the issues raised at the meeting.

RECOMMENDATION: To be determined.

FISCAL IMPACT: To be determined.

BACKGROUND: None.

ATTACHMENTS: None.

Agenda Item H.2.

LOSS CONTROL SERVICES AND GRANT PROGRAM

ACTION ITEM

ISSUE: The Board will be asked to discuss the variety of Loss Control Services as presented at the Long Range Planning Session to determine if more or less services are necessary and provide direction to program consultants. The Board will also be asked to provide direction on whether or not to continue the Loss Control Grant Program.

A brief list of vendors with loss control services available to SCORE members are as follows: CJPRMA, LAWCX, ERMA, DKF Solutions, Occu-Med, ACI Specialty and TargetSolutions.

RECOMMENDATION: Program Administrators recommend that the Board review the 2014/15 Loss Control Service Plan to determine the need of any additional services and/or possible continuation of the Loss Control Grant Program to assist members in funding these services.

FISCAL IMPACT: To be determined.

BACKGROUND: At the January 24, 2014 Board meeting, SCORE implemented a Loss Control Grant Fund in the amount of \$100,000; \$50,000 for each of the Liability and Workers' Compensation programs. The funding has been provided from the Pool's net assets, before the distribution of any dividends. At the June 27, 2014 meeting the Board allowed members to continue applying for the program if they haven't already done so with a new deadline for submitting requests of December 31, 2014, with funds being utilized/project completed by April 30, 2015. This item is to be discussed at today's meeting to better understand the needs and wants of the group as a whole.

ATTACHMENTS: None.



TARGET EQUITY POLICY UPDATE

ACTION ITEM

ISSUE: The SCORE Target Equity Policy was approved on 10/26/07 and contains reference to Master Plan Documents (MPDs) for the Liability Program as an Appendix. Since that time changes have been made to the MPDs for both Liability and Workers' Compensation, most notably changes made earlier in 2014 to implement a new Dividend Assessment Plan (DAP). As a result of these changes the Target Equity Policy needs updating. In addition, the Program Administrators are recommending changes to clean up the language, refer to more specific terms found in the actuary and financial reports, and adjust two of the target ratios.

RECOMMENDATION: The Board is asked to review and approve the changes recommended per the attached red line version of the current Equity Policy.

FISCAL IMPACT: None

BACKGROUND: None

ATTACHMENTS: Target Equity Policy – red line version
Target Funding Policy – clean version

Target ~~Equity/Return of Equity~~ Funding Policy Statement

I. PURPOSE

It is the policy of SCORE to conservatively fund its programs to maintain sufficient assets to pay all losses and avoid substantial fluctuations to contributions.

The purpose of this policy ~~statement~~ is to ~~give guidance to~~ the SCORE Board of Directors in making annual funding, dividend and assessment decisions for the Banking Layer and Shared Risk Layers, per the Master Plan Document for each Coverage Program.

The ~~SCORE Board of Directors'~~ acknowledges actuarial estimates are relied upon heavily when making financial decisions and that there is a high degree of uncertainty in such estimates due to the possibility of occasional catastrophic claims and inconsistent or inaccurate case reserving; therefore, the Board of Directors desires to fund the Banking Layer and Shared Risk Layer programs in a cautious and prudent manner and return equity/assets to its members in an equally cautious and prudent manner. ~~It is the policy of SCORE to conservatively fund its programs to maintain sufficient assets to pay all losses and avoid substantial fluctuations to contributions.~~

~~In order to fund program years in a fiscally prudent manner, the SCORE Board of Directors collects contributions at an actuarially determined confidence level as determined by the Board annually. The SCORE Board of Directors strives to annually collect at the 85% confidence level or higher as determined by the actuary.~~

II. DEFINITIONS

- ~~“Claims Paid to Date” is~~ The amount actually paid on reported claims at the date of valuation. ~~“Claims Paid to Date” including~~ es ~~those amounts paid for both defense and indemnity of claims.~~
- ~~“Confidence Level” (CL): An estimated probability that a given level of funding is a statistical term used to express the degree to which an actuarial projection (usually “Ultimate Net Loss” or “IBNR”) will be sufficient an accurate prediction to pay of the dollar losses ultimately paid actual claim costs. for a given program year or combination of years.~~ The higher a ~~“Confidence Level”~~ CL the greater certainty the actuary has that losses will not exceed the dollar value used to attain that ~~“Confidence Level”~~.
- ~~“Equity”~~ Net Assets: Total Assets less Expected Liabilities. Stated as Net Position in the Statement of Net Position (Balance Sheet). ~~is the amount of funds remaining, after deducting all administrative and excess insurance costs, available to pay claims in excess of actuarial expected losses discounted for investment income at the actuarially determined “Expected” “Confidence Level”.~~
- ~~“Expected” by industry standard translates roughly to the 50% to 56% “Confidence Level” as determined by the independent actuary.~~

- ~~“Expected Liabilities”: is the total of all “Outstanding Reserves” and plus “IBNR” and Loss Adjustment Expenses, discounted, at the “Expected” “Confidence Level” (approximately 55%), as calculated by an actuary.~~
- ~~“Incurred But Not Reported (IBNR)”: is the estimate of the funds needed to pay for covered losses that have occurred but have not yet been reported to the member and/or SCORE. “IBNR” includes (a) known and unknown loss events that are expected to be claims; and (b) expected future development on claims already reported.~~
- ~~“Net Contribution”: includes the total contributions from members less the excess insurance costs.~~
- ~~“Net Present Value” is the discounting of future cash flows to current values by taking into account the time value of money.~~
- ~~“Self Insured Retention” (SIR): is the maximum amount of pooled risk retained by SCORE before any excess coverage is applicable.~~
- ~~“Outstanding Reserves”: are the sum total of unpaid case-claim reserves in the Banking and Shared Risk Layers, determined by the SCORE Claims Administrator.~~
- ~~“Ultimate Net Loss” is: the sum of “Claims Paid to Date”, “Outstanding Reserves” and “IBNR”, all within SCORE’s Banking and Shared Risk Layers. It is the actuarial estimate of the total value of all claims that will ultimately be paid made against members for which by SCORE is responsible.~~

III. TARGET FUNDING BENCHMARKS ~~IMPORTANT EQUITY RATIOS~~

The SCORE Board of Directors will ~~only~~ consider assessments or returning ~~“Equity”~~ Net Assets to ~~the~~ members after evaluating and concluding the following ~~benchmarks~~ ratios remain appropriate for the group prior to and following any potential assessment or return of ~~“Equity”~~ Net Assets:

“Net Contribution” to “Equity” Net Assets ratio: Target ≤ 12:1

This ratio is a measure of how Nets Assets ~~“Equity” is are~~ leveraged against possible pricing inaccuracies. A low ratio is desirable.

“Outstanding Reserves” to “Equity” Net Assets ratio: Target ≤ 1.53:1

This ratio is a measure of how ~~“Equity” is~~ Net Assets are leveraged against possible reserve inaccuracies. A low ratio is desirable.

“Equity” Net Assets to “Self Insured Retention” ratio: Target ≥ 5:1

This ratio is a measure of the number of full SIR losses that could be paid from maximum amount that "Equity" Net Assets, could decline due to a single loss. A high ratio is desirable.

Change in Ultimate Loss Reserve Development: **Target $\leq 20\%$**

This ~~is a~~ measures of the change in aggregate Ultimate Losses from one ~~valuation period year~~ to the ~~prior valuation(s) next~~. Generally, ~~the one year and two year reserve development to "Equity" threshold should be less than 20%.~~ Increases over successive years indicate a trend that may need addressing through additional funding.

