



President
Mr. Steve Baker
City of Yreka

Vice President
Mr. Wes
Heathcock

Secretary
Mr. John Duckett
City of Shasta Lake

Treasurer
Mr. Roger Carroll
Town of Loomis

**SMALL CITIES ORGANIZED RISK EFFORT
BOARD OF DIRECTORS
SPECIAL MEETING**

Date: Thursday, June 4, 2020
Time: 9:00 AM

A Action
I Information

Location: TELECONFERENCE
Call in number: 877-309-3457
Meeting number (access code): 161 555 1730

1 Attached
2 Hand Out
3 Separate Cover
4 Verbal

PAGE **A. CALL TO ORDER**

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

This time is reserved for members of the public to address the Board of Directors on matters of SCORE that are of interest to them.

Pg. 4 **E. CONSENT CALENDAR**

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 an item to be considered separately. If not, the Board will take action to accept and file the items below.

A 1

- Pg. 5* 1. Board of Directors Meeting *Draft* Minutes – March 27, 2020
- Pg. 11* 2. Executive Committee Meeting *Draft* Minutes – April 2, 2020
- Pg. 15* 3. US Bank Custodial Account Statement –March – April 2020
- Pg. 27* 4. Investment Statements from Chandler Asset Management – March – April 2020
- Pg. 35* 5. Company Nurse Injury Summary Report – April 2020
- Pg. 38* 6. ACI Utilization Report – January – March 2020
- Pg. 45* 7. PRISM (fka CSAC EIA) Premium Payment Agreement
- Pg. 48* 8. Loss Control Grant Fund FY 19/20 Usage
- Pg. 49* 9. Bickmore Actuary – Letter of Engagement FY 2019-2022- approved by BOD 6/14/19
- Pg. 52* 10. Gilbert Associates – Letter of Engagement FY 2019-2022- approved by BOD 3/29/19
- Pg. 56* 11. ACI EAP Renewal Proposal – 2020-2022 – approved by EC on 4/2/20
- Pg. 61* 12. Target Solutions Agreement FY 20-22– approved by EC on 4/2/20
- Pg. 71* 13. Lexipol Memorandum of Understanding (MOU) FY 20-22– approved by EC on 4/2/20
- Pg. 74* 14. Sedgwick Liability Claims Administration – approved by EC on 4/2/20
- Pg. 80* 15. Sedgwick Workers’ Compensation Claims Administration– approved by EC on 4/2/20
- Pg. 87* 16. Maze & Associates Financial Auditor FY 19-20 to FY 21-22 Engagement Letter – EC selected vendor on 4/2/20

The Small Cities Organized Risk Effort or SCORE, is an association of municipalities joined to protect member resources by stabilizing risk costs in a reliable, economical and beneficial manner while providing members with broad coverage and quality services in risk management and claims management.



F. ADMINISTRATIVE REPORTS

1. President’s Report

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

I 4

2. Excess Pool Reports

The Board will receive updates from the Excess Representative of each Pool.

a) CJPRMA (Rep. Roger Carroll) Minutes of the last meeting can be found at www.cjprma.org.

I 4

b) ERMA Update (Rep. John Duckett) Minutes of the last meeting can be found at www.ermajpa.org.

c) LAWCX Update (Rep. Steve Baker) Minutes of the last meeting can be found at lawcx.org.

3. Alliant Update

Marcus Beverly will update the Board on Alliant matters pertinent to SCORE.

I 4

G. FINANCIAL

Pg. 96

1. Quarterly Financials for QE March 31, 2020

Board Members will review the March 31, 2020 Quarterly financials and Statement of Net Assets presented by Gilbert Associates, Inc. and may take action to Accept and File and give direction.

A 1

2. Premium Payment Plan Requests for FY 20/21

The Board has received premium payment plan requests for FY 20/21 from three members. The Board will review and may approve the proposed Premium installment payment plans.

A 1

Pg. 114

a. City of Isleton

Pg. 116

b. City of Loyalton

Pg. 118

c. City of Tulelake

Pg. 120

d. City of Weed

H. JPA BUSINESS

Pg. 122

1. Identity Fraud Coverage FY 20/21

The Board will review the Travelers quote and will consider renewing coverage.

A 1

Pg. 125

2. Nomination and Selection of SCORE Officer Positions

The Board is asked to nominate and select a new President, Vice President, Treasurer, Secretary and Member-at-Large for the SCORE Board to serve a 2 year term.

A 1

Pg. 126

3. Crime Coverage for SCORE Treasurer

The Board will consider renewing Crime coverage for the SCORE Treasurer through the ACIP Program with a limit of \$1 million.

A 1



Pg. 138	4. CAJPA Requests for Donation – Data Collection	A 1
	<i>The Board is asked if they would consider a donation of \$5,000 to CAJPA.</i>	
Pg. 141	5. Excess Coverage Update - CJPRMA Coverage Options & Changes	
	a. Self-Insured Retention (SIR) Choices	
	<i>The Committee will review options for a \$500K or \$750K SIR for excess liability coverage and provide a recommendation to the board.</i>	A 1
Pg. 143	b. Communicable Disease Exclusion	
	<i>The committee will receive information regarding a limitation on coverage for communicable diseases and may make a recommendation to the Board.</i>	
	6. FY 20/21 SCORE Program Budget	
	<i>Annually, the Board reviews and adopts the Program Budget which includes Administrative Operating expenses and expense of retaining risk and risk transfer.</i>	
Pg. 145	a. Administrative Expenses	I 1
Pg. 147	b. Liability Program Funding	
Pg. 154	c. Workers’ Compensation Program Funding	
Pg. 160	I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES	I 4
	J. INFORMATION ITEMS	I 1
Pg. 162	1. SCORE Resource Contact Guide	
Pg. 170	2. SCORE Glossary of Terms	
	K. CLOSING COMMENTS	
	L. ADJOURNMENT	

UPCOMING MEETING

Board of Directors Teleconference Meeting – June 26, 2020

IMPORTANT NOTICES AND DISCLAIMERS:

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Michelle Minnick at Alliant Insurance at (916) 643-2715. The Agenda packet will be posted on the SCORE website at www.scorejpa.org. Documents and material relating to an open session agenda item that are provided to the SCORE Board of Directors less than 72 hours prior to a regular meeting will be available for public inspection and copying at 2180 Harvard Street, Suite 460, Sacramento, CA 95815. Access to some buildings and offices may require routine provisions of identification to building security. However, SCORE does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

ISSUE: Items on the Consent Calendar should be reviewed by the Board, and if any item requires clarification or amendment, such item(s) should be pulled from the agenda for separate discussion.

Items pulled from the Consent Calendar will be placed back on the agenda in an order determined by the President.

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

FISCAL IMPACT: None

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

ATTACHMENTS:

1. Board of Directors Meeting Draft Minutes – March 27, 2020
2. Executive Committee Meeting Draft Minutes – April 2, 2020
3. US Bank Custodial Account Statement – March – April 2020
4. Local Agency Investment Fund Quarterly Statement of Investment – March 31, 2020
5. Investment Statements from Chandler Asset Management – March – April 2020
6. Company Nurse Injury Summary Report – April 2020
7. ACI Utilization Report – January – March 2020
8. PRISM (fka CSAC EIA) Premium Payment Agreement
9. Loss Control Grant Fund FY 19/20 Usage
10. Bickmore Actuary – Letter of Engagement FY 2019-2022- approved by BOD 6/14/19
11. Gilbert Associates – Letter of Engagement FY 2019-2022- approved by BOD 3/29/19
12. ACI EAP Renewal Proposal – 2020-2022 – approved by EC on 4/2/20
13. Lexipol Memorandum of Understanding (MOU) FY 20-22– approved by EC on 4/2/20
14. Target Solutions Agreement FY 20-22– approved by EC on 4/2/20
15. Sedgwick Liability Claims Administration – approved by EC on 4/2/20
16. Sedgwick Workers’ Compensation Claims Administration– approved by EC on 4/2/20
17. Maze & Associates Financial Auditor FY 19-20 to FY 21-22 Engagement Letter – EC selected vendor on 4/2/20



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

Member Cities Present:

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

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

Member Cities Absent:

Kathy LeBlanc, City of Loyalton

Consultants & Guests

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

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

A. CALL TO ORDER

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

B. ROLL CALL

The above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: David Dunn

SECOND: Debi Savage

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments

E. CONSENT CALENDAR

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

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

MOTION: Roger Carroll

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F1. President’s Report

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

F2. Excess Pool Reports

F.2.a. CJPRMA Update

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

F.2.b. ERMA Update

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

F.2.c. LAWCX Update

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

F.3. Alliant Update

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



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

G. FINANCIAL

G.1.a. Liability Actuarial Review

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

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

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

MOTION: Roger Carroll

SECOND: Blake Michaelson

**MOTION CARRIED
UNANIMOUSLY**

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

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

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

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

MOTION: Wes Heathcock

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**

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

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

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



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

MOTION: Blake Michaelson

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

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

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

H. JPA BUSINESS

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

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

H.2. SCORE Workers' Compensation Claims Audit

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

A motion was made to accept and file the report

MOTION: Wes Heathcock

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**

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

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

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

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

A motion was made to accept and file.

MOTION: David Dunn

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**



H.5. Excess Cyber Coverage

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

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

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

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

MOTION: Roger Carroll

SECOND: David Dunn

**MOTION CARRIED
UNANIMOUSLY**

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

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

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

MOTION: Kathy LeBlanc

SECOND: Mark Sorenson

**MOTION CARRIED
UNANIMOUSLY**

Absent: Wes Heathcock

H.7. FY 20/21 SCORE Preliminary Budget

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

I. INFORMATION ITEMS

I1. FY 19/20 Resource Contact Guide

This was provided as an information item only.

I2. Glossary of Terms

This was provided as an information item only.



I3. SCORE Travel Reimbursement Form

This was provided as an information item only.

N. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

Covid-19

Employees that are stressed – ACI includes their family members

K. CLOSING COMMENTS

There were no closing comments.

L. AJOURNMENT

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

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

Respectfully Submitted,

John Duckett, Secretary

Date



**Small Cities Organized Risk Effort (SCORE)
Special Executive Committee
Teleconference Meeting Minutes
April 2, 2020**

Member Cities Present:

Wes Heathcock, City of Colfax
Blake Michaelsen, City of Dunsmuir
Roger Carroll, Town of Loomis

John Duckett, City of Shasta Lake
Steve Baker, City of Yreka

Member Cities Absent:

Consultants & Guests:

Ariel Leonhard, Sedgwick
Shawn Millar, Sedgwick
Jill Petrarca, Sedgwick

Dori Zumwalt, Sedgwick
Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services

A. CALL TO ORDER

Mr. Wes Heathcock called the meeting to order at 10:05 A.M.

B. ROLL CALL

The above mentioned members were present constituting a quorum.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Roger Carroll

SECOND: Wes Heathcock

**MOTION CARRIED
UNANIMOUSLY**

D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

- 1. Executive Committee Special Meeting Minutes – January 9, 2020



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

MOTION: Blake Michaelsen SECOND: Wes Heathcock MOTION CARRIED UNANIMOUSLY

F. JPA BUSINESS

F.1. General Retainer Agreement – Gibbons & Conley

Marcus Beverly presented the Gibbons & Conley has been the coverage counsel for many years and they have provided a new 3 year agreement.

A motion was made to approve the agreement as presented and authorize Marcus Beverly to sign on behalf of the SCORE JPA.

MOTION: Roger Carroll SECOND: Blake Michaelsen MOTION CARRIED UNANIMOUSLY

F.2. Precision Concrete Cutting General Agreement

Marcus Beverly noted that several members utilize their services currently and this would allow members to use their services without having to setup their own contract on an individual basis.

A motion was made to approve the agreement as presented.

MOTION: Wes Heathcock SECOND: Roger Carroll MOTION CARRIED UNANIMOUSLY

F.3. Financial Auditor Selection

Marcus Beverly provided a review of the four responses to the RFP for a Financial Auditor and allowed members who reviewed the responses to provide comments and recommendations.

A motion was made to approve Maze Associates as the Financial Auditor.

MOTION: Roger Carroll SECOND: Blake Michaelsen MOTION CARRIED UNANIMOUSLY

F.4. SERVICE PROVIDER CONTRACT RENEWALS

F.4.a. Lexipol Proposed Memorandum of Understanding (MOU)

Marcus Beverly noted that Lexipol has provided pricing options of 1 or 3 year pricing. It was noted that they provide updates to policies whenever there is a change in the law and members indicated a willingness to purchase on their own if SCORE was not providing.



A motion was made to request an MOU for a 3 year agreement.

MOTION: Steve Baker

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

F.4.b. Sedgwick (fka York) Liability Claims

Marcus Beverly noted that the Liability pricing is dropping as the claims activity and severity is down and due to the recent acquisition by Sedgwick they have made some changes which have led to an increase in efficiency. Dori Zumwalt noted that there are no administrative fees included as a result of the reduced caseload.

A motion was made to approve the agreement as presented.

MOTION: Blake Michaelsen

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

F.4.c. Sedgwick (fka York) Workers' Compensation Claims

Marcus Beverly reviewed the proposed pricing for the Workers' Compensation Claims Administration noted that the Ariel has been doing a great job and we are getting great results with our FM/MO desk which is also staffed with 2 Senior Claims Examiners.

A motion was made to approve the agreement as presented.

MOTION: Blake Michaelsen

SECOND: Roger Carroll

**MOTION CARRIED
UNANIMOUSLY**

F.4.d. Target Solutions

Marcus Beverly mention that Target Solutions has been the provider of online training including Fire and Police Training. It was noted that a number of members rely on this training platform to ensure compliance with Fire and Police Training requirements.

A motion was made to approve the agreement for FY 2020 to 2023.

MOTION: Wes Heathcock

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

F.4.e. ACI EAP

Marcus Beverly noted that the ACI EAP contract is for your employees and mentioned the total cost has increased this year as a result of the number of employees. He mentioned some of the services that are available with ACI - Counseling services (family members are included), legal assistance, help



finding resources for elder & child care, consultation for ID theft, critical incident response, and direct supervisor referrals to help resolve performance problems.

A motion was made to approve the agreement as presented.

MOTION: Roger Carroll

SECOND: Wes Heathcock

**MOTION CARRIED
UNANIMOUSLY**

G. CLOSED SESSION PURSUANT TO GOVERNMENT CODE 54956.95

At 10:53 A.M., pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment of tort liability loss or public liability loss.

1. Workers' Compensation

- a. SCWA-556123 v. City of Mount Shasta** Loomis, Dunsmuir
- b. SCWA-555964 v. City of Yreka** Colfax, Shasta Lake
- c. SCWA-556068 v. City of Yreka** Colfax, Shasta Lake
- d. SCWA-555957 v. City of Mount Shasta** Loomis, Dunsmuir
- e. SCWA-555863 v. City of Mount Shasta** Loomis, Dunsmuir
- f. SCWA-254836 v. City of Mount Shasta** Loomis, Dunsmuir

2. Liability

- a. SCGA01985A2 v. City of Mt. Shasta Dunsmuir, Loomis
- b. Romaine v. Ft. Jones Loomis, Colfax

F. REPORT FROM CLOSED SESSION

The Executive Committee returned from closed session at 11:27 A.M. President Steve Baker announced the Committee provided direction on the claims but no reportable actions were taken.

