



Small Cities Organized Risk Effort (SCORE)
Long Range Planning Meeting
October 16, 2014

Member Cities Present:

John Busch, City of Biggs
Laurie Van Groningen, City of Colfax
Richard Kelby, City of Dunsmuir
Pamela Russell, City of Etna
Robert Jankovitz, City of Isleton
Roger Carroll, Town of Loomis
Robert Meacher, City of Portola
Susan Scarlett, City of Portola

Don Kincade, City of Montague
Muriel Howarth Terrel, City of Mt. Shasta
John Duckett, City of Shasta Lake
Gwenna MacDonald, City of Susanville
Randolph Darrow, City of Tulelake
Jenny Coelho, City of Tulelake
Ron Stock, City of Weed
Rhetta Hogan, City of Yreka

Member Cities Absent:

Town of Fort Jones
City of Live Oak

City of Loyalton (Medical Emergency)
City of Rio Dell

Consultants & Guests

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Johnny Yang, Alliant Insurance Services
Michael Christian, Jackson Lewis Law Firm

Beth Lyons, Bickmore
Jared Kaji, Occu-Med
Sara Thomson, Occu-Med

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 1:20 pm.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the Town of Fort Jones, the City of Live Oak and the City of Rio Dell. Mr. Ernie Teague from the City of Loyalton had a medical emergency and left at approximately 11:00 am.



C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: John Duckett **SECOND:** Rhetta Hogan **MOTION CARRIED**
AYES: Busch, Van Groningen, Kelby, Russell, Jankovitz, Carroll, Meacher, Kincade, Howarth
Terrel, Duckett, MacDonald, Darrow, Coelho, Stock, Hogan
NAYS: None
ABSENT: Romaine, Goodwin, Teague, Woodcox

D. PUBLIC COMMENT

There were no public comments.

E. ADMINISTRATIVE REPORT

E1. President's Report

Mr. Carroll advised that he has nothing to report.

E2. Alliant Update

Alliant had no update to provide.

F. LONG RANGE PLANNING SESSION

F1. What do we want to look like in 10 Years

a. How Did We Get Here?

Mr. Michael Simmons provided a brief history of SCORE and Public Entity Risk Pooling and led the group into a Brainstorm session where members were asked to provide feedback on what they would like to see with organization in the future. During the exercise members provided the following responses as to what they would like to see with SCORE in the future.

- Proactive
- Integrity
- Cost Effective
- Financial Viability
- Fiscal Responsibility
- Safety and Loss Control Services
- Quality Services
- Support & Training
- Accountability & Common Goals
- Stability of membership
- Great Retreat
- Participation in decision making
- Inter-city communication – sharing
- Legislative support
- Longevity of staff
- Coverage quality/complete
- Affordability
- Large dividends
- Survivorship
- Faith



Mr. Simmons then went over SCORE's Mission Statement in preparation of the SWOT Analysis. Mr. Marcus Beverly then provided a presentation on the current financial position of SCORE in relation to its benchmarks.

b. California Municipal Pool Today

Members did not review this item.

c. What SCORE & Partners Offer

Members did not review SCORE's programs and services but copies of the presentation were included in the packets provided.

d. Future of SCORE

Mr. Roger Carroll asked members if they have anything they would like to research for the organization. A member suggested looking into shock modeling for the loss or addition of a large member into the organization.

Mr. Carroll then noted that in the past SCORE attempted to look into a pool within SCORE for health benefits. Mr. Beverly advised that if members, on average, have a younger and healthier workforce then a city may be interested otherwise he suggested CalPERS would be the best form of healthcare benefits.

A member asked if SCORE is qualified to get involved with Small Property Owner Associations. Mr. Simmons advised that SCORE is not qualified to do so and these types of organizations find a hard time insuring themselves due to their nature of business. Mr. Carroll suggested looking into including special districts within the SCORE organization. Mr. Simmons explained that most California Special Districts share similar risks without the Police and Fire exposure. Mr. Simmons also suggested merging with another JPA or purchasing a layer of risk with one another. A member then suggested expanding into another state. Mr. Simmons explained that Nevada and Oregon both have tort caps so it may not be beneficial for them to join SCORE due to the California tort environment.

Mr. Beverly suggested a joint contract for maintenance services that impact claims liability. He explained that he has recently seen a fallen tree limb loss with another pool and it may be beneficial for SCORE to look into contracting for tree maintenance, for example, as many cities have deferred maintenance due to budget constraints.

F2. Current Assessment – Breakout Session

a. SWOT Analysis



Members broke up into four groups to determine the Strengths, Weakness, Opportunities and Threats of the organization.

b. SWOT Reporting

Members reported their SWOT Analysis which was as follows.

Strengths

- Pooling assets together
- Stability
- Proficiency & knowledge
- Benefit of being a JPA
- Regional memberships
- Unique membership (size)
- Expertise of leadership/professionalism
- Board driven decision making

Weaknesses

- Membership Participation
- More loss prevention training
- Size
- Small cities and proper training

Opportunities

- Grow – Other cities, special districts, etc.
- Many training programs/resources
 - Through excess pools
- Ability to be innovative, proactive
- Pool for grant opportunities
- Grant own funds to members
- Accumulation of best practices – HR, etc.

Threats

- Loss of Members
- Large severity of claims
- Large frequency of claims
- Legislative Changes
 - e.g. – State of Jefferson
 - State of CA
 - Work Comp Reform
 - Regulation of Risk JPAs
- Unions – Police & Fire
- Lack of member cities requesting special events coverage
- Lack of member cities requesting assistance/resources available



F3. Summarize for Board Action Tomorrow

Mr. Simmons advised that a summary of the Analysis shown above will be provided at tomorrow's Board meeting for review and approval.

G. CLOSING COMMENTS

There were no closing comments.

AJOURNMENT

The meeting was adjourned at 3:35 PM

NEXT MEETING DATE: January 23, 2015 in Anderson, CA

Respectfully Submitted,

Pamela Russell, Secretary

Date



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G. CLOSING COMMENTS

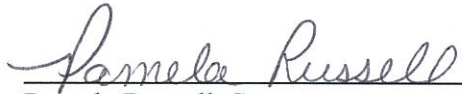
There were no closing comments.

AJOURNMENT

The meeting was adjourned at 3:35 PM

NEXT MEETING DATE: January 23, 2015 in Anderson, CA

Respectfully Submitted,



Pamela Russell, Secretary

1-23-15
Date

DRAFT