Change in Equity Net Assets: **Target $\geq -10\%$**

This ~~ratio~~ measures the annual change in Net Assets. ~~if a decline in equity in excess of 10%~~ Decreases over successive years indicate a trend that may warrants an increase in annual contributions or an assessment.

Net Contribution Funding **Target 70% CL**

This measures the degree of certainty the actuary has that the recommended annual contribution will be sufficient to pay all claims for that year.

~~Appendix B~~
~~Applicable SCORE Governing Documents Sections~~

~~The SCORE Master Program for the Liability Program document, Article III, states the following:~~

~~ADJUSTMENTS TO ACCOUNT BALANCES~~

~~ASSESSMENTS~~

~~If the Liability Program as a whole is not actuarially sound, that is where the funds for losses are less than the expected losses as determined by the actuary, an assessment against all "Participating Members" of the "Program Years" that are found to be actuarially unsound, shall be assessed a portion of the deficiency of funding according to the following calculation:~~

~~Each "Participating Member" of the earliest "Program Year" with a deficit balance shall be assessed to the extent that the participating Member has a deficit balance in that year using the calculation of account balances as described in the Retrospective Adjustment Section below. However, such calculation shall use funding at an actuarially expected loss level.~~

~~If the funds collected from assessing the year under A1, above, are insufficient to fund the Program above a deficit balance, the next earliest "Program Year" with a deficit will be assessed in the same fashion as the first year, per A1 above.~~

~~The above funds collection (A2) will be repeated until such time as sufficient funds have been raised to eliminate the deficit of the Program as a whole.~~

~~RETROSPECTIVE ADJUSTMENT~~

~~It is understood that the funds of the JPA are those of the JPA and no member may demand payment of the funds allocated to them via the Retrospective Adjustment or any other manner of distribution other than the declaration of a dividend by the Board or in accordance with distribution described in the Joint Powers Agreement upon the dissolution of SCORE.~~

~~TIMING~~

~~Shared Risk Layer — Five (5) years after the end of the "Program Year", a "Retrospective Adjustment" shall be calculated for potential distribution or surcharge. Every year after the first "Retrospective Adjustment", there shall be additional adjustments until the "Program Year" is closed.~~

~~Banking Layer — A "Retrospective Adjustment" shall be calculated at the end of the "Program Year" for potential distribution or surcharge. Every year after the first "Retrospective Adjustment", there shall be additional adjustments until the "Program Year" is closed. Typically, the Board of Directors refrains from returning twenty-five (25) percent of the positive balances.~~

~~The Board of Directors may waive the collection of all members having a negative net balance or a net surcharge, provided the waiver will not leave the Liability Program funded below the 85~~

~~percent confidence level. This waiver may apply to the shared risk or the banking layer separately or together.~~

~~The Board of Directors need not declare a dividend or may declare a dividend that is something less than the Retrospective Adjustment calculates.~~

~~CALCULATION OF ACCOUNT BALANCES — SHARED RISK~~

~~Each "Participating Member" will be credited for their deposit premiums paid to the Shared Risk Layer and any assessments paid for the "Program Year". Allocated interest for the year will be added to the amount determined above. This amount will constitute the Total Revenues credited to the "Entity's" Shared Risk account for the "Program Year".~~

~~From the amount calculated in a, above, the cost of claims shall be subtracted:~~

~~If the "Program Year" adjusted is the Program Year 2002-2003, then the total claims and IBNR in the shared risk layer for the shared risk layer shall be allocated based on an Adjusted Exposure Base calculated by:~~

~~Dividing five (5) consecutive years of losses for each member limited to \$50,000 any one occurrence starting with the "Program Year" for which the adjustment is being calculated by the total deposits to the Liability Program of the member for those corresponding four (4) years:~~

~~This calculates the member's loss rate for the period:~~

~~Dividing the above loss ratio by the loss ratio for SCORE as a whole during the same period. This comparison of the loss rate of each member to the loss rate of SCORE for the same four (4) year period calculates a Relative Loss Rate or the member's deviation from the norm as a ratio:~~

~~Multiply the Relative Loss Rate by the Credibility Factor and then add one minus the credibility factor. This produces the Experience Modification Factor:~~

~~The credibility factor is determined by dividing the member's four (4) year total deposits by the sum of the member's total deposit plus the smallest of the total deposit of any of the members:~~

~~Thus, the smallest member will have a credibility factor of fifty (50) percent and all other members will have a credibility factor of fifty (50) percent or greater.~~

~~The Adjusted Exposure Base is calculated by multiplying the four (4) years of deposits calculated earlier by the Experience Modification Factor:~~

~~If the "Program Year" is the Program Year 2003-2004 or later, then the Adjusted Exposure Base is the Share Risk deposit for the "Program Year" divided by the total of all members' Shared Risk deposit for the year.~~

~~The total amount of incurred claims within the share risk layer plus the IBNR at the 85 percent confidence level, plus any amounts reserved for shock losses as determined by the Board of Directors is distributed to the members in proportion to their Adjusted Exposure Base is to the total Adjusted Exposure Base for SCORE as a whole. This amount will be the Total Claims Costs for the member.~~

~~The Funds in Excess of Costs is determined by subtracting the Total Claims Costs from the Total Revenues:~~

The Account Balance for the member in any "Program Year" is the Funds in Excess of Costs less any prior returns plus any prior surcharges. This amount, or any portion of this amount, may be distributed to the member after approval from the Board and only if the "Program Year" is at least five (5) years old and the Program as a whole will not be under an 85 percent confidence level after the return or dividend.

~~CALCULATION OF ACCOUNT BALANCE — BANKING LAYER~~

- ~~—Each "Participating Member" will be credited for their deposit premiums paid to the Banking Layer and any assessments paid for the "Program Year". Allocated interest for the year will be added to the amount determined above. In addition, returns or surcharges from the excess coverage shall be credited or debited. This amount will constitute the Total Revenues credited to the "Entity's" Banking Layer account for the "Program Year".~~
- ~~—The amount credited for the returns from the excess coverage, or debited for the surcharges from the excess coverage, shall be allocated to the "Participating Members" in the same proportion as the member's Banking Layer deposit is to the total deposits of all "Participating Members".~~
- ~~—From the amount calculated in a, above, the cost of claims incurred within the Banking Layer by the member shall be subtracted. This amount shall include any payments made for the member from the Funds for Legal Assistance.~~
- ~~—In addition, an amount shall be deducted for IBNR at an 85 percent confidence level plus any amount for shock losses the Board of Directors determines should be withheld for financial security. The amount to be deducted from the member shall be the same proportion of the amount to be charged to the "Program Year" as is the member's Banking Layer deposit to the total Banking Layer deposits of all the members. The result will be the Funds in Excess of Costs.~~
- ~~—Any excess funds charged, or shortage of funds, for administrative expenses at the beginning of the "Program Year" for the Liability Program shall be added to, or subtracted from, the Funds in Excess of Costs, allocating such administrative expenses half by payroll for the period and half equally among the members.~~
- ~~—Finally, any prior returns, or prior surcharges shall be subtracted from, or credited to, the Funds in Excess of Costs.~~
- ~~—The result of the above calculation will provide the ending account balance for the Banking Layer of which the Board may return all or any portion of the excess funds provided such return will not leave the Liability Program, or the "Program Year", below an 85 percent confidence level.~~

~~DISTRIBUTION~~

~~Upon completion of the calculation described above, if there is a net negative balance in the individual accounts, the "Participant" shall not receive a refund for that "Program Year". "Participants" with positive balances may receive a refund, as determined by the Board of Directors. However, the total refunds for any one "Program Year" shall not exceed the actuarially determined surplus for that year. Further, the total refunds for any one "Program~~

~~Year~~ shall be limited to the actuarially determined surplus for the Liability Program as a whole less any refunds granted from prior ~~“Program Year”s~~.