G. CLOSING COMMENTS

There were no comments.

H. AJOURNMENT

The meeting was adjourned at 11:28 A.M.

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

Respectfully Submitted,

John Duckett, Secretary

Date



QUESTIONS?

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

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

Portfolio Manager:
TRADE SERVICES PORTLAND #4

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from March 1, 2020 to March 31, 2020

|||
000002354 04 SP 000638417324648 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329



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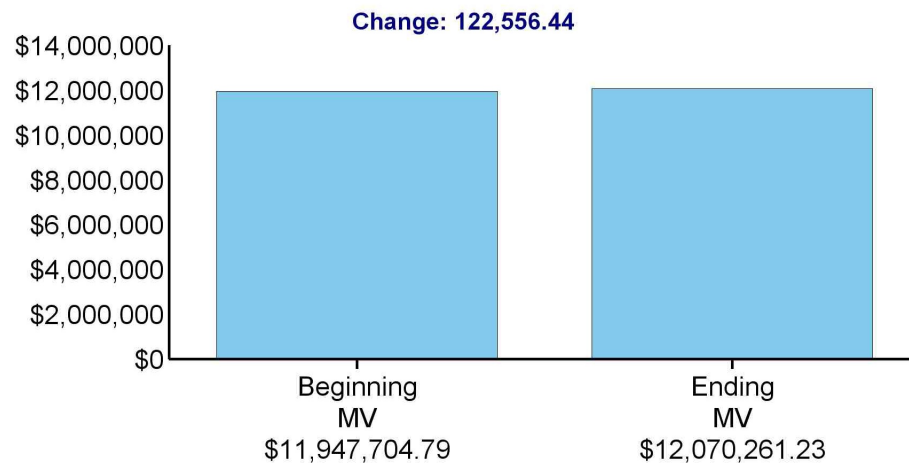


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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March 1, 2020 to March 31, 2020

MARKET VALUE SUMMARY

	Current Period 03/01/20 to 03/31/20
Beginning Market Value	\$11,947,704.79
Taxable Interest	33,166.91
Fees and Expenses	-1,298.98
Long Term Gains/Losses	7,750.89
Change in Investment Value	82,937.62
Ending Market Value	\$12,070,261.23





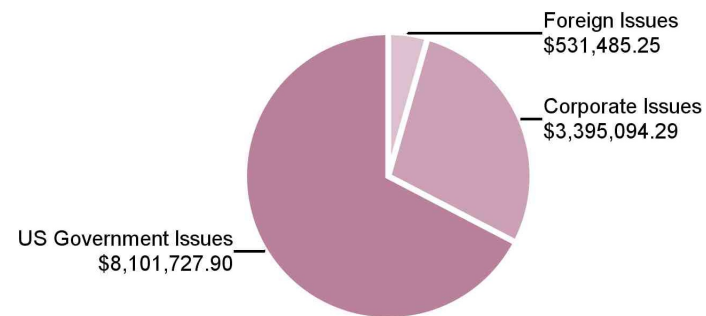
SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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March 1, 2020 to March 31, 2020

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	41,953.79	0.30	40.56
Taxable Bonds	12,028,307.44	99.70	249,022.92
Total Market Value	\$12,070,261.23	100.00	\$249,063.48

Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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March 1, 2020 to March 31, 2020

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	33,166.91
Total Current Period Income	\$33,166.91

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 4 of 26
March 1, 2020 to March 31, 2020**CASH SUMMARY**

	Principal Cash	Income Cash	Total Cash
Beginning Cash 03/01/2020	-\$1,183,183.37	\$1,183,183.37	\$0.00
Taxable Interest		33,166.91	33,166.91
Fees and Expenses	-1,298.98		-1,298.98
Purchases	-624,994.86		-624,994.86
Sales	574,226.18		574,226.18
Net Money Market Activity	18,900.75		18,900.75
Ending Cash 03/31/2020	-\$1,216,350.28	\$1,216,350.28	\$0.00



QUESTIONS?

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

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

Portfolio Manager:
TRADE SERVICES PORTLAND #4

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from April 1, 2020 to April 30, 2020



000001809 04 SP 000638449548147 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329



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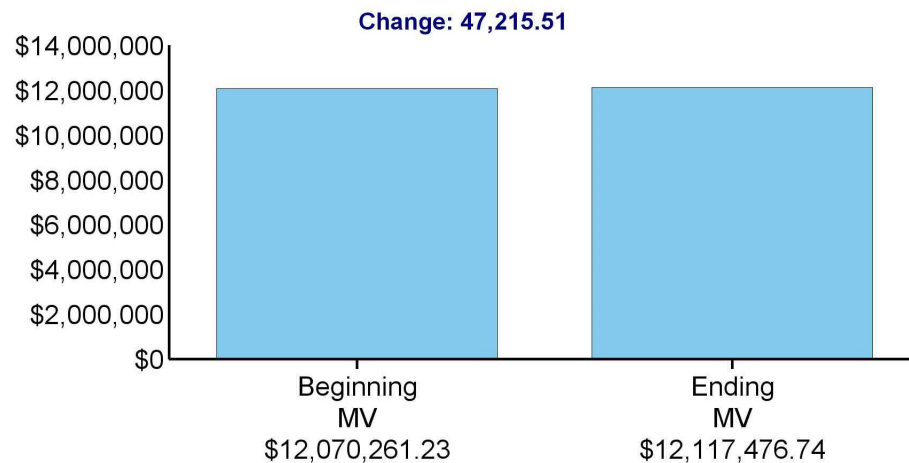


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 1 of 24
April 1, 2020 to April 30, 2020

MARKET VALUE SUMMARY

	Current Period 04/01/20 to 04/30/20
Beginning Market Value	\$12,070,261.23
Taxable Interest	9,258.21
Fees and Expenses	-1,310.47
Long Term Gains/Losses	2,284.61
Short Term Gains/Losses	0.03
Change in Investment Value	36,983.13
Ending Market Value	\$12,117,476.74



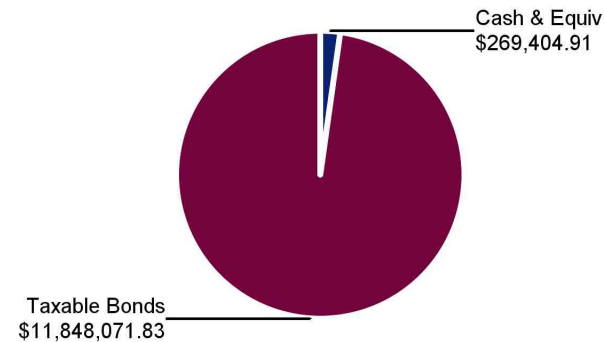


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

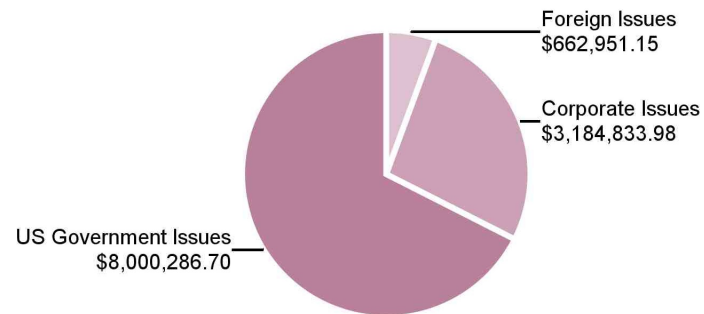
Page 2 of 24
April 1, 2020 to April 30, 2020

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	269,404.91	2.20	1,383.76
Taxable Bonds	11,848,071.83	97.80	242,775.39
Total Market Value	\$12,117,476.74	100.00	\$244,159.15



Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 3 of 24
April 1, 2020 to April 30, 2020

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	9,258.21
Total Current Period Income	\$9,258.21



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 4 of 24
April 1, 2020 to April 30, 2020

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 04/01/2020	-\$1,216,350.28	\$1,216,350.28	\$0.00
Taxable Interest		9,258.21	9,258.21
Fees and Expenses	-1,310.47		-1,310.47
Purchases	-354,058.37		-354,058.37
Sales	453,612.15		453,612.15
Net Money Market Activity	-107,501.52		-107,501.52
Ending Cash 04/30/2020	-\$1,225,608.49	\$1,225,608.49	\$0.00



Small Cities Organized Risk Effort - Account #590

MONTHLY ACCOUNT STATEMENT

MARCH 1, 2020 THROUGH MARCH 31, 2020

Chandler Team:

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

Custodian

US Bank
Christopher Isles
(503) 464-3685

CHANDLER ASSET MANAGEMENT
chandlerasset.com

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



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.52
Average Coupon	2.14%
Average Purchase YTM	2.10%
Average Market YTM	0.85%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.76 yrs
Average Life	2.62 yrs

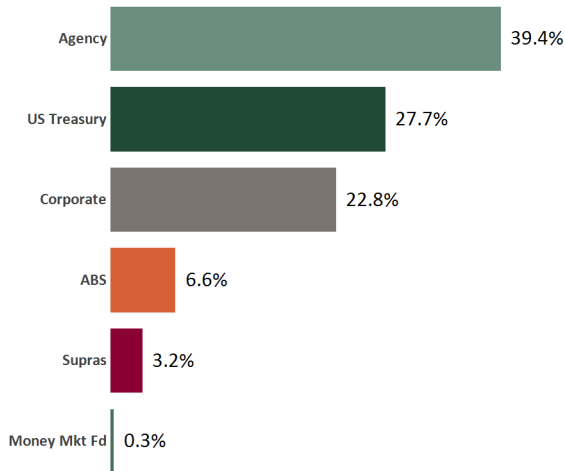
ACCOUNT SUMMARY

	Beg. Values as of 2/29/20	End Values as of 3/31/20
Market Value	11,950,512	12,070,255
Accrued Interest	57,352	47,807
Total Market Value	12,007,863	12,118,062
Income Earned	20,525	20,888
Cont/WD		-1,299
Par	11,627,557	11,629,898
Book Value	11,637,274	11,670,461
Cost Value	11,616,110	11,652,916

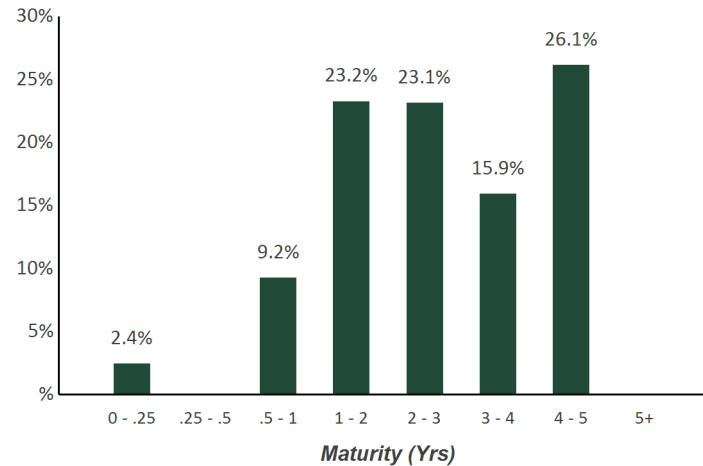
TOP ISSUERS

Government of United States	27.7%
Federal Home Loan Bank	16.4%
Federal National Mortgage Assoc	15.5%
Federal Home Loan Mortgage Corp	6.1%
Honda ABS	2.3%
John Deere ABS	2.0%
Intl Bank Recon and Development	1.7%
Nissan ABS	1.5%
Total	73.2%

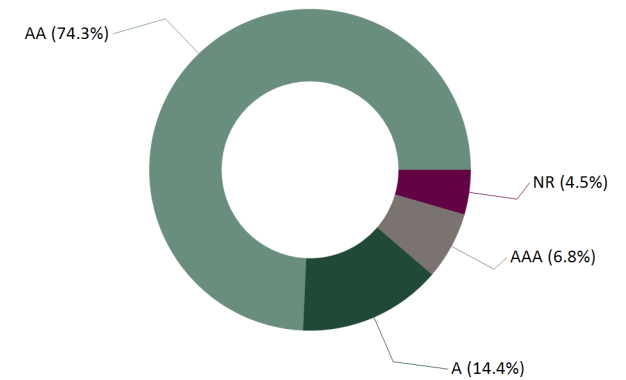
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	3/31/2006
Small Cities Organized Risk Effort	0.93%	2.77%	2.77%	5.99%	4.66%	3.16%	2.27%	2.08%	3.14%
ICE BAML 1-5 Year US Treasury/Agency Index	1.69%	3.75%	3.75%	6.80%	4.95%	3.25%	2.25%	1.99%	2.97%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	1.28%	3.29%	3.29%	6.45%	4.85%	3.21%	2.27%	2.10%	3.01%

Statement of Compliance

As of March 31, 2020



Small Cities Organized Risk Effort

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

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



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$11,637,274.40
Acquisition		
+ Security Purchases	\$624,994.86	
+ Money Market Fund Purchases	\$49,956.30	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$674,951.16
Dispositions		
- Security Sales	\$553,281.19	
- Money Market Fund Sales	\$70,370.57	
- MMF Withdrawals	\$1,298.98	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$20,944.99	
Total Dispositions		\$645,895.73
Amortization/Accretion		
+/- Net Accretion	\$77.61	
		\$77.61
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$4,053.97	
		\$4,053.97
ENDING BOOK VALUE		\$11,670,461.41

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$63,667.04
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$553,281.19	
Accrued Interest Received	\$2,005.40	
Interest Received	\$28,920.61	
Dividend Received	\$90.70	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$20,944.99	
Total Acquisitions	\$605,242.89	
Dispositions		
Withdrawals	\$1,298.98	
Security Purchase	\$624,994.86	
Accrued Interest Paid	\$662.30	
Total Dispositions	\$626,956.14	
ENDING BOOK VALUE		\$41,953.79



Small Cities Organized Risk Effort - Account #590

MONTHLY ACCOUNT STATEMENT

APRIL 1, 2020 THROUGH APRIL 30, 2020

Chandler Team:

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

Custodian

US Bank
Christopher Isles
(503) 464-3685

CHANDLER ASSET MANAGEMENT
chandlerasset.com

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



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.53
Average Coupon	2.10%
Average Purchase YTM	2.05%
Average Market YTM	0.57%
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.74 yrs
Average Life	2.63 yrs

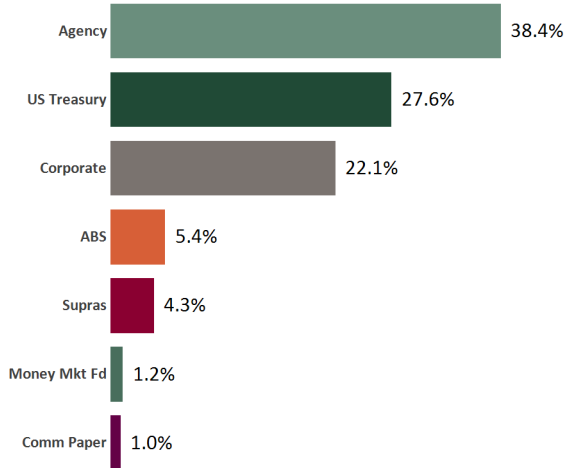
ACCOUNT SUMMARY

	Beg. Values as of 3/31/20	End Values as of 4/30/20
Market Value	12,070,255	12,117,291
Accrued Interest	47,807	59,058
Total Market Value	12,118,062	12,176,349
Income Earned	20,888	21,332
Cont/WD		-1,310
Par	11,629,898	11,640,452
Book Value	11,670,461	11,680,640
Cost Value	11,652,916	11,663,149

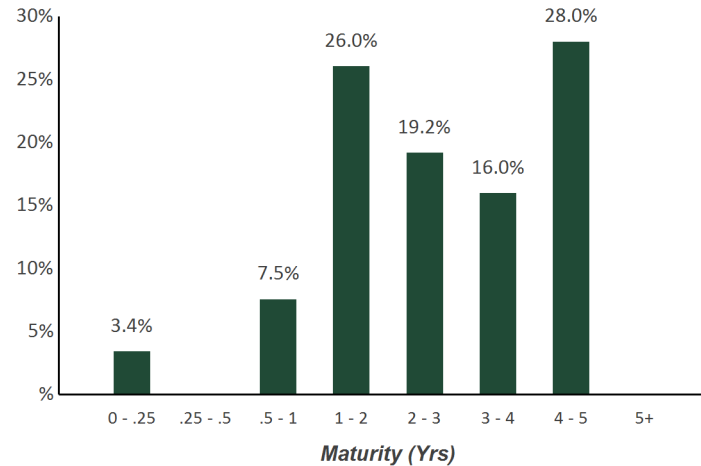
TOP ISSUERS

Government of United States	27.6%
Federal Home Loan Bank	16.3%
Federal National Mortgage Assoc	14.6%
Federal Home Loan Mortgage Corp	6.1%
Intl Bank Recon and Development	2.8%
Honda ABS	2.1%
John Deere ABS	1.8%
Nissan ABS	1.5%
Total	72.8%

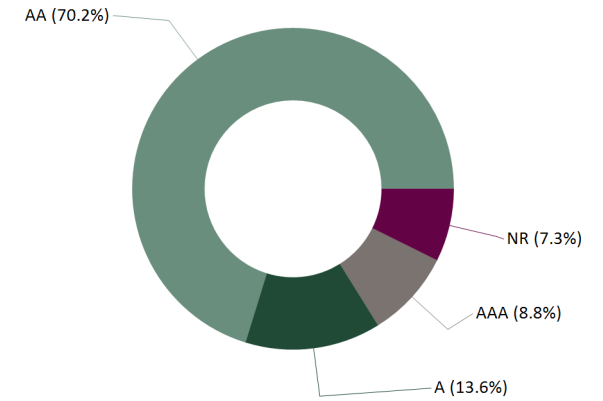
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	Annualized									
	1M	3M	YTD	1YR	2YRS	3YRS	5YRS	10YRS	3/31/2006	
Small Cities Organized Risk Effort	0.49%	2.46%	3.27%	6.33%	5.04%	3.22%	2.37%	2.08%	3.16%	
ICE BAML 1-5 Year US Treasury/Agency Index	0.09%	2.96%	3.85%	6.73%	5.18%	3.17%	2.26%	1.96%	2.95%	
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.34%	2.76%	3.65%	6.63%	5.19%	3.21%	2.33%	2.09%	3.02%	

Statement of Compliance

As of April 30, 2020



Small Cities Organized Risk Effort

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

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



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$11,670,461.41
Acquisition		
+ Security Purchases	\$354,058.37	
+ Money Market Fund Purchases	\$462,870.36	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$816,928.73
Dispositions		
- Security Sales	\$201,664.00	
- Money Market Fund Sales	\$354,058.37	
- MMF Withdrawals	\$1,310.47	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$110,000.00	
- Calls	\$0.00	
- Principal Paydowns	\$141,948.15	
Total Dispositions		\$808,980.99
Amortization/Accretion		
+/- Net Accretion	\$822.74	
		\$822.74
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$1,408.07	
		\$1,408.07
ENDING BOOK VALUE		\$11,680,639.96

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$41,953.79
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$201,664.00	
Accrued Interest Received	\$389.58	
Interest Received	\$8,845.73	
Dividend Received	\$22.90	
Principal on Maturities	\$110,000.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$141,948.15	
Total Acquisitions	\$462,870.36	
Dispositions		
Withdrawals	\$1,310.47	
Security Purchase	\$354,058.37	
Accrued Interest Paid	\$0.00	
Total Dispositions	\$355,368.84	
ENDING BOOK VALUE		\$149,455.31

Incident Summary Report

Date Comparison: 04/01/2020 - 04/30/2020



SCORE (Small Cities Organize Risk Effort)

City of Weed

Last Name	Injury Date/Time	Incident ID	# of Calls to CN	Action	Nature of Injury	Treatment Facility
SSN (last 4)	Report Date/Time	Lag Days	ER Status		Part of Body	Injury Department
	Update Date/Time					

Q1180001 - Weed (City), CA

Greene	4/1/2020 12:27:00 PM	561947	Calls: 1	Triaged: True	Sprain, Strain, Twist	Yreka Immediate Care
4163	4/7/2020 6:00:18 PM	6 Day(s)	ER: False	Treated: True	Shoulder	Structure Fire
	4/7/2020 6:18:33 PM					

Incident Summary Report

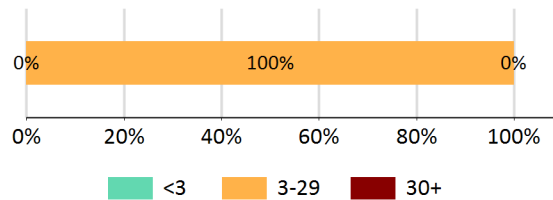
Date Comparison: 04/01/2020 - 04/30/2020



SCORE (Small Cities Organize Risk Effort)

Totals for City of Weed

Total Incidents	1		
New Incidents	1		
Total Updates	1		
Average Updates per Incident	1.00		
Average Lag Days for New Incidents	6.00		
Lag Days < 3 Days	0	0%	
Lag Days 3 - 29 Days	1	100%	
Lag Day 30+ Days	0	0%	



Total Incidents	1		
Total Treated	1	100%	
Total Not Treated	0	0%	
Total Treated	1		
Triaged to Treatment	1	100%	
Treated w/out Triage	0	0%	
Total Treated	1		
Treated to ER	0	0%	
Treated to Non-ER	1	100%	
Treated to Telemed	0	0%	
Total to ER	0		
Triaged to ER	0	0%	
To ER w/out Triage	0	0%	

Total Incidents	1		
Total Triaged	1	100%	
Total Not Triaged	0	0%	
Total Triaged	1		
Triaged to ER	0	0%	
Triaged to Non-ER	1	100%	
Triaged to Telemed	0	0%	
Triaged to Self Care	0	0%	

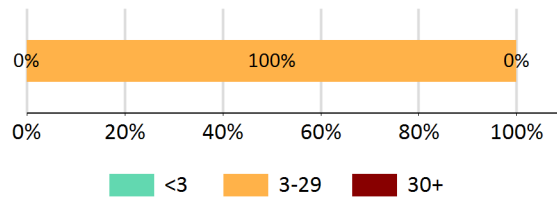
Incident Summary Report

Date Comparison: 04/01/2020 - 04/30/2020

SCORE (Small Cities Organize Risk Effort)

Totals for SCORE (Small Cities Organize Risk Effort)

Total Incidents	1
New Incidents	1
Total Calls	1
Average Calls per Incident	1.00
Average Lag Days for New Incidents	6.00
Lag Days < 3 Days	0 0%
Lag Days 3 - 29 Days	1 100%
Lag Day 30+ Days	0 0%



Total Incidents	1
Total Treated	1 100%
Total Not Treated	0 0%
Total Treated	1
Triaged to Treatment	1 100%
Treated w/out Triage	0 0%
Total Treated	1
Treated to ER	0 0%
Treated to Non-ER	1 100%
Treated to Telemed	0 0%
Total to ER	0
Triaged to ER	0 0%
To ER w/out Triage	0 0%

Total Incidents	1
Total Triaged	1 100%
Total Not Triaged	0 0%
Total Triaged	1
Triaged to ER	0 0%
Triaged to Non-ER	1 100%
Triaged to Telemed	0 0%
Triaged to Self Care	0 0%

Employee Assistance Program Utilization Report Utilization Summary and Analysis



SCORE

January 1, 2020 - March 31, 2020

Projected Annual Rate:

1.1%

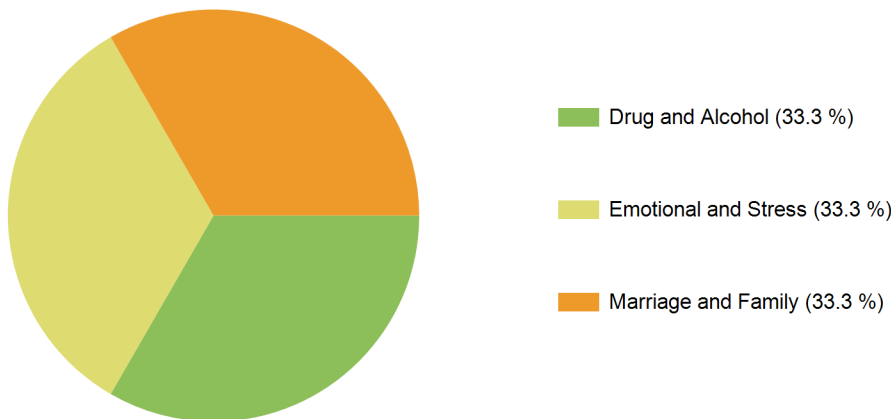
Previous Utilization Rate: 1.8%

Overall Utilization

There were 3 cases. 1 was referred by Human Resources, 1 was referred by Other Employee, 1 was referred by Poster / Brochure.

The presenting problems were: Emotional, Family / Child and Substance Abuse / Family Member.

3 cases were self-initiated.



1/1/2020 - 3/31/2020

Employee Assistance Program Utilization Report

Work/Life Utilization

In this time period there were 0 cases that were opened.

Newsletters

ACI provided the following HealthY-mails this quarter: New Year, New Goals ; How to Cultivate True Happiness at Work ; How to Build Mindfulness in the Digital Age .

Formal Referrals

The Supervisory Referral process is a powerful yet easy-to-use tool for managers to address employee behavior concerns. Examples of workplace issues that can be resolved through this process include: difficulty working with others, anger management, substance abuse, loss of productivity, absenteeism, and more.

The Supervisory Referral process reduces the amount of time managers spend dealing with workplace issues and maximizes the potential for issues to be resolved.

To begin a Supervisory Referral, or for more information or consultation, contact the ACI Clinical Department at 800-932-0034.

Number of Formal Referrals: 0

Number of Informal Referrals: 0

1/1/2020 - 3/31/2020

Employee Assistance Program Utilization Report

Utilization Hours

Employee Assessment	6.00
Consultation: Work/Life & Concierge	1.00
Consultation: Supervisor, Management and Outside Consultants	2.00
Total Program Hours this Period:	9.00

Utilization Comments

For additional partnership in building mental health awareness at the workplace, ACI's EAP account management team can provide strategic insight and support. Your dedicated account management team can discuss ACI's EAP promotional tools, training, and resources to help build an engaged and empowered workforce and help reach your organizational goals for 2020.

From 1/1/2020 to 3/31/2020, SCORE achieved an annualized utilization rate of 1.1%. With ACI's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

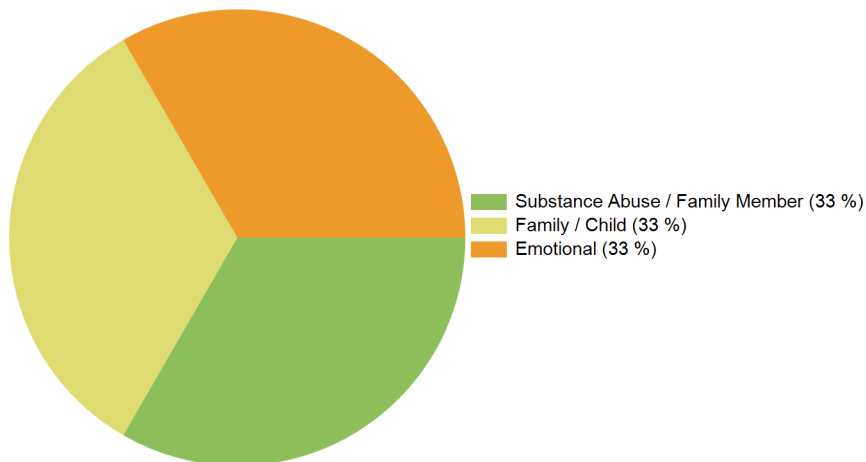
This decreased from the previous Utilization period which was 1.8%.

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Emotional	1	3	1
Family / Child	1	0	1
Substance Abuse / Family Member	1	0	1

More than 50% of the population reports having an alcoholic family member. Having an EAP benefit available to an employee whose family member is suffering from alcohol or drug problems will help to relieve some stress and maintain focus at work.

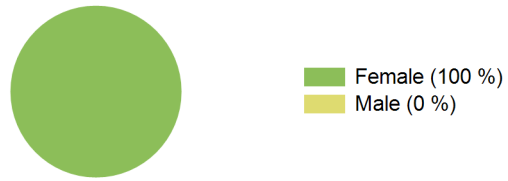
New Issues this Quarter



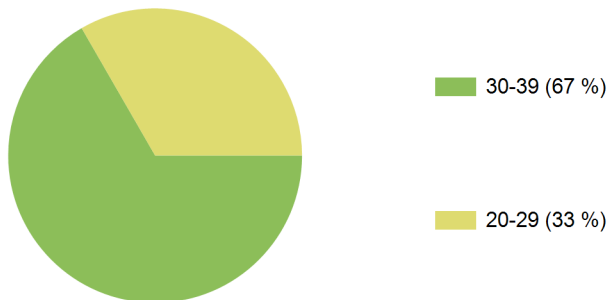
*Any WorkLife and Personal Services cases are detailed later in the report, and 'Other Issues' includes issues <1%.