~~CLOSING OF PROGRAM YEARS~~

~~The Board of Directors may close a "Program Year" as described in Article I Section 2A.~~

~~Upon closure of a "Program Year", a final calculation of account balances shall be made as described in Part 3(g) above, and the account balances shall be returned if positive, or surcharged if negative, to the "Participating Member".~~

~~The Board of Directors retains the right to assess any and all "Member Entities" participating in a closed "Program Year", if such "Program Year" should incur additional expenses after closure.~~

~~The SCORE Master Liability Program Document, Article V, Section 3, states the following:~~

~~TERMINATION OF PARTICIPATION~~

~~A "Participating Member" in one "Program Year" shall participate in the next "Program Year" unless:~~

~~A request to terminate participation is received from the "Participating Member" at least six (6) months prior to the inception of the next "Program Year";~~

~~A termination notice from the President advising the Board of Directors of action to expel the "Participating Member" has been sent to the "Participating Member", or~~

~~The "Participant" is no longer a "Member Entity".~~

~~Termination of participation in future "Program Years" does not relieve the terminated "Entity" of any benefits or obligations of those "Program Years" in which the "Entity" participated. These obligations include payment of assessments, "Retrospective Adjustments", or any other amounts due and payable.~~

~~The Board of Directors may terminate future participation by an "Entity" for the following reasons:~~

~~Declination to cover the "Entity" by the organization providing excess coverage;~~

~~Nonpayment of past billings, assessments, surcharges, or other charges;~~

~~Habitual late payment of billings, assessments, surcharges, and/or other charges, or habitual late response in submitting data required by the Liability Program;~~

~~Failure to provide underwriting information;~~

~~Development of an extraordinarily poor loss history;~~

~~A substantial change in exposures that are not acceptable in this program; and/or~~

~~Financial impairment that is likely to jeopardize this Program's ability to collect amounts due in the future.~~

Target Funding Policy

I. PURPOSE

It is the policy of SCORE to conservatively fund its programs to maintain sufficient assets to pay all losses and avoid substantial fluctuations to contributions.

The purpose of this policy is to guide the SCORE Board of Directors in making annual funding, dividend and assessment decisions for the Banking Layer and Shared Risk Layers, per the Master Plan Document for each Coverage Program.

The Board acknowledges actuarial estimates are relied upon heavily when making financial decisions and that there is a high degree of uncertainty in such estimates due to the possibility of occasional catastrophic claims and inconsistent or inaccurate case reserving; therefore, the Board of Directors desires to fund the Banking Layer and Shared Risk Layer programs in a cautious and prudent manner and return assets to its members in an equally cautious and prudent manner.

II. DEFINITIONS

- **Claims Paid to Date:** The amount paid on reported claims at the date of valuation, including those amounts paid for both defense and indemnity.
- **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 certainty the actuary has that losses will not exceed the dollar value used to attain that Confidence Level.
- **Net Assets:** Total Assets less Expected Liabilities. Stated as Net Position in the Statement of Net Position (Balance Sheet).
- **Expected Liabilities:** Outstanding Reserves plus IBNR and Loss Adjustment Expenses, discounted, at the Expected Confidence Level (approximately 55%), as calculated by an actuary.
- **Incurred But Not Reported (IBNR):** The estimate of funds needed to pay for covered losses that have occurred but have not yet been reported to the member and/or SCORE, and expected future development on claims already reported.
- **Net Contribution:** Total contributions from members less excess insurance costs.
- **Self Insured Retention (SIR):** The maximum amount of pooled risk retained by SCORE before any excess coverage is applicable
- **Outstanding Reserves:** The sum total of claim reserves in the Banking and Shared Risk Layers, determined by the SCORE Claims Administrator.

- **Ultimate Loss:** The sum of Claims Paid to Date, Outstanding Reserves and IBNR, all within SCORE's Banking and Shared Risk Layers. It is the actuarial estimate of the total value of all claims that will ultimately be paid by SCORE.

III. TARGET FUNDING BENCHMARKS

The SCORE Board of Directors will consider assessments or returning Net Assets to members after evaluating and concluding the following benchmarks remain appropriate for the group prior to and following any potential assessment or return of Net Assets:

Net Contribution to Net Assets ratio: **Target $\leq 1:1$**

This ratio is a measure of how Nets Assets are leveraged against possible pricing inaccuracies. A low ratio is desirable.

Outstanding Reserves to Net Assets ratio: **Target $\leq 1.5:1$**

This ratio is a measure of how Net Assets are leveraged against possible reserve inaccuracies. A low ratio is desirable.

Net Assets to Self Insured Retention ratio: **Target $\geq 5:1$**

This ratio is a measure of the number of full SIR losses that could be paid from Net Assets. A high ratio is desirable.

Change in Ultimate Loss Development: **Target $\leq 20\%$**

This measures of the change in aggregate Ultimate Losses from one year to the next. Increases over successive years indicate a trend that may need addressing through additional funding.

Change in Net Assets: **Target $\geq -10\%$**

This measures the annual change in Net Assets. Decreases over successive years indicate a trend that may warrant an increase in annual contributions or an assessment.

Net Contribution Funding **Target 70% CL**

This measures the degree of certainty the actuary has that the recommended annual contribution will be sufficient to pay all claims for that year.

Agenda Item H.4.

FIREFIGHTERS PHYSICAL FITNESS & DRIVING POLICY REVISIONS

ACTION ITEM

ISSUE: The Board of Directors is asked to review the proposed changes to the Fire Fighter Physical Fitness Policy and the newly developed Driving policy and take action to approve as needed. This item was presented at the June 27, 2014 Board of Directors meeting but was tabled so that members may present the policy to their fire departments for feedback.

RECOMMENDATION: Program Administration recommends adopting and implementing the newly developed policy.

FISCAL IMPACT: TBD.

BACKGROUND: SCORE's current Fire Fighter Physical Fitness Policy was implemented effective December 1, 1999, and mandates *annual* comprehensive physical examinations for volunteer and employee fire fighters over the age of 35. For fire fighter personnel under the age of 35, the medical and physical examinations are only required every two years. The Program Administrators were contacted by the City of Montague who inquired on whether this policy is still in place and also if there is a way to reduce the frequency requirement of the examination as the current format has a high cost of compliance to the City.

The Program Administrators reached out to the few other similar-sized pools and found that some consider the best practice to be annual physicals for all firefighting personnel. That said, there is no CalOSHA requirement that mandates annual physical and medical evaluations, so this matter is now being presented to the Board for consideration. In addition, the Program Administrator also reached out to LAWCX, our excess Workers' Compensation Pool partner and inquired on whether there are any loss control or training credits that SCORE could apply towards the cost of developing a new or updated Fire Fighter Physical Fitness Policy. The Program Administrators worked with Bickmore to research what other Fire departments are doing and were able to come up with a set of requirements that better meet the needs of SCORE while also incorporating an updated Driving Standards Policy.