Demographic Data

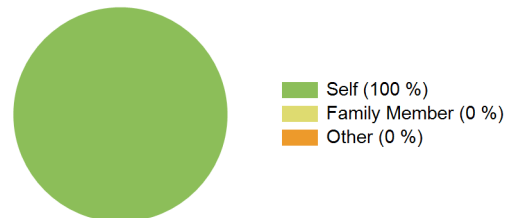
Gender	New	Previous Quarter	Year To Date
Female	3	2	3
Male	0	3	0



Age Range	New	Previous Quarter	Year To Date
0-9	0	0	0
10-19	0	0	0
20-29	1	0	1
30-39	2	2	2
40-49	0	2	0
50-59	0	0	0
60-69	0	1	0
70-79	0	0	0
80-89	0	0	0
90-99	0	0	0



Who is Initiating Contact with ACI	New	Previous Quarter	Year To Date
Self	3	4	3
Family Member	0	1	0
Other	0	0	0

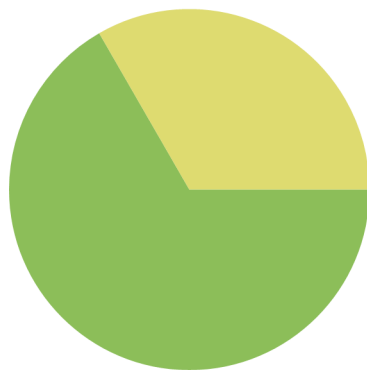


1/1/2020 - 3/31/2020

Employee Assistance Program Utilization Report

Employment Data

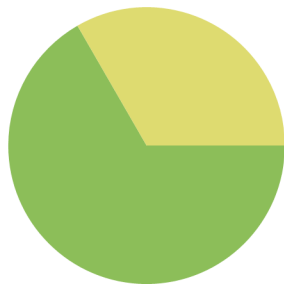
Years Employed	New	Previous Quarter	Year To Date
< 6 Months	2	0	2
< 1 Year	0	0	0
1 - 5 Years	1	3	1
6 - 10 Years	0	1	0
11 - 15 Years	0	0	0
16 - 20 Years	0	1	0
20+ Years	0	0	0



■ < 6 Months (67 %)

■ 1 - 5 Years (33 %)

Job Category	New	Previous Quarter	Year To Date
Clerical	0	0	0
Labor	0	0	0
Management	0	1	0
Other	0	0	0
Production	0	0	0
Professional	2	3	2
Sales	0	0	0
Service	1	1	1
Supervisor	0	0	0
Technical	0	0	0



■ Professional (67 %)

■ Service (33 %)

1/1/2020 - 3/31/2020

Employee Assistance Program Utilization Report

Referral Source

Referral Source	New	Previous Quarter	Year To Date
Supervisor - Formal	0	0	0
Supervisor - Informal	0	0	0
Other Employee	1	0	1
Family Member	0	0	0
Human Resources	1	0	1
Orientation / Training	0	0	0
Poster / Brochure	1	2	1
Health Fair	0	0	0
Intranet	0	0	0
Email	0	0	0
Website	0	0	0
Used Before	0	3	0
Onsite Event	0	0	0



- Other Employee (33 %)
- Poster / Brochure (33 %)
- Human Resources (33 %)

INVOICE PAYMENT AGREEMENT

This Agreement is entered into on June 4, 2020 by and between the CSAC Excess Insurance Authority (EIA) and Small Cities Organized Risk.

WHEREAS, Small Cities Organized Risk desires to participate in a miscellaneous program (or programs) of the EIA or access a service program (or programs) offered by the EIA, and

WHEREAS, Small Cities Organized Risk is not a member of the EIA and has not executed the EIA Joint Powers Agreement;

Now, therefore, it is hereby agreed by and between the parties to this Agreement that participation by Small Cities Organized Risk in any miscellaneous or service program [or programs] of the EIA shall not confer upon it any rights, duties or obligations which may otherwise arise with respect to membership in the EIA.

It is further agreed that Small Cities Organized Risk shall be bound by any terms and/or conditions that may apply to any miscellaneous or service program (or programs) in which it participates, including but not limited to the terms of the CSAC Excess Insurance Authority's Invoice and Premium Payment Policy Resolution No. B12-002, which is attached hereto.

By: _____

Name: _____

Date: _____

Name of Entity: _____

By: Michael Fleming

Name: Michael Fleming

Date: _____

Name of Entity: CSAC Excess Insurance Authority

Resolution No. B12-002

A RESOLUTION OF THE BOARD OF DIRECTORS OF THE CSAC EXCESS INSURANCE AUTHORITY ADOPTING AN INVOICING AND PAYMENT POLICY

WHEREAS, the CSAC Excess Insurance Authority recognizes the importance of making timely payments to insurers, claimants, and others who provide coverage and services to members;

WHEREAS, late payment to insurers and others may result in cancellation of coverage or services which may affect all members of a program;

WHEREAS, the timely payment of Authority invoices by some members and the untimely payment of Authority invoices by others creates an inequity among members; and

WHEREAS, the JPA provides that penalties for late payment of Authority invoices may be determined and assessed by the Board of Directors (Article 17(e)).

NOW, THEREFORE, BE IT RESOLVED THAT THE BOARD OF DIRECTORS OF THE CSAC EXCESS INSURANCE AUTHORITY HEREBY ADOPTS THE FOLLOWING POLICY, WHICH SUPERCEDES AND REPLACES RESOLUTION NO. 06-002:

- I. EIA shall endeavor to mail invoices to members as soon as practicable.
- II. Invoices shall be due and payable upon receipt and shall become delinquent 30 calendar days from the date of invoice or effective date of coverage or on some other specified delinquent date, whichever is latest.
- III. A "Delinquent Notice" shall be mailed by EIA on or about the delinquent date reminding the member of the terms of this policy.
- IV. Following a grace period of 15 calendar days from the mailing of the delinquent notice, interest will be assessed on any amounts which remain unpaid. The interest charge will accrue beginning on the first day following the delinquent date but will be waived on any amounts paid during the grace period.
- V. The interest rate shall be equal to the rate established by the Inter-fund Borrowing Policy plus 4%.
- VI. A separate invoice for interest charges shall be mailed to members upon receipt of funds after the expiration of the grace period.
- VII. Any invoices remaining unpaid for a period of 90 days beyond the grace period shall be reviewed by the Executive Committee.

VIII. Notwithstanding any other provision to the contrary regarding late payment of invoices or cancellation from a program, at the discretion of the Executive Committee, any member that fails to pay an invoice when due may be given a ten (10) day written notice of cancellation.

PASSED AND ADOPTED by the Board of Directors of the CSAC Excess Insurance Authority, this 1st day of June, 2012, by the following vote:

AYES: Counties of Alameda, Butte, Contra Costa, El Dorado, Fresno, Inyo, Kings, Lassen, Mendocino, Merced, Nevada, Orange, Placer, Riverside, Sacramento, San Diego, San Joaquin, San Luis Obispo, Santa Barbara, Santa Clara, Shasta, Sierra, Solano, Stanislaus, Sutter, Tehama, Trinity, Tulare, Ventura, Yuba and Thomas Vance, Charlie Mitchell, Teri Enos-Guerrero, Larry Moss, Scott Schimke and Ashley Fenton

NOES: None

ABSENT: Counties of Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Imperial, Kern, Lake, Madera, Marin, Mariposa, Modoc, Mono, Monterey, Napa, Plumas, San Benito, Santa Cruz, Siskiyou, Sonoma, Tuolumne, Yolo and Marlon Robbins, Kimberly J. Greer, Deborah Grant and Lynne Margolies

ABSTAIN: None

ATTEST:



Michael Fleming
Chief Executive Officer/Secretary



Scott Schimke
President, CSAC Excess Insurance Authority

SCORE Loss Control Grant Fund Member Utilization FY 2019/20 as of 5/29/2020

Member Entity	TOTAL Grant Fund Allocation	Amount requested during FY 19-20 (or FY 18-19)	Remaining amount available in FY 19-20	Notes
Biggs *	\$2,547.50	\$2,724.55	-\$177.05	*Request made 5/9/19 for Protective Glass for Customer Counter (total requested \$5,307.94) *NOTE: Amount Requested exceeded amount available - \$2,724.55 will be used from FY 19/20 Loss Control Grant Funds. *NOTE: Amount to be used from FY 19/20 Funds exceeded the amount available by \$177.05.
Colfax	\$3,180.66			
Dunsmuir	\$6,732.84			*Request made 6/6/19 by Blake Michaelsen to roll over \$1,448.06 into FY 19/20 Loss Control Grant Funds
Etna *	\$5,066.68			*Request made 6/12/19 by Sarah Griggs for 3 employee to Transite/Asbestos Pipe Training (\$575) - same letter also requested remaining FY 18/19 Funds be rolled over into FY 19/20 (\$2,170.72)
Fort Jones *	\$2,608.20	\$1,165.95	\$1,442.25	*Request made 6/5/19 by Karl Drexler for High Vis. Safety gear (\$1,930) and Ergonomic chairs (1,900) - total requested \$3,830 *NOTE: Amount Requested exceeded amount available - \$1,405.51 will be used from FY 19/20 Loss Control Grant Funds -- **invoices actually totaled to only \$1,165.95.
Isleton	\$2,105.18			
Live Oak	\$4,927.91			
Loomis	\$4,826.01	\$4,826.01		*Request made 8/20/19 by Roger Carroll for Sidewalk repair (\$4,826.01)
Loyalton *	\$1,292.59			
Montague *	\$2,008.71	\$1,838.22	\$170.49	*Request made 4/2/20 by David Dunn for purchase of First Aid kit, repair of playground equipment (\$1,838.22) and in same request to roll over any un-used amount into FY 20/21 if approved by BOD.
Mt. Shasta	\$23,746.17			*Request made 5/21/19 by Muriel Terrell to roll over all unused funds (\$12,471.21) into FY 19/20 Loss Control Grant Funds for Pedestrian Flashing Lights
Portola	\$3,095.80	\$1,277.55	\$1,818.25	*Request made 8/2/18 by Melissa Klundby for Street Barricades & reflective cones (\$4,411.66) - this request was updated on 9/19/18 when total invoice submitted was \$3,907.69 *NOTE: Amount Requested exceeded amount available - \$316.74 will be used from FY 19/20 Loss Control Grant Funds *Request made 11/20/19 by Tara Kindall for 10 Ergonomic Chairs (\$1,059.90) - invoices provided totaled \$960.81 per 2/6/20 email from Tara Kindall the request was amended to \$960.81
Rio Dell	\$3,994.18			
Shasta Lake	\$11,702.56	\$11,702.56	\$0.00	*Request made 4/10/20 by Jason Peterson for Bullet Resistant Glass and Touchless water systems for bathrooms (\$11,702.56)
Susanville	\$19,639.21	\$6,323.75	\$13,315.46	*Request made 5/1/19 by Deborah Savage to roll over all unused funds from FY 18/19 into FY 19/20 (total to roll over is \$7,265.43) *Request made 10/29/19 by Deborah Savage for Replacement of Flooring at 3 entrances (\$6,323.75)
Tulelake*	\$4,366.55	\$4,500.00	-\$133.45	*Request made 6/14/18 by Jenny Coelho requesting to roll all FY 18/19 Loss Control Funds into FY 19/20 for purchase of Ergonomic furniture - total requested \$4,500) *NOTE: Amount Requested exceeded amount available - \$2,364.23 will be used from FY 19/20 Loss Control Grant Funds *NOTE: Amount to be used from FY 19/20 Funds exceeded the amount available by \$133.45
Weed	\$10,831.46	\$10,831.46	\$0.00	*Request made 4/15/20 by Craig Sharp for handicap ramp & pedestrian walkway signal project (\$10,831.46)
Yreka	\$12,819.01	\$36,867.55	-\$24,048.54	*Request made by Renee Hoisington for purchase of 2 Floor Jacks (\$20,257)* *NOTE: Amount requested exceeded amount available - \$7,447.28 will be used from FY 19/20 Loss Control Grant Funds *Request made by Renee Hisington for purchase of Fork Lift (\$29,420.27) *NOTE: Amount requested exceeded amount available - \$5,371.73 to be paidout of FY 19-20 funds and \$24,048.54 will be paid from FY 20-21 if approved by BOD)
Total:	\$125,491.22			

* Mini-Cities

April 8, 2019

Mr. Marcus Beverly
Pool Administrator
Small Cities Organized Risk Effort
c/o Alliant Insurance Services, Inc.
1792 Tribute Road, Suite 450
Sacramento, CA 95815

RE: Actuarial Services Engagement Letter

Dear Mr. Beverly:

Thank you for the opportunity to provide actuarial services to the Small Cities Organized Risk Effort (SCORE). The following is a brief outline of our understanding of the scope of work to be performed and our fees.

SCORE is seeking professional actuarial advice with regard to its self-insured workers' compensation and liability programs. The objectives of the studies are to provide a projection of outstanding liabilities and claim costs. Each report will include the following items:

- Provide a projection of outstanding losses and loss adjustment expenses for all preceding fiscal years as of June 30 of the current fiscal year end. The outstanding losses and loss adjustment expenses are to be stated at the expected level, as well as at various confidence levels.
- Provide a projection of program assets to the current fiscal year end for comparison with the outstanding liabilities to determine the program funding surplus or deficit at the expected level, as well as at various confidence levels.
- Provide program funding levels for the next program year at the expected level, as well as at various confidence levels.
- Provide appropriate rates for claims incurred during the next program year at the expected level, as well as at various confidence levels.
- Each of the estimates specified above will be provided on both discounted and full value bases.
- Each of the estimates specified above will be provided separately for the banking layer and the pooling layer.

- Estimates of the program's cash flow requirements for a given number of fiscal years, separately identified for each accident year.
- Provide a statement of compliance with GASB #10 and GASB #30.
- Optional: Provide an update of program liabilities at June 30 of the current fiscal year end based upon loss data valued as of June 30.

We will agree to complete the scope of work discussed above for the following fees:

<u>Project Component</u>	<u>2019-20</u>	<u>2020-21</u>	<u>2021-22</u>
WC 12/31 Study	\$5,570	\$5,710	\$5,850
Liability 12/31 Study	5,570	5,710	5,850
Total Fees (Standard Studies Only)	\$11,140	\$11,420	\$11,700
WC 6/30 Update (optional)	1,340	1,370	1,400
Liability 6/30 Update (optional)	1,340	1,370	1,400
Total Fees (Including Updates)	\$13,820	\$14,160	\$14,500

The fees above include one in-person meeting presentation. Additional personal visits will be billed at a rate of \$500 plus travel related expenses. Should other services beyond the scope of work outlined above be required, we will bill for our time and out of pocket expenses at the rates specified below.

<u>Consultant</u>	<u>Hourly Rate</u>
Fellow	\$300
Associate	225
Actuarial Staff	150
Administrative Staff	75

Upon delivery of a draft report, consultant shall be entitled to the entire fee. If this agreement is terminated prior to delivery of a draft report, client agrees to pay contractor for all hours incurred through the date notice of termination is given. Such amount shall be limited to the maximum fees stated in this agreement.

Our target delivery date for the draft reports will be within four weeks of receipt of complete data.

SCORE

Page 3

Please call me at (916) 244-1132 or Mike at (916) 244-1162 with any questions you may have with regard to our proposal.