ATTACHMENTS: Fire Fighter Physical Fitness and Driving Policy – REDLINE STRIKEOUT
Sample Physical Testing Procedures

S.C.O.R.E SCORE
POLICY AND PROCEDURE #WC-2

SUBJECT: Fire Fighter Physical Fitness and Driving Policy

EFFECTIVE DATE: ~~December 1, 1999~~ June 28, 2014

Policy Statement:

The practice of fire fighting is inherently hazardous and stressful, and we have both a moral and legal obligation to protect our firefighters to the greatest extent feasible.

It is inarguable that physical fitness of firefighters is an intrinsic part of acceptable department operations.

Therefore, SCORE requires that all departments of member cities implement a minimum physical fitness standard for City fire departments. This physical fitness standard is based upon Federal and State Occupational Safety and Health Administration (OSHA) and National Fire Protection Association (NFPA) requirements, with additional input from the International Fire Chiefs Association~~and~~, the International Association of Firefighters and the California Department of Motor Vehicles (DMV).

This minimum standard includes:

1. ***Mandatory Medical Evaluation Questionnaire*** (Appendix C 29 CFR 1910.134, *attached*).
2. Initial and annual comprehensive medical examination.
3. SCBA use certification.

ALSO RECOMMENDED:

4. Physical ability and dexterity exam (Sample Attached).
5. Ongoing wellness and fitness program.

Expected benefits include:

1. More physically fit firefighters.
2. Early diagnosis of heart and other ailments.
3. Better quality of life, both on and off duty.
4. Compliance with 29 CFR 1910.134 respiratory requirements.
5. Reduction of potentially discriminatory practices.
6. Reduced workers compensation losses.

This standard ensures that all personnel are appropriately fit for duty and that the medical examinations, medical evaluations, and physical ability evaluations be completed on ~~an~~ annual/annual regular basis *as a condition of employment, continuation of employment and/or continuation of active volunteer status, ~~regardless of age.~~ in accordance to the provisions established by this policy.*

Current and future firefighters, both paid and volunteer, must complete the Mandatory OSHA

Respirator Medical Evaluation Questionnaire (Appendix C 29 CFR 1910.134, attached). Information provided must be treated as confidential medical records and cannot be released without signed authorization. However, a complete copy must be provided to the medical examiner for use in conducting the medical examination. File copies must be maintained for the duration of service, plus seven years.

Current and future firefighters, both paid and volunteer, must pass a comprehensive, job-relevant, medical examination and medical evaluation. Personnel successfully completing all portions of examination will be allowed to respond as volunteer firefighters and will be certified to use SCBA's. In addition to providing a baseline, this medical exam and evaluation will allow the department to ensure that personnel are certified, as required by 29 CFR, to use respiratory equipment.

~~Upon successful completion of the medical and physical examinations, personnel must successfully complete a physical ability examination and dexterity test. Medical examinations, medical evaluations and physical ability examinations will be repeated annually. Personnel under age 35 need only be medically examined every two years, but must successfully complete the medical evaluation and physical ability on an annual basis.~~

Two types of exams are conducted, according to the Routine Exam Schedule shown below:

A. Baseline (A) exam is conducted as pre-placement physical

B. Full Exam (B) is conducted routinely after hire

The **Full Exam (B)** includes:

- Blood test
- Pulmonary Function Test
- Vision
- Physical exam

The **Baseline (A)** exam includes:

All that is included in the **Full Exam (B)** plus:

- EKG with stress test
- Chest x-ray
- Flexibility/strength assess

Routine Exam Schedule:

- Under the age of 40 - Biennially **Full Exam (B)**
- Under the age of 40 - Complete the Medical Questionnaire from California Code of Regulations, Title 8, Section 5144 on the off year from the **Full Exam (B)**.
- HazMat Response team members has **Full Exam (B)** annually regardless of age
- Over the age of 40 – annual exam alternating between **Full Exam (B)** and **Baseline (A)** exams.
- Over the age of 50 – annual **Baseline (A)** exam

Annual Vaccinations and Disease Tests

- EMT and Paramedics – annual TB tests and flu vaccines.

Departments must require a minimum level of participation in training and other activities.

Records of such participation must be maintained for the duration of service, plus seven years.

The department must select a licensed health care professional to conduct the medical examinations. ~~JPA staff~~

2. Self Contained Breathing Apparatus (SCBA) Certification and Examination:

California Code of Regulations, Title 8, Section 5144 – Respiratory Protection applies to all employers that require the use of respiratory protection devices to protect its employees to develop a respiratory protection program that includes medical evaluations and fit testing for tight-fitting respirators.

a. Medical Evaluation:

The employer is required to conduct a medical evaluation to determine the employee's ability to use a respirator before the employee is fit tested or required to use the respirator in the workplace. The employer is required to identify a physician or other licensed health care professional (PLHCP) to perform medical evaluations using a medical questionnaire or an initial medical examination that obtains the same information as the medical questionnaire (See attached *Mandatory Medical Evaluation Questionnaire*).

Follow-up medical examination is required when an employee gives a positive response to any question among questions 1 through 8 in Section 2, Part A of the attached *Mandatory Medical Evaluation Questionnaire* or whose initial medical examination demonstrates the need for a follow-up medical examination. The follow-up medical examination shall include any medical tests, consultations, or diagnostic procedures that the PLHCP deems necessary to make a final determination.

SCORE can assist in locating a suitable medical provider, who must become familiar with firefighter respiratory requirements. The purpose of the evaluation is to ensure that the firefighter can tolerate the physiological burdens associated with the use of an SCBA. These burdens include isolation; claustrophobia; additional weight; breathing resistance; lack of range of motion; and limitations in auditory, visual and odor sensations.

b. Fit Testing:

Before an employee may be required to use any respirator with a negative or positive pressure tight-fitting facepiece, the employee must be fit tested with the same make, model, style, and size of respirator that will be used. The employer is required to ensure that employees using a tight-fitting facepiece respirator pass an appropriate qualitative fit test (QLFT) or quantitative fit test (QNFT) prior to initial use of the respirator, whenever a different respirator facepiece (size, style, model or make) is used, and at least annually thereafter.

~~The examination must include the following areas:~~

~~1. Completion of the Medical History Questionnaire~~

~~2. Hands On Physical~~

~~———— Including:~~

~~———— Vital signs~~

~~———— Examination of head, eyes, ears, nose and throat~~

- ~~_____ Neck~~
- ~~_____ Cardiovascular~~
- ~~_____ Pulmonary~~
- ~~_____ Spirometry~~
- ~~_____ Spirogram~~
- ~~_____ Gastrointestinal~~
- ~~_____ Genitourinary~~
- ~~_____ Rectal~~
- ~~_____ Lymph Nodes~~
- ~~_____ Neurological~~
- ~~_____ Musculoskeletal~~
- ~~_____ Laboratory Tests~~
- ~~_____ Pulmonary~~
- ~~_____ EKG~~
- ~~_____ Cancer Screening~~

Upon completion, the licensed medical professional will make a determination as to the medical fitness of the candidate. The physician must determine if he/she feels that the candidate is capable of wearing respiratory equipment and is physically able to undertake the stresses of performing as a firefighter. If the physician feels that the candidate is suitable, the physician will provide the candidate with a “Respiratory Medical Examiner’s Certificate.”

The certificate must include the following: “I certify that I have examined (name) in accordance with OSHA regulations and find him/her qualified under the regulations to wear respiratory protective equipment. A completed examination for this person is on file and available in my office at (office address).” The certificate shall contain the name, address and signature of the examining doctor, the date of examination, and the date of expiration of the certification.