Respectfully Submitted,



Renee Jack, Project Coordinator

Accepted By:

Bickmore Actuarial



Mike Harrington, President and Principal

Accepted By:

SCORE

May 15, 2019

To the Board of Directors
Small Cities Organized Risk Effort
c/o Alliant Insurance Services
2180 Harvard Street, Suite 460
Sacramento, California 95815

Thank you for the opportunity to serve Small Cities Organized Risk Effort (SCORE). This agreement is intended to document the expectations of service from our firm by clearly identifying the particular services to be provided and their frequency. This agreement will cover our services from July 1, 2019 through June 30, 2022, subject to mutual agreement and 30 days notice.

Our Responsibilities under Professional Standards

Included among the services we will provide to SCORE, you have requested that we prepare the financial statements of SCORE on a quarterly basis, which comprise the following statements:

1. Statement of Net Position
2. Statement of Revenue, Expenses, and Changes in Net Position
3. Statement of Revenue, Expenses, and Changes in Net Position – Budget to Actual
4. Combining Statement of Net Position
5. Combining Statement of Revenue, Expenses, and Changes in Net Position
6. Supplemental Schedule – Workers’ Compensation Banking Layer Equity by Member
7. Supplemental Schedule – Liability Banking Layer Equity by Member

The objective of our engagement is to prepare these financial statements in accordance with accounting principles generally accepted in the United States of America (as applicable) based on information provided by you. We will conduct our engagement in accordance with Statements on Standards for Accounting and Review Services (SSARs) promulgated by the Accounting and Review Services Committee of the AICPA and comply with the AICPA’s *Code of Professional Conduct*, including the ethical principles of integrity, objectivity, professional competence, and due care.

We are not required to, and will not, verify the accuracy or completeness of the information you will provide to us for the engagement or otherwise gather evidence for the purpose of expressing an opinion or a conclusion. Accordingly, we will not express an opinion or a conclusion or provide any assurance on the financial statements.

Our engagement cannot be relied upon to identify or disclose any financial statement misstatements, including those caused by fraud or error, or to identify or disclose any wrongdoing within the entity or noncompliance with laws and regulations. However, we will inform the appropriate level of management of any material errors and any evidence or information that comes to our attention during the performance of our procedures that fraud may have occurred. In addition, we will inform you of any evidence or information that comes to our attention during the performance of our financial statement preparation procedures regarding any wrongdoing within the entity or noncompliance with laws and regulations that may have occurred, unless they are clearly inconsequential.

Management Responsibilities

The engagement to be performed is conducted on the basis that management acknowledges and understands that our role is the preparation of the financial statements (except for the statement of cash flows) in accordance with accounting principles generally accepted in the United States of America. Management has the following overall responsibilities that are fundamental to our undertaking the engagement to prepare your financial statements in accordance with SSARS:

- 1) The selection of accounting principles generally accepted in the United States of America as the financial reporting framework to be applied in the preparation of the financial statements.
- 2) The prevention and detection of fraud.
- 3) To ensure that the entity complies with the laws and regulations applicable to its activities.
- 4) The accuracy and completeness of the records, documents, explanations, and other information, including significant judgments, you provide to us for the engagement to prepare financial statements.
- 5) To provide us with—
 - Documentation, and other related information that is relevant to the preparation and presentation of the financial statements,
 - Additional information that may be requested for the purpose of the preparation of the financial statements, and
 - Unrestricted access to persons within SCORE with whom we determine it necessary to communicate.

The financial statements will not be accompanied by a report. However, you agree that the financial statements will clearly indicate that no assurance is provided on them.

Scope of work

The following list describes the services that we expect to provide. Please review the information below and make any changes necessary.

1. Prepare all bank reconciliations;
2. Process payables:
 - a. Receive and record all invoices;
 - b. Obtain approval when necessary; and
 - c. Prepare and issue checks per SCORE policy.
3. Process receivables:
 - a. Create and record invoices;
 - b. Record payments as processed by Treasurer; and
 - c. Generate and report Aged Receivables prior to each Board meeting.
4. Maintain check registers of all applicable accounts and submit to Board quarterly;
5. Maintain general ledger - prepare and enter quarterly adjusting entries;
6. Assist with cash management by requesting Operating Account funding as needed.
7. Facilitate the annual financial audit:
 - a. Prepare audit schedules; and
 - b. Coordinate audit fieldwork.

8. Prepare quarterly and annual financial reports and attend Board of Directors' meetings to discuss them;
 - a. Quarterly balance sheets and income statements
 - b. Quarterly budget to actual financial reporting
 - c. Quarterly reporting combining Banking Layer financial statements
 - d. Quarterly reporting Combining Liability and Workers' Comp Program financial statements.
 - e. Quarterly claims reconciliation among the Claims TPA reports, actuary reports and the general ledger
9. Review quarterly financial reports with the Treasurer and Program Administrators.
10. Assist Program Administrators with budget preparation;
11. Assist auditor in preparing fiscal year-end financial statements and provide information to the Program Administrators to prepare MD&A.
12. Prepare and file the financial data on State Controllers Report.
13. Calculate the liability and workers' compensation retrospective adjustment (the "DAP" spreadsheets) based on prior June 30th information and submit to SCORE no later than January 31st annually.
14. Provide services and other related duties reasonably related to Scope of Service herein provided, 1) as requested by an authorized representative, and 2) with written notice of additional compensation necessary for task completion.
15. Maintain a suitable backup and recovery system for data and develop and implement processes for the protection of electronic data including a written policy with respect to:
 - a. Disaster recovery
 - b. Physical and electronic data security
 - c. Electronic data retention

Fees and Other Relevant Information

Our fees will be billed quarterly at \$14,500 per quarter for July 1, 2019 - June 30, 2020, \$15,000 quarterly for July 1, 2020 – June 30, 2021, and \$15,500 quarterly for July 1, 2021 – June 30, 2022. Our standard hourly rates for work outside of the Scope of Services specified above are as follows, as of the beginning of this agreement, July 1, 2019:

Kevin S. Wong, CPA	\$285/hour
Jennifer Zraick	\$115/hour

Our standard hourly rates may change on an annual basis. Our invoices for these fees will be rendered quarterly and are payable on presentation.

Board of Directors
Small Cities Organized Risk Effort
May 15, 2019
Page 4 of 4

We appreciate the opportunity to be of service to you and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy and return it to us.

Sincerely,



GILBERT ASSOCIATES, INC.
CPAs and Advisors



Kevin S. Wong, CPA
Shareholder

Accepted by: _____

Date: _____



**SCORE
Employee Assistance Program Service Renewal 2020**

March 6, 2020

Marcus Beverly, Vice President
2180 Harvard Street, Suite 460, Sacramento, CA 95815

This letter is a confirmation of renewal for the EAP benefits offered by ACI Specialty Benefits for SCORE. It has been a pleasure to provide service to SCORE's employees and their family members for the past 12 years. On behalf of the entire ACI staff, we appreciate your continued trust in ACI's benefits and services. Please take a moment to review and confirm the renewal terms.

Renewal Date	September 15, 2020
Renewal Term	Two Years
Programs Provided	Corporate Employee Assistance Program
Renewal Rate	\$2.25 PEPM
Employee Count	512
Cities Covered	City of Biggs, City of Colfax, City of Dunsmuir, City of Etna, City of Isleton, City of Live Oak, Town of Loomis, City of Loyalton, City of Mount Shasta, City of Portola, City of Shasta Lake, City of Susanville, City of Tulelake, City of Weed, City of Yreka, Town of Fort Jones

This service renewal is subject to the same terms and conditions as the Master Service Agreement. Non-renewal notices must be sent in writing 90 days prior to termination date. Attached please find the updated Exhibit A which outlines the current service offerings. After reviewing the Service Renewal and initialing Exhibit A, please sign and return this document. Please keep a copy of each for your records. If you have any questions or comments about this renewal, please contact your Account Executive, Kathryn Dobkin.

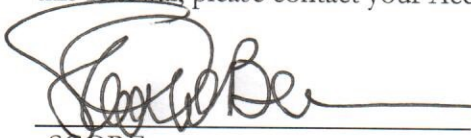
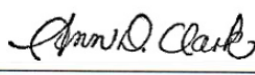
	<u>President</u>	<u>4/7/2020</u>
SCORE Signature	Title	Date
	<u>CEO</u>	<u>4/7/2020</u>
ACI Specialty Benefits Signature	Title	Date



EXHIBIT A

SUMMARY OF BENEFITS

Prepared for: **SCORE**
Provider: **ACI Specialty Benefits**
Policy: **Employee Assistance Program: Corporate**
Summary Date: **3/6/2020**
Start Date: **9/15/2020**
Anniversary Date: **9/15/2022**



Benefit Description

ACI Specialty Benefits (ACI) will provide employee assistance program (EAP) services, including assessment, referral and short-term problem resolution. Following assessment, the employee or family member may be referred for therapy or other professional services.

ACI will also provide comprehensive work/life referrals, resources and services.

Problem Assessment

- Face-to-Face Sessions

EAP Work/Life Services

- **Legal assistance** for **unlimited** number of issues per year. Includes 60-minute in-office or telephonic consultation with local attorney and 25% discount for continued services
- Telephonic **financial assistance** for **unlimited** number of issues per year. Includes 30-day financial coaching benefit with 90-day action plan take-away.
- **Unlimited child care, elder care, pet care** and **education** referrals
- **Unlimited** referrals and resources for **personal services**
- **Veteran Connection**
- **Identity theft prevention/recovery**. Includes 60-minute consultation
- **Affinity™ Online** work/life website services
- **100% Follow-up** for all requests, referrals and services utilized

Training and Orientations



Virtual and Onsite

- **Unlimited** Employee Orientations
- **Unlimited** Manager and Supervisor Trainings
- **Unlimited** Live 'N Learn Seminars
- Just-Do-It Training consultation and facilitation tools for onsite management
- 24/7 access to training videos on ACI's YouTube Channel

Clinical Services

- **Unlimited** clinical consulting on difficult employee issues
- Access to panel of in-house clinicians

Provider Network Availability

- Over 40,000 providers nationwide



ACI Specialty Benefits
800.932.0034
www.acispecialtybenefits.com

Initials: SCORE _____

ACI AC

Page 1

HR Support Services

- Critical Incident Response
 - Onsite Critical Incident Stress Debriefing (CISD)
 - Critical Incident Stress Management (CISM)
 - Disaster Contingency Consultation Materials
- Consultation for substance abuse case management and support for return-to-work transition
- Direct supervisory referrals for work performance problems
- Management consultation regarding difficult employee issues
- Consultation and development of policies to prevent workplace violence and manage high risk situations
- Support to Human Resources during workforce reductions, management changes, reorganizations, plant closures, and other transitions

Program Promotion and Web Services



ACI's comprehensive promotional plan includes:

- **Digital Marketing:** EAP flyers, brochures, summary plan descriptions, wallet cards, and supervisory resource manuals
- **Social Media and Content Marketing:** Social@ACI platforms, videos on YouTube, regularly updated content on ACI's Blog, and monthly HealthYMail™ e-newsletter
- **Mobile Marketing:** myACI App and Quick Response (QR) Codes
- **Web Services:**
 - **Landing Page:** website with access to services
 - **Virtual Folder:** HR and management resource center
 - **Affinity™ Online** work/life website services
 - Online access to ACI's website: www.acispecialtybenefits.com
- Co-branding with client's logo available

Program Access: Mobile Apps and Intuitive Technology

- 24-hour, 365 day-a-year nationwide toll free number (800.932.0034)
- Always live-answer
- Multilingual assistance, 175 languages
- **myACI App** and QR codes for mobile access
- **Social@ACI platforms** and **online portals** for convenient access

Reporting

- Quarterly utilization reports with executive overview
- Annual cost analysis available on request
- Full-color graphs and charts display key metrics and demographic data

Eligibility

- Easy Access: No cumbersome membership IDs or Social Security Numbers required
- **All Employees**
- **Dependents:** Spouse, domestic partners, dependents, *all family members regardless of location*

Termination of Benefits

30 days from employee termination date at no cost to employer



Rate Summary

Program	Session Model	Employee Count	Per Employee Per Month
Corporate EAP and Work/Life	3 Sessions Per Year	512	\$2.25

Program Assumptions

Rate:

- Rates guaranteed for two years
- Rates assume no broker commission
- Commissions paid first year only

Onsite:

- On-sites provided for employee groups of 15 or more
- Four (4) hours Per Year of On-Site Employee Orientations, Manager & Supervisor Trainings, and Lunch 'n Learn Seminars Per City
*Additional trainings available at a reduced rate of \$125/hour
- Trainer's travel fees are included
- ACI attendance at one (1) on-site meeting per year
- One annual executive year-end review
- One (1) On-Site Critical Incident Stress Debriefing (CISD) Per City Per Year (2 hours per incident)

Materials:

- ACI Specialty Benefits provides unlimited virtual marketing materials from ACI's library of templates. Printed and custom materials are available at an additional cost

Compliance:

- In adherence of HIPAA regulations, ACI Specialty Benefits does not provide written utilization reporting to groups of under 115 employees. Account managers will provide telephonic quarterly usage summaries
- Admin fee assessed for separate billing

Cities Covered

City of Biggs, City of Colfax, City of Dunsmuir, City of Etna, City of Isleton, City of Live Oak, Town of Loomis, City of Loyalton, City of Mount Shasta, City of Portola, City of Shasta Lake, City of Susanville, City of Tulelake, City of Weed, City of Yreka, Town of Fort Jones



Additional Onsite Fees

ACI provides a variety of services over and above package inclusions, available on a fee-for-service basis.

Type of Service	Fee-for-service
Onsite Critical Incident Stress Debriefing (CISD)	Over contracted hours: \$325 per hour
Conflict Resolution/Mediation	\$350 per hour
Onsite Lay-Off and RIF Support	Over contracted hours: \$325 per hour
Executive Coaching	\$350 per hour
Late Cancellation Fee	\$225 per hour





AGREEMENT

Prepared for
SCORE - Small Cities Organized
Risk Effort (CA)

Quote ID
Q-38609

Issued On
Tuesday, April 14, 2020

ABOUT US



Vector Solutions, a leader in eLearning, operations management and performance support, provides award-winning SaaS solutions for the public safety, industrial, architecture, engineering, construction (AEC), facilities management, IT and education industries. Its brands, including TargetSolutions, Convergence Training, RedVector, and SafeSchools, deliver continuing education (CE), online training, operational support, and performance management solutions. Using the latest innovations in learning and technology, Vector Solutions strives to create safer, more capable, more compliant organizations. Its extensive online and mobile learning library offers more than 9,000 courses written by over 280 subject matter experts and reaches more than 10 million professionals worldwide. The company was founded in 1999 and is headquartered in Tampa, Florida.