~~Upon successful completion of the physical and respiratory examinations, personnel must satisfactorily complete the physical ability examination. This physical ability examination is based on job related basic activities that include lifting, carrying and pulling. These activities have been developed into a job related examination. The examination should be completed by all personnel and an acceptable time is completion in less than six minutes. Documentation of exam results must be maintained for the duration of service plus seven years.~~

~~After successful completion of the physical ability examination, the candidate will be fit tested for proper SCBA mask fit.~~

Only after successful completion of the medical evaluation, medical examination, **physical ability examination**, and SCBA fit testing (where applicable) will the candidate be considered medically acceptable as a firefighter.

The department must encourage fitness and wellness, and include warming-up and stretching as a component of fireground training exercises. Training sessions should be conducted on nutrition, lifting and pulling techniques, and fireground safety. These topics should be included at least quarterly.

~~Initial testing must be completed by October 1, 2000. While the six minute requirement is an integral part of this policy, no existing firefighter will fail during calendar year 2000 due to~~

~~inability to complete the test within six minutes. During calendar 2001 and 2002, firefighters who have not completed the test within six minutes will be required to better their previous year's time. Failure to improve, or complete the test within six minutes, will be considered a failure. In calendar 2003, all firefighters will be required to complete the test within six minutes.~~

3. FIREFIGHTER DRIVING POLICY AND STANDARDS

Firefighter Endorsement for Driver Licenses

Changes to the California Vehicle Code (CVC) §12804.11(a) that went into effect on January 1, 2011. These changes required an individual who has a noncommercial driver license or a commercial Class C and operates firefighting equipment, including a tiller operator, to have a firefighter endorsement "F." The State of California no longer issues restricted commercial firefighter driver licenses.

Firefighters, both employees and volunteers, who hold a current restricted commercial firefighter driver license, may continue to use that license until renewal. At renewal, they will be required to obtain an original firefighter endorsement.

Firefighters, whether an employee or volunteer, with a current Class A or B commercial driver license do not have to add the "F" endorsement to continue to operate firefighting equipment, as long as they have the appropriate endorsements for the vehicles operated.

Obtaining an Original Firefighter Endorsement:

Applicants for an original firefighter endorsement must:

1. Have a commercial or non-commercial A, B, or C driver license.
2. Apply in person at their local DMV office.
3. Submit an "Original Firefighter Employment and Training Verification" letter, on fire department letterhead containing:
 - Certification of employment as a firefighter or proof of registration as a volunteer firefighter.
 - Certification of completion of fire equipment operator training.
 - Signature of the fire chief or designee.
4. Successfully pass the written firefighter endorsement test.
5. Submit a completed:
 - Medical Examination Report (DL-51) form for commercial driver license holders, or
 - Health Questionnaire (DL 546) form for non-commercial driver license holders.

Downgrading From a CDL (commercial driver license) To a Non-Commercial Class C Driver License With a Firefighter Endorsement:

To downgrade from a CDL to non-commercial Class C driver license, applicants must:

1. Obtain and complete a Driver License or Identification Card Application (DL44) form (this form is not available online).
2. Have:
 - the comment "firefighter endorsement" on your driver record, or
 - provide a completed Firefighter Endorsement Card (DL88) form, or

- provide an Original Firefighter Employment and Training verification letter on fire department letterhead and signed by the Chief or designee

3. Have a valid DL 51 for DL 546 form completed or on your driver license record.

4. Pass any required knowledge test(s).

5. Pay the fee.

Downgrading From a Restricted Firefighter Driver License To a Non-commercial Class C Driver License With a Firefighter Endorsement:

To downgrade from a restricted firefighter driver license to a non-commercial Class C driver license with a firefighter endorsement, applicants must:

1. Obtain and complete a Driver License or Identification Card Application (DL44) form (this form is not available online).

2. Submit a valid DL 546.

3. Pass any required knowledge test(s).

4. Pay the fee.

Upgrading To a Full Commercial Driver License From a Restricted Firefighter Driver License:

To upgrade to a full commercial driver license from a restricted firefighter driver license, applicants must:

1. Have:

- the comment “firefighter endorsement” on your driver record, or
- an “F” firefighter endorsement on your driver record, or
- provide a completed Firefighter Endorsement Card (DL88) form, or
- provide an Original Firefighter Employment and Training verification letter on fire department letterhead and signed by the Chief or designee

2. Obtain and complete a Driver License or Identification Card Application (DL44) form (this form is not available online).

3. Submit a valid DL51.

4. Pass any required knowledge test for the unrestricted commercial class license.

5. Take the driving test if applying for a higher class unrestricted commercial driver license.

6. Pay the fee.

Medical Reports

The California Department of Motor Vehicles requires Medical Examination Reports (DL 51 rev. date of 1/2014 and later) for drivers holding Commercial driver licenses and requires Medical Health Questionnaires(DL546) of certain holders of non-commercial licenses with special endorsements, such as firefighter.

Commercial Drivers

All commercial drivers must submit medical reports to the department on an original application form for initial application and at least every two years thereafter. The report must be provided to the department on form DL 51. Only this form will be accepted.

The medical examination report must be completed and signed by a health care professional who is licensed, certified, or registered in accordance with applicable state laws and regulations to practice medicine and perform physical examinations in the United States. Health care professionals are doctors of medicine, doctors of osteopathy, physician's assistants, and advanced practice nurses, or doctors of chiropractic who are clinically competent to perform the examination. An optometrist (O.D.) may perform the vision portion of the exam.

Non-Commercial Drivers

Certain holders of California non-commercial licenses, upon application and every two years thereafter may certify they meet the medical standards by completing a Health Questionnaire (DL 546). This report is permitted for the following three groups of drivers:

- Firefighters
- Hazardous Agriculture Materials (HAM)
- Class A Recreational Vehicles

Sample Firefighter Physical Ability Examination

In addition to structural fire helmet, coat and gloves, this physical ability examination requires the following:

3 story drill tower type facility (or equivalent)
Hose Bundle: 200 feet of 1½" or 1¾" hose
Standard issue engine company tool box (with tools)
24' extension ladder
200 foot liveline (rear mount or crosslay) with nozzle
2½" male outlets
2 sections 2½" or 3" hose with nozzle
Pack frame from a standard issue breathing apparatus with bottle.

The candidate is equipped with a turnout coat, gloves, helmet and the pack frame from a standard issue breathing apparatus with bottle. The candidate is required to wear long trousers and non-slip shoes of the candidate's choice during the examination. Tennis shoes and work boots or shoes are acceptable. Sandals are not allowed.

Candidate will position him/herself at the designated start line with all issued protective clothing in place. During the examination the candidate will be required to walk at a fast rate but not run. Proctors will warn the candidates if they are walking at too fast a pace (running). Candidates will be allowed two warnings; a third will eliminate the candidate from competition. This is a timed examination. The passing time is 6 minutes or less.

A five-second penalty will be assessed for each abuse of equipment. A five-second penalty will also be assessed if a step is missed or skipped while climbing or descending stairs.

At the command of the examination proctor, the candidate will pick up the hose pack provided at the start line and carry it 100 feet and up to the third floor of the tower. The candidate must use every step when climbing and descending the stairs. The candidate must place the hose pack on a designated spot on the third floor. After placing the hose pack on this spot, the candidate shall proceed back down the tower and return to the start line.

If the hose pack is dropped, a five-second penalty will be assessed for each incident.

After returning to start line, the candidate will find a toolbox. The toolbox is to be picked up and carried 100 feet to the tower. There will be a spot to place the toolbox. After leaving the toolbox, the candidate will proceed to the ladder removal station.