Since 1999, TargetSolutions has been producing award-winning software and engaging online continuing education courses for the fire service, emergency medical services, risk pools, cities and municipalities, law enforcement and public work industries. Today, with hundreds of hours of continuing education training in firefighting, EMS recertification, OSHA and more, TargetSolutions offers the most advanced content libraries on the market. Grouped with our Learning Management System (LMS), asset management solution and workforce scheduling application, and other innovative solutions for operations management, we empower our customers with the tools to improve safety, lower costs, and stay compliant.

WHAT OUR CUSTOMERS ARE SAYING



"We are a full-service city. We have fire and police; we have our own energy plant. We have water, wastewater, public works. Every single department uses TargetSolutions."
- Lorrie McClain, Human Resources Technician



"Before TargetSolutions, we'd type out documents, print them, send them to each station through our internal office mail, have them hung up on a bulletin board and hope everyone saw the memo. Now that we can do that electronically, all at once, it's been a Godsend for us."
- Scott Cassin, Fire Chief



"If you want a one-stop shop, and you want to reduce overtime and maintain compliance, here's your solution."
-Mark Burdick, Fire Chief

STATEMENT OF CONFIDENTIALITY

The pricing and information in this document contain proprietary information that is private and confidential to Vector Solutions. This information is not to be disclosed, copied, or shared with any individual, company, or organization without the prior written consent of Vector Solutions.

CORE SOLUTIONS

Software and courses designed to help tackle the toughest industrial skills and compliance challenges.

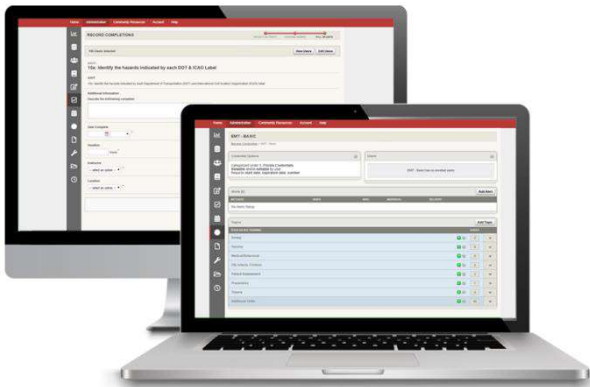
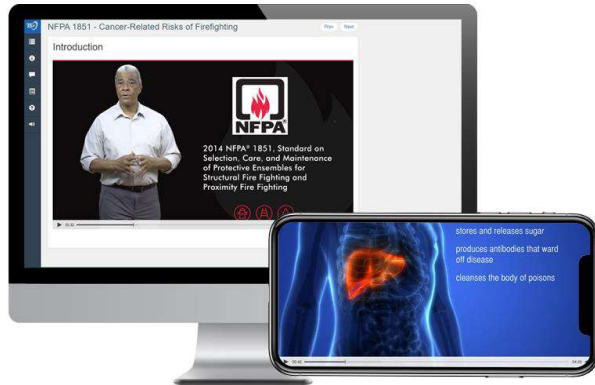


Learning management System (LMS)

TargetSolutions' LMS designed for the training and compliance needs of public safety and government agencies. The LMS helps identify skill and compliance gaps, deliver consistent training, and build a stronger workforce.

eLearning Courses

As a leader in eLearning technology TargetSolutions develops engaging, high-quality courses with live presenters, 3D animations, videos, virtual reality technology and other dynamic interactions that engage learners and increase retention.



Records Management System

Our records management system delivers advanced tools for documenting and reporting training and compliance. With TargetSolutions you can accurately track training hours and other critical tasks in one, centralized solution to simplify compliance management.

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ENHANCE YOUR SOLUTION

TargetSolutions' full suite of operational support products allows organizations to become safer, more compliant, and more effective.

Asset Inspections & Management

Streamlines routine maintenance checks of vehicles, equipment, supplies and schedule II controlled substances with innovative mobile application.



Employee Scheduling & Shift Planning

Simplifies even the most complex scheduling of employees, while automating callbacks and ensuring overtime compliance.



Knowledge Assessment

Provides insight into your agency's skill levels and knowledge with custom-built assessments and analysis tools.



Driver Assessment & Training

Puts your team members in a virtual "driver's seat" to assess their critical decision-making skills behind the wheel.



Incident Tracking & Reporting

Offers enhanced safety management capabilities for reporting safety-related incidents and documenting safety data from one online application.



Evaluations

Manages observations, evaluation documents, professional development progress. Helps drive coaching conversations.



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PRODUCTS & SERVICES

The following information is a breakdown of the products and services TargetSolutions will provide **SCORE - Small Cities Organized Risk Effort (CA)** with this binding agreement. This agreement is for a term of 36 months starting on 11/03/2020.

Product	Description	Qty	Price	Sub Total
Enterprise Solution	With TargetSolutions Enterprise Solution, you can share files and training resources, assign training and tasks to users in associated sites, and run reports on completed training and compliance activities. Meanwhile, each individual agency can manage its own specific training requirements on their own sites.	1	\$26,414.85	\$26,414.85

First Year Total	\$26,414.85
Ongoing Annual Total	\$26,414.85

NOTE: Section 3.1- Renewal terms are subject to 5% price increase.

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Client Agreement

This Target Solutions Client Agreement (the "Agreement"), effective as of the date noted in the attached Schedule A (the "Effective Date"), is by and between TargetSolutions Learning, LLC, d/b/a Vector Solutions ("TargetSolutions"), a Delaware limited liability company, powered by CrewSense, LLC ("CrewSense") and Halligan, Inc. ("Halligan") (collectively referred to herein as "TSL") and the undersigned client ("Client"), and governs the purchase and ongoing use of the services described in this Agreement (the "Services").

1. Services. TSL shall provide the following services:

1.1. **Access and Use.** TSL will provide Client a non-exclusive, non-transferable, revocable, limited license to remotely access and use the software as a service ("Services") hereunder and, unless prohibited by law, will provide access to any person designated by Client ("Users").

1.2. **Availability.** TSL shall use commercially reasonable efforts to provide access to and use of the Services by Client's Users twenty-four (24) hours a day, seven (7) days a week, subject to scheduled downtime for routine maintenance, emergency maintenance, system outages and other outages beyond TSL's control.

1.3. **Help Desk.** TSL will assist Users as needed on issues relating to usage via Help Desk five (5) days per week at scheduled hours.

1.4. **Upgrades and Updates.** TSL may update or upgrade the Services at any time at its discretion. Without paying additional compensation, Client will receive access to any general upgrades and updates to the Services licensed from TSL, which upgrades and/or updates TSL makes generally available to its other clients. All updates and upgrades to the Services are subject to the terms and conditions of this Agreement.

2. Client's Obligations.

2.1. **Compliance.** Client shall be responsible for Users' compliance with this Agreement and use commercially reasonable efforts to prevent unauthorized access to or use of the Services.

2.2. **Identify Users.** Client shall (i) provide a listing of its designated/enrolled Users; (ii) cause each of its Users to complete a profile; (iii) maintain user database by adding and removing Users as appropriate; and (iv) when purchasing asset inventory management Services, identify stations, vehicles, drug safes, and other service specific details, as may be applicable.

2.3. **Future Functionality.** Client agrees that its purchases hereunder are neither contingent on the delivery of any future functionality or features nor dependent on any public comments regarding future functionality or features.

2.4. **Additional Service Specific Client Obligations.** The following subsections 2.4 (a) and 2.4 (b) apply only if Client is purchasing "Vector Solutions Incident Tracking Service":

(a) Client acknowledges that all notifications it receives from Vector Solutions Incident Tracking Service may contain sensitive personal information and client shall ensure that such information is secured from transmissions and/or disclosure to unauthorized recipients. Client understands that TSL does not control or own the data contained in the notifications. Client agrees that it will be solely responsible for establishing a security system to prevent the transmission and/or disclosure of such information to unauthorized recipient(s). In the event such information is disclosed to an unauthorized recipient(s), Client bears the burden and expense of notifying any individual whose sensitive personal information may have been disclosed to the extent required by law. Client further agrees to handle the data in compliance with any applicable federal, state, or local laws or regulations, and that it will monitor employees using the Incident Tracking Service.

(b) Client represents and warrants that it is not a health care provider, health plan, or health care clearinghouse (collectively, a "covered entity") as those terms are defined under the federal Health Information Portability and Accountability Act ("HIPAA"). Client further represents and warrants that it is not a business associate as that term is defined under HIPAA. Client further agrees to indemnify and hold TSL and its officers, members, agents and employees harmless from any and all claims and demands (including reasonable attorneys' fees associated with the

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same) made by Client and/or any third party due to or arising out of any claim that TSL is a covered entity or business associate, due to Client's use of the Incident Tracking Service.

3. Fees and Payments.

3.1. **Fees.** Client will pay for the Services in accordance with the fee schedule in Schedule A attached to this Agreement. Fees listed in Schedule A shall be increased by 5% per year both during the term of this Agreement, as well as for any renewal terms. License fees do not include any shipping, duties, bank fees, sales, use, excise or similar taxes due. If TSL is required to pay any such amounts, Client shall reimburse TSL in full.

3.2. **Payments.** All fees due under this Agreement must be paid in United States dollars or Canadian Dollars, as applicable to Client's location. Such charges will be made in advance, according to the frequency stated in Schedule A. TSL will invoice in advance, and such invoices are due net thirty (30) days from the invoice date. All fees collected under this Agreement are fully earned when due and nonrefundable when paid.

3.3. **Suspension of Service for Overdue Payments.** Any fees unpaid for more than ten (10) days past the due date shall bear interest at 1.5% per month. With fifteen (15) days prior written notice, TSL shall have the right, in addition to all other rights and remedies to which TSL may be entitled, to suspend Client's Users' access to the Services until all overdue payments are paid in full.

4. Intellectual Property Rights.

4.1. Client acknowledges that TSL alone (and its licensors, where applicable) shall own all rights, title and interest in and to TSL's software, website or technology, the course content, translations, compilations, partial copies, modifications, and updates, and the Services provided by TSL, as well as any and all suggestions, ideas, enhancement requests, feedback, recommendations or other information provided by Client, and this Agreement does not convey to Client any rights of ownership to the same. The TSL name and logo are trademarks of TSL, and no right or license is granted to Client to use them.

4.2. Client recognizes that TSL regards the software it has developed to deliver the Services as its proprietary information and as confidential trade secrets of great value. Client agrees not to provide or to otherwise make available in any form the software or Services, or any portion thereof, to any person other than Authorized Users of Client without the prior written consent of TSL. Client further agrees to treat the Services with at least the same degree of care with which Client treats its own confidential information and in no event with less care than is reasonably required to protect the confidentiality of the Services.

4.3. Except as otherwise agreed in writing or to the extent necessary for Client to use the Services in accordance with this Agreement, Client shall not: (i) copy the course content in whole or in part; (ii) display, reproduce, create derivative works from, transmit, sell, distribute, rent, lease, sublicense, transfer or in any way exploit the course content or Services in whole or in part; (iii) embed the course content into other products; (iv) use any trademarks, service marks, domain names, logos, or other identifiers of TSL or any of its third party suppliers; or (v) reverse engineer, decompile, disassemble, or access the source code of any TSL software.

4.4. If Client chooses to participate by uploading its information to its shared resource sections of TSL's website, Client hereby authorizes TSL to share any intellectual property owned by Client ("User Generated Content") that its Users upload to the shared resources section of TSL's website with TSL's third-party customers and users that are unrelated to Client ("Other TSL Customers"); provided that TSL must provide notice to Client's users during the upload process that such User Generated Content will be shared with such Other TSL Customers.

5. Term and Notice.

5.1. **Term.** The term of this Agreement shall commence on the Effective Date and will remain in full force and effect for the term indicated in Schedule A ("Term"). Upon expiration of the Initial Term, this agreement shall automatically renew for successive one (1) year periods (each, a "Renewal Term"), unless notice is given by either party of its intent to terminate the Agreement, at least sixty (60) days prior to the scheduled termination date. Upon expiration of the Initial or any Renewal Term, access to the Services may remain active for thirty (30) days solely for purpose of Company's record keeping (the "Expiration Period"). Any access to or usage of the Services following the Expiration Period shall be deemed Client's renewal of the Agreement under the same terms and conditions.

5.2. **Notice.** All required notices hereunder by either party shall be given by personal delivery (including reputable courier service), fees prepaid, or by sending such notice by registered or certified mail return receipt requested,

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postage prepaid, and addressed as set forth on the last page of this Agreement. Such notices shall be deemed to have been given and delivered upon receipt or attempted delivery (if receipt is refused), as the case may be, and the date of receipt identified by the applicable postal service on any return receipt card shall be conclusive evidence of receipt. Either party, by written notice to the other as above described, may alter the address for receipt by it of written notices hereunder.

6. Mutual Warranties and Disclaimer.

6.1. **Mutual Representations & Warranties.** Each party represents and warrants that it has full authority to enter into this Agreement and to fully perform its obligations hereunder.

6.2. **Disclaimer.** EXCEPT AS EXPRESSLY PROVIDED HEREIN, NEITHER PARTY MAKES ANY WARRANTIES OF ANY KIND, WHETHER EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING ANY WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW.

THE ENTIRE RISK AS TO THE QUALITY AND PERFORMANCE OF THE SERVICES IS WITH CLIENT. TSL DOES NOT WARRANT THAT THE FUNCTIONS CONTAINED IN THE SERVICES WILL MEET CLIENT'S REQUIREMENTS OR THAT THE OPERATION OF THE SERVICES WILL BE UNINTERRUPTED OR ERROR FREE.

6.3. WORKPLACE SAFETY IS YOUR RESPONSIBILITY. THAT DUTY CANNOT BE DELEGATED AND TSL ACCEPTS NO DELEGATION OF THAT DUTY. TSL WILL ASSIST YOU BY PROVIDING SPECIFIC SERVICES FOR WHICH YOU HAVE CONTRACTED.

7. Miscellaneous.

7.1. **Limitation on Liability.** Except as it relates to claims related to Section 4 or Section 7.2 of this Agreement, (a) in no event shall either party be liable to the other, whether in contract, warranty, tort (including negligence) or otherwise, for special, incidental, indirect or consequential damages (including lost profits) arising out of or in connection with this Agreement; and (b) the total liability of either party for any and all damages, including, without limitation, direct damages, shall not exceed the amount of the total fees due to, or already paid to, TSL for the preceding twelve (12) months.

7.1.1. TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, WHATEVER THE LEGAL BASIS FOR THE CLAIM, UNDER NO CIRCUMSTANCES SHALL TSL BE LIABLE TO CLIENT OR TO ANY OF CLIENT'S OFFICERS, DIRECTORS, MEMBERS, MANAGERS, SHAREHOLDERS, EMPLOYEES, CONTRACTORS, AGENTS, OR REPRESENTATIVES; OR TO ANY THIRD PARTY FOR ANY CLAIM, CAUSE OF ACTION, DEMAND, LIABILITY, DAMAGES, AWARDS, FINES, OR OTHERWISE, ARISING OUT OF OR RELATING TO PERSONAL INJURY, DEATH, OR OTHER HARM CAUSED FROM USE OF OR RELIANCE ON THE CONTENT OF THE COURSES. CLIENT, ITS OFFICERS, DIRECTORS, MEMBERS, MANAGERS, SHAREHOLDERS, EMPLOYEES, CONTRACTORS, AGENTS, AND REPRESENTATIVES RELY ON THE CONTENT OF THE COURSES AT THEIR OWN RISK.