If the toolbox is dropped, a five-second penalty will be assessed for each incident.

The ladder removal station is designed to test upper body strength by removing a 24' extension ladder from the side of a standard engine. The ladder is to be removed by using only the center two rungs. (The center two rungs must be differentiated with markings of a contrasting color.) The candidate must remove the ladder without striking the apparatus or the ground and step back

behind a line painted on the ground 3' from apparatus. The entire ladder must be placed completely behind the line. The ladder must not touch the ground prior to being placed on the ground.

A five second penalty will be assessed each time the ladder touches the ground on the engine side of the line. A five-second penalty will be assessed if the ladder is dropped.

The candidate will then proceed to the Engine Company located no farther than 30 feet from the ladder removal station. The candidate will proceed to the tailboard of the Engine Company and be directed to the 2½" liveline (200'). The candidate will grab the nozzle and the designated loop and pull the liveline from the apparatus. The object of this task to get the liveline nozzle over the line 150 feet from the tailboard with NO hose remaining in the hosebed. After completion of this station, the candidate will proceed to the 4 rolls of 3" hose laying on the ground behind the Engine Company.

A five-second penalty will be assessed if the nozzle is dropped or if hose is left in the tray.

The candidate will be required to place each of the rolls of hose on the tailboard, one at a time. Then the candidate will be directed to place them back on the ground on the pavement behind the line. (3' from tailboard). A five-second penalty will be assessed for each incident of dropped hose.

After this station is complete, the timed portion of the examination is complete.

The candidate will be allowed 30 seconds rest before starting the manual dexterity portion of the exam. Protective clothing is not to be removed. The candidate will find a hydrant with a cap on the 2½" outlet, two sections of 2½" hose and a nozzle. (A pump panel can be substituted for a hydrant). The candidate will be required to remove the cap, connect the line to the discharge, connect the hoses together, and place the nozzle on the end. The candidate will then disconnect the hose from the discharge, replace cap, disconnect the hoses, and remove the nozzle, returning pieces to original position. Candidate will have two minutes (not part of the previous six minutes) to complete this sequence of events.

Candidates who do not meet the six minute and two minute time requirements will be allowed one additional attempt for each event.

~~The physical exam required by the OSHA respirator standard and the ability test must be accomplished by October 1, 2000 and then retested annually therefore. Time limits for the subsequent tests are also included in the Standard.~~ Documentation of the test results will be kept for comparison purposes as well as review by the SCORE Board of Directors and **Risk Manager**Program Administrator.

The Board of Directors ~~has agreed~~can ~~to~~ review alternative physical fitness standards that a city may prefer over the SCORE Policy. Such alternative physical fitness standard must be submitted to the SCORE ~~Risk Manager~~Program Administrator who will review for adequacy and it and present it to the Board of Directors for acceptance. Such alternative physical standard shall be in writing and, at a minimum, include the OSHA respirator standard and the frequency of the tests, as outlined above. These standards should be sent to:

SCORE ~~Risk Manager~~Program Administrator
c/o ~~Bragg & Associates, Inc.~~Alliant Insurance Services
~~One Sierra Gate Plaza, Suite 345B~~1792 Tribute Rd Ste 450
~~Roseville, CA 95678~~Sacramento, CA 95815
(916) ~~783-0100~~643-2700
FAX (916) ~~783-7245~~643-2750

ADOPTED BY BOARD ACTION: ~~JANUARY 28, 2000.~~June 27, 2014

To the employer: Answers to questions in Section 1, and to question 9 in Section 2 of Part A, do not require a medical examination.

To the employee:

Can you read (circle): Yes / No

Your employer must allow you to answer the questionnaire during normal working hours, or at a time and place that is convenient to you. To maintain your confidentiality, your employer or supervisor must not look at or review your answers, and your employer must tell you how to deliver or send this questionnaire to the health care professional who will review it.

Part A. Section 1. (Mandatory) The following information must be provided by every employee who has been selected to use any type of respirator (please print).

1. Today's date: _____
2. Your name: _____
3. Your age (to nearest year): _____
4. Sex (circle one): Male / Female
5. Your height: _____ ft. _____ in.
6. Your weight: _____ lbs.
7. Your job title: _____
8. A phone number where you can be reached by the health care professional who reviews this questionnaire (include the Area Code): _____
9. The best time to phone you at this number: _____
10. Has your employer told you how to contact the health care professional who will review this questionnaire (circle one): Yes / No
11. Check the type of respirator you will use (you can check more than one category):
 - a. ___ N, R, or P disposable respirator (filter-mask, non-cartridge type only)
 - b. ___ Other type (for example, half- or full-facepiece type, powered-air purifying, supplied-air, self-contained breathing apparatus)
12. Have you worn a respirator (circle one): Yes / No
If "yes," what type(s): _____

Part A. Section 2. (Mandatory) Questions 1 through 9 below must be answered by every employee who has been selected to use any type of respirator (please circle “yes” or “no”).

1. Do you currently smoke tobacco, or have you smoked tobacco in the last month: Yes / No

2. Have you ever had any of the following conditions?

Condition	Yes	No
a. Seizures:		
b. Diabetes (sugar disease):		
c. Allergic reactions that interfere with your breathing:		
d. Claustrophobia (fear of closed-in places):		
e. Trouble smelling odors:		

3. Have you ever had any of the following pulmonary or lung problems?

Pulmonary or Lung Problem	Yes	No	Pulmonary or Lung Problem	Yes	No
a. Asbestosis:			g. Silicosis:		
b. Asthma:			h. Pneumothorax (collapsed lung):		
c. Chronic bronchitis:			i. Lung cancer:		
d. Emphysema:			j. Broken ribs:		
e. Pneumonia:			k. Any chest injuries or surgeries:		
f. Tuberculosis:			l. Any other lung problem that you've been told about:		

4. Do you currently have any of the following symptoms of pulmonary or lung illness?

Pulmonary or Lung Illness	Yes	No	Pulmonary or Lung Illness	Yes	No
a. Shortness of breath:			h. Coughing that wakes you early in the morning:		
b. Shortness of breath when walking fast on level ground or walking up a slight hill or incline:			i. Coughing that occurs mostly when you are lying down:		
c. Shortness of breath when walking with other people at an ordinary pace on level ground:			j. Coughing up blood in the last month:		
d. Have to stop for breath when walking at your own pace on level ground:			k. Wheezing:		
e. Shortness of breath when washing or dressing yourself:			l. Wheezing that interferes with your job:		
f. Shortness of breath that interferes with your job:			m. Chest pain when you breathe deeply:		
g. Coughing that produces phlegm (thick sputum):			n. Any other symptoms that you think may be related to lung problems:		

5. Have you ever had any of the following cardiovascular or heart problems?

Cardiovascular or Heart Problems	Yes	No
a. Heart attack:		
b. Stroke:		
c. Angina:		
d. Heart failure:		
e. Swelling in your legs or feet (not caused by walking):		
f. Heart arrhythmia (heart beating irregularly):		
g. High blood pressure:		
h. Any other heart problem that you've been told about:		

6. Have you ever had any of the following cardiovascular or heart symptoms?

Cardiovascular or Heart Symptoms	Yes	No
a. Frequent pain or tightness in your chest:		
b. Pain or tightness in your chest during physical activity:		
c. Pain or tightness in your chest that interferes with your job		
d. In the past two years, have you noticed your heart skipping or missing a beat:		
e. Heartburn or indigestion that is not related to eating:		
f. Any other symptoms that you think may be related to heart or circulation problems:		

7. Do you currently take medication for any of the following problems?

Problems	Yes	No
a. Breathing or lung problems:		
b. Heart trouble:		
c. Blood pressure:		
d. Seizures (fits):		

8. If you've ever used a respirator, have you ever had any of the following problems? (If you've never used a respirator, check the following space and go to question 9:)

Problems	Yes	No
a. Eye irritation:		
b. Skin allergies or rashes:		
c. Anxiety:		
d. General weakness or fatigue:		
e. Any other problem that interferes with your use of a respirator:		

9. Would you like to talk to the health care professional who will review this questionnaire about your answers to this questionnaire: Yes / No

Questions 10 to 15 below must be answered by every employee who has been selected to use either a full-facepiece respirator or a self-contained breathing apparatus (SCBA). For employees who have been selected to use other types of respirators, answering these questions is voluntary.