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OR LIMITATION OF CERTAIN TYPES OF DAMAGES SO, SOLELY TO THE EXTENT SUCH LAW APPLIES TO CLIENT, THE ABOVE LIMITATIONS AND EXCLUSIONS MIGHT NOT APPLY TO CLIENT.

7.2. Indemnification.

7.2.1 **Indemnification by TSL.** TSL shall indemnify and hold Client harmless from any and all claims, damages, losses and expenses, including but not limited to reasonable attorney fees, arising out of or resulting from any third-party claim that the Services or any component thereof infringes or violates any intellectual property right of any person.

7.2.2 **Indemnification by Client.** To the extent permitted by applicable law, Client shall indemnify and hold TSL harmless from any and all claims, damages, losses and expenses, including but not limited to reasonable attorney fees, arising out of or resulting from any third party claim that any document, course, or intellectual property owned by Client or uploaded to the LMS by Client infringes or violates any intellectual property right of any person.

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7.3. Assignment. Neither party may assign or delegate its rights or obligations pursuant to this Agreement without the prior written consent of the other, provided that such consent shall not be unreasonably withheld. Notwithstanding the foregoing, TSL may freely assign or transfer any or all of its rights without Client consent to an affiliate, or in connection with a merger, acquisition, corporate reorganization, or sale of all or substantially all of its assets.

7.4 Force Majeure. TSL shall have no liability for any failure or delay in performing any of its obligations pursuant to this Agreement due to, or arising out of, any act not within its control, including, without limitation, acts of God, strikes, lockouts, war, riots, lightning, fire, storm, flood, explosion, interruption or delay in power supply, computer virus, governmental laws or regulations.

7.5. No Waiver. No waiver, amendment or modification of this Agreement shall be effective unless in writing and signed by the parties.

7.6. Severability. If any provision of this Agreement is found to be contrary to law by a court of competent jurisdiction, such provision shall be of no force or effect; but the remainder of this Agreement shall continue in full force and effect.

7.7. Export Regulations. All Content and Services and technical data delivered under this agreement are subject to applicable US and Canadian laws and may be subject to export and import regulations in other countries. You agree to comply strictly with all such laws and regulations and acknowledge that you have the responsibility to obtain such licenses to export, re-export, or import as may be required after delivery to you.

7.8. Purchase Orders. Client may issue a purchase order for its convenience only, it being agreed by the Parties that the terms and conditions of this Agreement shall control. Any terms or conditions included in a purchase order or similar document issued by Client that conflict with the terms and conditions of this Agreement will not apply to or govern the transaction resulting from the purchase order, unless both Parties expressly agree in writing to the particular conflicting term or condition, in which event the agreed term or condition will apply only with respect to that particular purchase order.

7.9. Entire Agreement. This Agreement and its exhibits represent the entire understanding and agreement between TSL and Client, and supersedes all other negotiations, proposals, understandings and representations (written or oral) made by and between TSL and Client.

Signature Page Immediately Follows

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The Parties have executed this Agreement by their authorized representatives as of the last date set forth below.

TargetSolutions Learning, LLC
4890 W. Kennedy Blvd., Suite 300
Tampa, FL 33609

SCORE - Small Cities Organized Risk Effort (CA)
2180 Harvard Street
Suite 460
Sacramento, CA 95815

By: DocuSigned by:
Phil Coons
6C6793392B39425...

By: DocuSigned by:
Steven W Baker
4B6AC36604BD404...

Printed Name: Phil Coons

Printed Name: Steven W Baker

Title: Vice President of Sales

Title: President

Date: 4/15/2020

Date: 4/15/2020

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Memorandum of Understanding

Lexipol LLC (Lexipol) and the **Small Cities Organized Risk Effort (SCORE)** agree to the terms of this Memorandum of Understanding (MOU or Agreement) as a means to enhance and encourage professionalism through defensible and continuously updated Law Enforcement policy in the State of **California**. The purpose of this MOU is to provide SCORE members listed in Exhibit A access to Lexipol's Law Enforcement Policy Manual and Daily Training Bulletin services at favorable pricing.

More specifically, as part of this Agreement,

Lexipol will:

1. Provide SCORE listed agencies a full annual subscription to Lexipol's on-line policy and training service.
2. Provide SCORE agencies access to Lexipol's Supplemental Publishing Shell (SPS) at an additional cost.
3. Provide SCORE access to Lexipol's reporting portal to view overall status of participating members. (With permission of the subscribing agency)
4. Collaborate with SCORE to promote Lexipol services with outreach efforts, marketing and participation at SCORE events.
5. Invoice SCORE directly for the members listed in Exhibit A the July 1, 2020 invoice will be \$28,290.
 - A. The invoiced pricing is for the entire group of members listed in Exhibit A
However, Exhibit A is attached for SCORE to reference
on a per city cost for internal calculations.

Small Cities Organized Risk Effort agrees to:

- Accept and pay a yearly invoice from Lexipol (to be submitted upon execution of this Agreement and annually thereafter) for new subscriptions or renewal subscriptions of member agencies already subscribing to Lexipol. This payment will be paid by SCORE within 30 days of receipt of the invoice, for subscription fees for SCORE members listed in Exhibit A.
- Provide a list of eligible member departments with contact information (main contact name, title, address, phone number and email address) which will be kept confidential by Lexipol and used specifically for member confirmation and program promotion.
- Modify this MOU if other member agencies become Lexipol subscribers.

Rev. 6/11/18

TERM

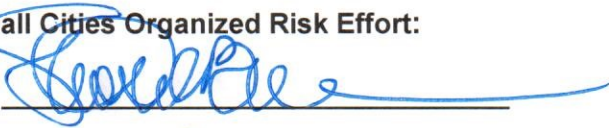
The effective date of this Agreement is July 1, 2020 (and subsequent years') invoices for future renewals will be based on a 3% increase of prior year pricing (as shown in Exhibit A). After June 30, 2022 either party may cancel this Agreement with 90 days written notice to the other party.

Each individual Agency shall execute an Online Subscription Agreement (OSA) with Lexipol to cover the Lexipol Services being acquired by that Agency. Cancellation of this agreement will not terminate subscribing agency contracts with Lexipol.

The parties agree that each is granted the right to use the other party's logo on their Website and corresponding web pages. All other use of logos or copyrighted materials will be agreed by both parties in advance.

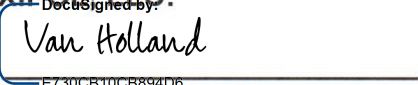
IN WITNESS WHEREOF, the Parties execute this MOU on the date set below their respective signatures.

Small Cities Organized Risk Effort:

By: 

Date: 4/22/2020

LEXIPOL, LLC:

By: 

E730CB10CB894D6
Van Holland, CFO

Date: 4/22/2020

EXHIBIT A**2020 PRICING FOR SCORE MEMBER AGENCIES**

Agency	Num Sworn Officers	2020 Pricing	2021 Pricing	2022 Pricing
Etna PD-CA	2	1,671	1,722	1,774
Tulelake PD-CA	3	2,385	2,457	2,531
Rio Dell PD-CA	7	3,132	3,225	3,322
Mount Shasta PD-CA	9	4,218	4,344	4,474
Weed PD-CA	10	4,308	4,437	4,570
Yreka PD-CA	15	5,820	5,994	6,174
Susanville PD-CA	16	6,756	6,960	7,169
Total		28,290	29,139	30,014

Rev. 6/11/18

**AMENDMENT FOUR
TO THE SERVICE AGREEMENT**

This Amendment Four to that certain Service Agreement dated as of July 1, 2012 and as subsequently amended (the “Agreement”) by and between Small Cities Organized Risk Effort Joint Powers Authority (“SCORE” or “Client”) and Sedgwick Claims Management Services, Inc., (“Sedgwick”), as assignee to York Risk Services Group, Inc. (“York”);

WITNESSETH

WHEREAS, York and Client entered into an Agreement whereby York agreed to provide certain general liability administration services; and

WHEREAS, effective March 25, 2020, York assigned to its parent, Sedgwick all of its rights and obligations under the Agreement; and

WHEREAS, Sedgwick and Client desire to amend the Agreement to extend the term of the Agreement and revise the claim fees and pricing structure, as set forth herein.

NOW, THEREFORE, in consideration of the mutual promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. Section 1 entitled “Term of Agreement” shall be revised to include the following:

“The term of this Agreement has been extended to include the period from July 1, 2020 to June 30, 2023.”

2. Effective July 1, 2020, Section 2 “Compensation” of the Agreement shall be revised to include the provisions set forth in the attached Exhibit A.
3. The Agreement is hereby revised so that any notice to Sedgwick shall be sufficient if sent by certified or express mail (with capacity to demonstrate receipt) and addressed to:

General Counsel - Americas
Sedgwick Claims Management Services, Inc.
8125 Sedgwick Way
Memphis, Tennessee 38125

4. In addition, Sedgwick represents that it is the corporate parent of York and unconditionally assumes all of the rights, duties, obligations and liabilities of York, under the Agreement.
5. All other terms of the Agreement shall remain in force and unchanged. Any conflicts between this Amendment and the original Agreement, including prior executed amendments, shall be superseded by the terms provided herein.

In Witness Whereof, the parties have executed this amendment to be effective as of March 25, 2020.

SMALL CITIES ORGANIZED RISK
EFFORT JOINT POWERS AUTHORITY

By: DocuSigned by:
Steven W Baker
4B6AC38804BD404...

Name: Steven W Baker

Title: President

YORK RISK SERVICES GROUP, INC.

By: DocuSigned by:
Michael Shook
4A9755AD29064D1...

Name: Michael Shook

Title: Senior Vice President

SEDGWICK CLAIMS MANAGEMENT
SERVICES, INC.

By: DocuSigned by:
Michael Shook
4A9755AD29064D1...

Name: Michael Shook

Title: Senior Vice President

EXHIBIT A**SERVICE FEES**

Client shall pay the following fees on a life of contract basis for services provided during the term of this Agreement:

1. Claim Fees

A. Client shall pay the following fees for claims received by Sedgwick during the period beginning July 1, 2020 and ending June 30, 2023:

Line of Business	July 1, 2020 and ending June 30, 2021	July 1, 2021 and ending June 30, 2022	July 1, 2022 and ending June 30, 2023
General Liability	\$81,152	\$83,587	\$86,095

2. Miscellaneous Charges

Client shall pay the following fees for services provided during the period beginning on July 1, 2020 and ending on June 30, 2023:

- A. RMIS access, which includes two (2) users, is included. Additional access is available for a fee of \$750 per user per year.
- B. Additional RMIS Claims Storage: Closed claim data, greater than ten (10) years old will be stored at the Client's request and subject to an additional fee of \$0.15 per claim per year.
- C. Requests for custom programming will incur a fee of \$185 per hour.
- D. Standard data tapes are available for a fee of \$1,500 per feed.
- E. Client shall pay for storage of claim files which were closed at the time that Sedgwick obtained the Program. Sedgwick's liability for such files shall be subject to the same limitations as contained in its written agreements with storage service providers, if any.

3. Invoicing

Sedgwick shall submit its invoice for all fees on a monthly basis, by email, in advance, based on an annual fee estimate. Shortly after the expiration of the contract year, or upon termination, Sedgwick shall compare the installment amounts paid by Client to the actual fee due. Client shall pay any additional fee due, or Sedgwick shall credit Client for any overpayment, as the case may be.

4. SIU Service Fees

The charges set forth below are the current fees for the services listed, and these fees may change from time to time upon sixty days prior written notice to Client:

Service name	Price
Research services	
Comprehensive background	\$450
Social media investigation	\$250
SmartPlus	\$395
Canvassing services	\$250
Skip tracing/individual locate	\$175
Asset check	\$225
Criminal and civil check	\$135 plus cost of records Additional counties: \$35 (per county)
Records request	\$100 plus cost of records
Social media monitoring	\$25/week of monitoring
Other research services	Quote upon request
Surveillance services	
Surveillance	\$85 per hour (portal to portal): All other states \$95 per hour (portal to portal): California, Hawaii and New York <u>Additional expenses to hourly rate:</u> Report writing (up to 1/2 hour per day at standard surveillance rates) Pre-surveillance investigation: \$85 License plate searches: \$10 (post prelim)
Unmanned surveillance	\$700 per day (three-day minimum) Deployment and extraction of stationary device: \$85 per hour: All other states \$95 per hour: California, Hawaii and New York
Video copies	\$60 per additional copy plus shipping
Field Services	
Alive and Well Check - In person	\$325: All other states \$350: California, Hawaii and New York
Alive and Well Check-Virtual Interview	\$125
Activity Check	\$350: All other states \$375: California, Hawaii and New York
AOE/COE	\$85 per hour (portal to portal): All other states
Recorded Statement	\$95 per hour (portal to portal): California, Hawaii and New York
Scene Investigation	New York
Trial/Deposition	Mileage charged at IRS standard mileage rate

Service name	Price
International investigations	Quote upon request
Other field services	Quote upon request
Assessment services	
Suspect file review	\$95 per hour
Fraud investigation (includes state reporting)	\$95 per hour
SIU intelligence program	Workers' compensation and general liability — \$150 per claim triggered (includes up to three claim triage reviews per claim triggered)
Other assessment services	Quote upon request

5. Subrogation and Other Recoveries:

- A. Upon Client approval, Sedgwick shall pursue recoveries for subrogation, second injury funds, and other applicable special funds such as supplemental state funds, COLA reimbursements, retro funds, and other similar funds. Client shall pay Sedgwick twenty-five percent (25%) of the recovery received. All fees and expenses, including attorneys' fees or investigations, for pursuit of any recovery shall be charged to the appropriate Qualified Claim file as an allocated loss adjustment expense.
- B. As determined by the parties, Sedgwick shall either:
- Deposit the recovery funds and issue payment from Sedgwick's accounts Payable system to Client for the net recovery (less Sedgwick's fee). Sedgwick will deposit the net recovery check into the Client's loss-funding account or forward it directly to the Client.
 - Deposit the recovery funds into the Client's loss-funding account and Sedgwick shall receive payment from the claim file or directly from Client.

6. Medicare Secondary Payer Services

The charges set forth below are the current fees for the services listed, and these fees may change from time to time upon sixty days prior written notice to Client.