10. Have you ever lost vision in either eye (temporarily or permanently): Yes / No

11. Do you currently have any of the following vision problems?

Vision Problems	Yes	No
a. Wear contact lenses:		
b. Wear glasses:		
c. Color blind:		
d. Any other eye or vision problem:		

12. Have you ever had an injury to your ears, including a broken ear drum: Yes / No

13. Do you currently have any of the following hearing problems?

Hearing Problems	Yes	No
a. Difficulty hearing:		
b. Wearing a hearing aid:		
c. Any other hearing or ear problem:		

14. Have you ever had a back injury: Yes / No

15. Do you currently have any of the following musculoskeletal problems?

Musculoskeletal Problems	Yes	No
a. Weakness in any of your arms, hands, legs, or feet:		
b. Back pain:		
c. Difficulty fully moving your arms and legs:		
d. Pain and stiffness when you lean forward or backward at the waist:		
e. Difficulty fully moving your head up or down:		
f. Difficulty fully moving your head side to side:		
g. Difficulty bending at your knees:		
h. Difficulty squatting to the ground:		
i. Climbing a flight of stairs or a ladder carrying more than 25 lbs.:		
j. Any other muscle or skeletal problem that interferes with using a respirator:		

Part B. Any of the following questions, and other questions not listed, may be added to the questionnaire at the discretion of the health care professional who will review the questionnaire.

1. In your present job, are you working at high altitudes (over 5,000 feet) or in a place that has lower than normal amounts of oxygen: Yes / No

If “yes,” do you have feelings of dizziness, shortness of breath, pounding in your chest, or other symptoms when you're working under these conditions: Yes / No

2. At work or at home, have you ever been exposed to hazardous solvents, hazardous airborne chemicals (e.g., gases, fumes, or dust), or have you come into skin contact with hazardous chemicals: Yes / No

If “yes,” name the chemicals if you know them: _____, _____,
 _____, _____.

3. Have you ever worked with any of the materials, or under any of the conditions, listed below:

Material or Conditions	Yes	No
a. Asbestos:		
b. Silica (e.g., in sandblasting):		
c. Tungsten/cobalt (e.g., grinding or welding this material):		
d. Beryllium:		
e. Aluminum:		
f. Coal (for example, mining):		
g. Iron:		
h. Tin:		
i. Dusty environments:		
j. Any other hazardous exposures:		

If “yes,” describe these exposures: _____

4. List any second jobs or side businesses you have: _____

5. List your previous occupations: _____

6. List your current and previous hobbies: _____

7. Have you been in the military services? Yes / No

If “yes,” were you exposed to biological or chemical agents (either in training or combat): Yes / No

8. Have you ever worked on a HAZMAT team? Yes / No

9. Other than medications for breathing and lung problems, heart trouble, blood pressure, and seizures mentioned earlier in this questionnaire, are you taking any other medications for any reason (including over-the-counter medications): Yes / No

If “yes,” name the medications if you know them: _____

10. Will you be using any of the following items with your respirator(s)?

Items with respirator	Yes	No
a. HEPA Filters:		
b. Canisters (for example, gas masks):		
c. Cartridges:		

11. How often are you expected to use the respirator(s) (circle “yes” or “no” for all answers that apply to you)?

How often are you expected to the respirator(s)	Yes	No
a. Escape only (no rescue):		
b. Emergency rescue only:		
c. Less than 5 hours per week:		
d. Less than 2 hours per day:		
e. 2 to 4 hours per day:		
f. Over 4 hours per day:		

12. During the period you are using the respirator(s), is your work effort:

a. Light (less than 200 kcal per hour): Yes / No

If “yes,” how long does this period last during the average shift: ____ hrs. ____ mins.

Examples of a light work effort are sitting while writing, typing, drafting, or performing light assembly work; or standing while operating a drill press (1-3 lbs.) or controlling machines.

b. Moderate (200 to 350 kcal per hour): Yes/No

If “yes,” how long does this period last during the average shift: ____ hrs. ____ mins.

Examples of moderate work effort are sitting while nailing or filing; driving a truck or bus in urban traffic; standing while drilling, nailing, performing assembly work, or transferring a moderate load (about 35 lbs.) at trunk level; walking on a level surface about 2 mph or down a 5-degree grade about 3 mph; or pushing a wheelbarrow with a heavy load (about 100 lbs.) on a level surface.

c. Heavy (above 350 kcal per hour): Yes/No

If “yes,” how long does this period last during the average shift: ____ hrs. ____ mins.

Examples of heavy work are lifting a heavy load (about 50 lbs.) from the floor to your waist or shoulder; working on a loading dock; shoveling; standing while bricklaying or chipping castings; walking up an 8- degree grade about 2 mph; climbing stairs with a heavy load (about 50 lbs.).

13. Will you be wearing protective clothing and/or equipment (other than the respirator) when you're using the respirator: Yes/No

If “yes,” describe this protective clothing and/or equipment: _____

_____.

14. Will you be working under hot conditions (temperature exceeding 77 deg. F): Yes / No

15. Will you be working under humid conditions: Yes / No

16. Describe the work you'll be doing while you're using your respirator(s):

17. Describe any special or hazardous conditions you might encounter when you're using your respirator(s) (for example, confined spaces, life-threatening gases):

18. Provide the following information, if you know it, for each toxic substance that you'll be exposed to when you're using your respirator(s):

- A. Name of first toxic substance: _____
 - a. Estimated maximum exposure level per shift: _____
 - b. Duration of exposure per shift: _____
- B. Name of second toxic substance: _____
 - a. Estimated maximum exposure level per shift: _____
 - b. Duration of exposure per shift: _____
- C. Name of third toxic substance: _____
 - a. Estimated maximum exposure level per shift: _____
 - b. Duration of exposure per shift: _____

D. The name of any other toxic substances that you'll be exposed to while using your respirator:

19. Describe any special responsibilities you'll have while using your respirator(s) that may affect the safety and well-being of others (for example, rescue, security): _____

Appendix A – Medical Examination Matrix

Physical Exam or Testing Component	Cal-OSHA 5097 Noise Exposure Control	Cal-OSHA 5144 Respiratory Protection	Cal-OSHA 5193 Bloodborne Pathogens Exposure Control	Cal-OSHA 5199 Aerosol Transmissible Disease	Cal-OSHA 6053 Medical Requirements for Dive Team	DMV-51 Class C License	DMV-546 Health Questionnaire Class A & B License	NFPA-1582, Section 7 Occupational Medical Program
Medical Questionnaire		I & MI					BA	
Audiogram	I & A				I & A	BA Optional		BL & A
Forced Whisper Test						BA	BA	
Health History		I & MI			I & A	BA	BA	BL & A
Diving-related medical history					I & A			
Physical Examination								
• Vital Signs					I & A	BA		A
• Head, eyes, ears, nose, and throat					I & A	BA		A
• Neck					I & A	BA		A
• Cardiovascular					I & A	BA		A
• Pulmonary					I & A	BA		A
• Breast								A
• Gastrointestinal								A
• Genitourinary								A
• Hernia					I & A	BA		A
• Lymph nodes								A
• Neurological					I & A	BA		A
• Musculoskeletal					I & A	BA		A
• Skin								A
• Vision					I & A	BA	BA	A
• Color blindness		I			I & A	BA	BA	A
• Limb Impairment					I & A	BA	BA	A
Urinalysis					I & A	BA		A
Blood Tests					I & A			A
Hematocrit or hemoglobin					I & A			
Sickle cell index					I & A			
White Cell count					I & A			
Spirometry (Pulmonary function testing)		MI						A
Chest Radiographs					I & A			BL & 5 yrs. intervals
Electrocardiograms (ECG)		MI						BL & A
Electrocardiogram with stress test		MI						MI
Master's Step Test					I & A			
Mammography (female only)								A over 40 yrs. old
Immunizations and Infectious Disease								

I=Initial A= Annual BA=Every 2 years BL=Baseline EI=After exposure incident MI=Medically Indicated

Appendix A – Medical Examination Matrix

Physical Exam or Testing Component	Cal-OSHA 5097 Noise Exposure Control	Cal-OSHA 5144 Respiratory Protection	Cal-OSHA 5193 Bloodborne Pathogens Exposure Control	Cal-OSHA 5199 Aerosol Transmissible Disease	Cal-OSHA 6053 Medical Requirements for Dive Team	DMV-51 Class C License	DMV-546 Health Questionnaire Class A & B License	NFPA-1582, Section 7 Occupational Medical Program
Screening								
• TB Tests				I & A				A
• Influenza vaccination				I & A				A
• Hepatitis B vaccination & titers			I & EI					CDC Guidelines & EI
• Hepatitis A vaccination								I
• Hepatitis C screening								BL & EI
• Tetanus / Diphtheria								Booster 10 yr. intervals
• Measles, mumps, rubella vaccine (not previously immunized)								BL
• Polio vaccination (when traveling to endemic areas in the line of duty)								Booster
• Varicella vaccination (not previously immunized)								BL
• HIV Screening			EI					EI
• Bloodborne pathogens screening			EI					EI
• Biological threat agents – pre-screening and immunization								CDC Guidelines
Heavy Metal Evaluation (Known or anticipated exposure)								BL & EI
Colon Cancer Screening – Fecal occult blood testing								A at 40 yrs. old
Colon Cancer Screening – Colonoscopy recommended								1 st at 40 yrs. old and MI
Prostate Cancer – Prostate-specific antigen test								A at 50 yrs. old

I=Initial A= Annual BA=Every 2 years BL=Baseline EI=After exposure incident MI=Medically Indicated

Agenda Item I.

CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95

ACTION ITEM

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

**Request for Authority

1. Liability

- a. Larson vs. City of Isleton
- b. Abaco vs. City of Loomis
- c. Fabbrini vs. City of Dunsmuir
- d. Arth vs. City of Dunsmuir
- e. Shwartz vs. City of Susanville
- f. Shivy vs. City of Weed **

2. Workers' Compensation

- a. SCWA-55810 vs. City of Portola**
- b. SCWA-357421 & SCWA-388672 vs. City of Mt. Shasta**
- c. SCWA-552919 vs. City of Weed**
- d. SCWA-555589 vs. City of Yreka**

FISCAL IMPACT: Unknown

RECOMMENDATION: The Program Administrator cannot make a recommendation at this time, as the subject matter is confidential.

BACKGROUND: Confidential

ATTACHMENTS: None

SCORE RESOURCE CONTACT GUIDE

March 2014

PROGRAM ADMINISTRATION		
<p>Alliant Insurance Services, Inc. www.Alliant.com Main: (916) 643-2700 Fax: (916) 643-2750</p>		
SUBJECT	MAIN CONTACT	
<p>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>	<p>Marcus Beverly Michael Simmons Laurence Voiculescu Joan Crossley Johnny Yang</p>	
<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>	<p>Laurence Voiculescu Marcus Beverly Joan Crossley Johnny Yang</p>	
<p>COVERAGE / RISK MANAGEMENT ISSUES –</p> <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>Laurence Voiculescu Marcus Beverly Joan Crossley Johnny Yang</p>	
<p>Mike Simmons (415) 403-1425 / (925) 708-3374 (cell)</p> <p>Marcus Beverly (916) 643-2704</p> <p>Johnny Yang (916) 643-2712</p> <p>Joan Crossley (916) 643-2708</p>	<p>MSimmons@alliant.com</p> <p>MBeverly@alliant.com</p> <p>JYang@alliant.com</p> <p>JCrossley@alliant.com</p>	
<p>ACCOUNTING SERVICES Gilbert Associates, Inc. 2880 Gateway Oaks Drive, Suite 100 Sacramento, California 95833 Main: (916) 646-6464 Fax: (916) 929-6836 www.gilbertcpa.com Kevin Wong – kswong@gilbertcpa.com Tracey Smith-Reed – tsmithreed@gilbertcpa.com</p>	<p>EMPLOYEE ASSISTANCE PROGRAM ACI Specialty Benefits Corporation 5414 Oberlin Drive, Suite 240 San Diego, California 92121 Main: (858) 452-1254 Fax: (858) 452-7819 www.acieap.com Karen Reuben - (858) 736-3970 kreuben@acispecialtybenefits.com</p>	<p>POOL PARTNERS Board Member Alternate CJPRMA: Roger Carroll Satwant Takhar ERMA: Roger Carroll John Duckett LAWCX: Ron Stock John Duckett</p>

SCORE RESOURCE CONTACT GUIDE

March 2014

CLAIMS ADMINISTRATION
York Risk Services Group, Inc.
www.yorkrsg.com
P.O. Box 619058
Roseville, CA 95661-9058
Main: (800) 922-5020 Fax: (800) 921-7683

SUBJECT	MAIN CONTACT
ADMINISTRATIVE ISSUES - annual contracts for services, IT issues, reports, service issues	Tom Baber
SUPERVISORIAL ISSUES – liability claims administration management, oversight of safety & loss control services	Tom Baber - Liability
CLAIMS ISSUES – LIABILITY <i>All Members</i>	Cameron Dewey – Unit Manager
CLAIMS ISSUES – WORKERS’ COMPENSATION <i>All Members</i>	Debra Yokota – VP, WC Trisha Engle – Claims Manager Jodi Fink – Claims Examiner
COMPUTER SERVICES TRUST ACCOUNT SERVICES – loss runs, special reports, check registers, bank reconciliations	Ben Burg (916) 960-0946

Tom Baber	(916) 746-8834	Tom.Baber@yorkrsg.com
<u>Liability Claims</u>		
Cameron Dewey	(530) 243-3249	Cameron.Dewey@yorkrsg.com
Angela Salsbury	(916) 746-8850	Angela.Salbury@yorkrsg.com
<u>Workers’ Compensation Claims</u>		
Jodi Fink	(916) 580-2437	Jodi.Fink@yorkrsg.com
Tricia Ingles	(916) 580-2437	Tricia.Ingles@yorkrsg.com
Debra Yokota	(916) 580-5570	Debra.Yokota@yorkrsg.com