Detail	Unit	Fee
All States		
Mandatory CMS MMSEA Reporting	Per Claim	No Charge
Standard MSA with or without submission to CMS for approval	Per Referral	\$2,750.00
Final Settlement Document Submission	Per Referral	\$75.00
SSA and SSDI Checks	Per Hour	\$125.00
Medicare Check	Per Referral	\$50.00
Conditional Payment Investigation	Per Referral	\$150.00
Conditional Payment Resolution	Per Hour	\$125.00

7. **Payment Terms**

Client acknowledges that all fees set forth in the Agreement are due and payable within thirty (30) days of the invoice. Any and all past due fees will incur interest at the rate of 1.5% per month, unless otherwise prohibited by law. Client acknowledges that in the event Sedgwick undertakes collection proceedings for any outstanding fees, then Client will reimburse Sedgwick for all costs associated with such collection action, including a reasonable attorney fee and court cost.

All fees are contingent upon claim management from Sedgwick's systems.

DS
SwB
DS
MS

AMENDMENT ~~THREE~~ FOUR
TO THE WORKERS' COMPENSATION SELF-INSURANCE SERVICE AGREEMENT

This Amendment ~~Three~~^{Four} to that certain Workers' Compensation Self-Insurance Service Agreement dated as of July 1, 2012 and as subsequently amended (the "Agreement") by and between Small Cities Organized Risk Effort Joint Powers Authority ("SCORE" or "Client") and Sedgwick Claims Management Services, Inc., ("Sedgwick"), as assignee to York Risk Services Group, Inc. ("York");

WITNESSETH

WHEREAS, York and Client entered into an Agreement whereby York agreed to provide certain workers' compensation administration services; and

WHEREAS, effective March 25, 2020, York assigned to its parent, Sedgwick all of its rights and obligations under the Agreement; and

WHEREAS, Sedgwick and Client desire to amend the Agreement to extend the term of the Agreement and revise the claim fees and pricing structure, as set forth herein.

NOW, THEREFORE, in consideration of the mutual promises contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. Section 1 entitled "Term of Agreement" shall be revised to include the following:

"The term of this Agreement has been extended to include the period from July 1, 2020 to June 30, 2023."
2. Effective July 1, 2020, Section 2 "Compensation" of the Agreement shall be revised to include the provisions set forth in the attached Exhibit A.
3. The Agreement is hereby revised so that any notice to Sedgwick shall be sufficient if sent by certified or express mail (with capacity to demonstrate receipt) and addressed to:

General Counsel - Americas
Sedgwick Claims Management Services, Inc.
8125 Sedgwick Way
Memphis, Tennessee 38125
4. In addition, Sedgwick represents that it is the corporate parent of York and unconditionally assumes all of the rights, duties, obligations and liabilities of York, under the Agreement.
5. All other terms of the Agreement shall remain in force and unchanged. Any conflicts between this Amendment and the original Agreement, including prior executed amendments, shall be superseded by the terms provided herein.

In Witness Whereof, the parties have executed this amendment to be effective as of March 25, 2020.

SMALL CITIES ORGANIZED RISK
EFFORT JOINT POWERS AUTHORITY

By: DocuSigned by:
Steven W Baker
4B6AC36604BD404...

Name: Steven W Baker

Title: President

YORK RISK SERVICES GROUP, INC.

By: DocuSigned by:
Michael Shook
4A9755AD29064D1...

Name: Michael Shook

Title: Senior Vice President

SEDGWICK CLAIMS MANAGEMENT
SERVICES, INC.

By: DocuSigned by:
Michael Shook
4A9755AD29064D1...

Name: Michael Shook

Title: Senior Vice President

EXHIBIT A

SERVICE FEES

Client shall pay the following fees on a life of contract basis for services provided during the term of this Agreement:

1. Claim Fees

A. Client shall pay the following fees for claims received by Sedgwick during the period beginning July 1, 2020 and ending June 30, 2023:

Line of Business	July 1, 2020 and ending June 30, 2021	July 1, 2021 and ending June 30, 2022	July 1, 2022 and ending June 30, 2023
Workers' Compensation	\$103,555	\$104,590	\$105,635

2. Miscellaneous Charges

Client shall pay the following fees for services provided during the period beginning on July 1, 2020 and ending on June 30, 2023:

- A. RMIS access, which includes two (2) users, is included. Additional access is available for a fee of \$750 per user per year.
- B. Additional RMIS Claims Storage: Closed claim data, greater than ten (10) years old will be stored at the Client's request and subject to an additional fee of \$0.15 per claim per year.
- C. Requests for custom programming will incur a fee of \$185 per hour.
- D. Standard data tapes are available for a fee of \$1,500 per feed.
- E. Client shall pay for storage of claim files which were closed at the time that Sedgwick obtained the Program. Sedgwick's liability for such files shall be subject to the same limitations as contained in its written agreements with storage service providers, if any.

3. Invoicing

All implementation and data conversion fees are billed upon notification of award.

Sedgwick shall submit its invoice for all other fees on a monthly basis, by email, in advance, based on an annual fee estimate. Shortly after the expiration of the contract year, or upon termination, Sedgwick shall compare the installment amounts paid by Client to the actual fee due. Client shall pay any additional fee due, or Sedgwick shall credit Client for any overpayment, as the case may be.

4. Care Management Fee Schedule

All claim administration fees and services contemplate the deployment of Sedgwick's managed care services for all bill review and case management services. Managed care fees are detailed below. Fees may change from time to time upon 60 days written notice.

Medical Bill Review

Workers' Compensation

Detail	Unit	Fee
Fee Per Bill	Per Bill	\$9.50
Enhanced Audit Savings	% of Savings	26%
PPO Network & Out of Network Savings	% of Savings	26%
Fee Schedule Savings	% of Fee Schedule	0%

Case Management

Detail	Unit	Fee
California		
Telephonic Case Management	Per Hour	\$99.00
Field Case Management	Per Hour	\$99.00 (Plus Mileage: IRS Reimbursement Rate & Expenses and Wait at Hourly Rate)

Utilization Review/Certification

Detail	Unit	Fee
California		
Medical Coordinator Review (Level 1)	Per Review	\$69.00
Nurse Review (Level 2, 3)	Per Review	\$149.00
Medical Director Review (additional fee)	Per Review	\$250.00

when applicable)

Medical Director Appeal Review

Per Review

\$400.00

5. SIU Service Fees

The charges set forth below are the current fees for the services listed, and these fees may change from time to time upon sixty days prior written notice to Client:

Service name	Price
Research services	
Comprehensive background	\$450
Social media investigation	\$250
SmartPlus	\$395
Canvassing services	\$250
Skip tracing/individual locate	\$175
Asset check	\$225
Criminal and civil check	\$135 plus cost of records Additional counties: \$35 (per county)
Records request	\$100 plus cost of records
Social media monitoring	\$25/week of monitoring
Other research services	Quote upon request
Surveillance services	
Surveillance	\$85 per hour (portal to portal): All other states \$95 per hour (portal to portal): California, Hawaii and New York <u>Additional expenses to hourly rate:</u> <input type="checkbox"/> Report writing (up to 1/2 hour per day at standard surveillance rates) <input type="checkbox"/> Pre-surveillance investigation: \$85 <input type="checkbox"/> License plate searches: \$10 (post prelim)
Unmanned surveillance	\$700 per day (three-day minimum) Deployment and extraction of stationary device: \$85 per hour: All other states \$95 per hour: California, Hawaii and New York
Video copies	\$60 per additional copy plus shipping
Field Services	
Alive and Well Check - In person	\$325: All other states \$350: California, Hawaii and New York
Alive and Well Check-Virtual Interview	\$125
Activity Check	\$350: All other states \$375: California, Hawaii and New York
AOE/COE Recorded Statement Scene Investigation Trial/Deposition	\$85 per hour (portal to portal): All other states \$95 per hour (portal to portal): California, Hawaii and New York Mileage charged at IRS standard mileage rate
International investigations	Quote upon request
Other field services	Quote upon request
Assessment services	
Suspect file review	\$95 per hour
Fraud investigation (includes state reporting)	\$95 per hour

Service name	Price
SIU intelligence program	Workers' compensation and general liability — \$150 per claim triggered (includes up to three claim triage reviews per claim triggered)
Other assessment services	Quote upon request

6. Subrogation and Other Recoveries:

- A. Upon Client approval, Sedgwick shall pursue recoveries for subrogation, second injury funds, and other applicable special funds such as supplemental state funds, COLA reimbursements, retro funds, and other similar funds. Client shall pay Sedgwick twenty-five percent (25%) of the recovery received. All fees and expenses, including attorneys' fees or investigations, for pursuit of any recovery shall be charged to the appropriate Qualified Claim file as an allocated loss adjustment expense.
- B. As determined by the parties, Sedgwick shall either:
- a. Deposit the recovery funds and issue payment from Sedgwick's accounts Payable system to Client for the net recovery (less Sedgwick's fee). Sedgwick will deposit the net recovery check into the Client's loss-funding account or forward it directly to the Client.
 - b. Deposit the recovery funds into the Client's loss-funding account and Sedgwick shall receive payment from the claim file or directly from Client.

7. Medicare Secondary Payer Services

The charges set forth below are the current fees for the services listed, and these fees may change from time to time upon sixty days prior written notice to Client.

Detail	Unit	Fee
All States		
Mandatory CMS MMSEA Reporting	Per Claim	No Charge
Standard MSA with or without submission to CMS for approval	Per Referral	\$2,750.00
Final Settlement Document Submission	Per Referral	\$75.00
SSA and SSDI Checks	Per Hour	\$125.00
Medicare Check	Per Referral	\$50.00
Conditional Payment Investigation	Per Referral	\$150.00
Conditional Payment Resolution	Per Hour	\$125.00

8. Payment Terms

Client acknowledges that all fees set forth in the Agreement are due and payable within thirty (30) days of the invoice. Any and all past due fees will incur interest at the rate of 1.5% per month, unless otherwise prohibited by law. Client acknowledges that in the event Sedgwick undertakes collection proceedings for any outstanding fees, then Client will reimburse Sedgwick for all costs associated with such collection action, including a reasonable attorney fee and court cost.

All fees are contingent upon claim management from Sedgwick's systems.

May 12, 2020

Marcus Beverly
SCORE Administrator
Alliant Insurance Services, Inc.
2180 Harvard Street, Suite 460
Sacramento, CA 95815

Dear Marcus:

We are pleased to confirm our understanding of the services we are to provide for the Small Cities Organization Risk Effort (SCORE) for the years ended June 30, 2020, 2021 and 2022. The services we have been engaged to provide are outlined below, but we are also available to provide additional services at your request:

- 1) Audit of the basic financial statements, preparation of the memorandum on internal control and issuance of our reports thereon.

Accounting standards generally accepted in the United States of America provide for certain required supplementary information (RSI), such as management's discussion and analysis, to supplement SCORE's basic financial statements. Such 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 for placing basic financial statements in an appropriate operational, economic, or historical context. As part of our engagement, we will apply certain limited procedures to SCORE's RSI in accordance with auditing standards generally accepted in the United States of America. These limited procedures will consist of inquiries of management regarding the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We will not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

If SCORE's financial statements are accompanied by supplementary information other than RSI, we will subject the supplementary information to the auditing procedures applied in our audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America, and will provide an opinion on it in relation to the financial statements as a whole, in a report combined with our auditor's report on the financial statements.

Other information accompanying the financial statements will not be subjected to the auditing procedures applied in our audit of the financial statements, and our auditor's report will not provide an opinion or any assurance on that information.

Audit Objective

The objective of our audit is to express opinions as to whether your financial statements are fairly presented, in all material respects, in conformity with U.S. generally accepted accounting principles and to report on the fairness of accompanying supplementary information when considered in relation to the financial statements as a whole. Our audit will be conducted in accordance with auditing standards generally accepted in the United States of America and the standards for financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, and will include tests of the accounting records and other procedures we consider necessary to enable us to express such opinions. We will issue written reports upon completion of our audit of SCORE's financial statements. Our reports will be addressed to the Board of SCORE. We cannot provide assurance that unmodified opinions will be expressed. Circumstances may arise in which it is necessary for us to modify our opinions or add emphasis-of-matter or other-matter paragraphs. If our opinions on the financial statements are other than unmodified, we will discuss the reasons with SCORE management in advance. If, for any reason, we are unable to complete the audit or are unable to form or have not formed opinions, we may decline to express opinions or issue reports, or may withdraw from this engagement.

We will also provide a report (that does not include an opinion) on internal control related to the financial statements and compliance with the provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a material effect on the financial statements as required by *Government Auditing Standards*. The report on internal control and on compliance and other matters will include a paragraph that states (1) that the purpose of the report is solely to describe the scope of testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of internal control on compliance, and (2) that the report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering internal control and compliance. The paragraph will also state that the report is not suitable for any other purpose. If during our audit we become aware that SCORE is subject to an audit requirement that is not encompassed in the terms of this engagement, we will communicate to management and those charged with governance that an audit in accordance with U.S. generally accepted auditing standards and the standards for financial audits contained in *Government Auditing Standards* may not satisfy the relevant legal, regulatory, or contractual requirements.

Audit Procedures - General

An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements; therefore, our audit will involve judgment about the number of transactions to be examined and the areas to be tested. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We will plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether from (1) errors, (2) fraudulent financial reporting, (3) misappropriation of assets, or (4) violations of laws or governmental regulations that are attributable to SCORE or to acts by management or employees acting on behalf of SCORE. Because the determination of waste and abuse is subjective, *Governmental Auditing Standards* do not expect auditors to perform specific procedures to detect waste or abuse in financial audits nor do they expect auditors to provide reasonable assurance of detecting waste or abuse.

Because of the inherent limitations of an audit, combined with the inherent limitations of internal control, and because we will not perform a detailed examination of all transactions, an unavoidable risk exists that some material misstatements may exist and not be detected by us, even though the audit is properly planned and performed in accordance with U.S. generally accepted auditing standards and *Government Auditing Standards*. In addition, an audit is not designed to detect immaterial misstatements or violations of laws or governmental regulations that do not have a direct and material effect on the financial statements. However, we will inform the appropriate level of management of any material errors, fraudulent financial reporting, or misappropriation of assets that comes to our attention. We will also inform the appropriate level of management of any violations of laws or governmental regulations that come to our attention, unless clearly inconsequential. Our responsibility as auditors is limited to the period covered by our audit and does not extend to any later periods for which we are not engaged as auditors.

Our procedures will include tests of documentary evidence supporting the transactions recorded in the accounts, and may include tests of the physical existence of inventories, and direct confirmation of cash, investments and certain other assets and liabilities by correspondence with selected customers, funding sources, creditors and financial institutions. We will request written representations from your attorneys as part of the engagement, and they may bill SCORE for responding to this inquiry. At the conclusion of our audit we will also require certain written representations from management about management's responsibilities for the financial statements; compliance with laws, regulations, contracts and grant agreements; and other responsibilities required by generally accepted auditing standards.

Audit Procedures - Internal Control

Our audit will include obtaining an understanding of SCORE and its environment, including internal control, sufficient to assess the risks of material misstatement of the financial statements and to design the nature, timing, and extent of further audit procedures. Tests of controls may be performed to test the effectiveness of certain controls that we consider relevant to preventing and detecting errors and fraud that are material to the financial statements and to preventing and detecting misstatements resulting from illegal acts and other noncompliance matters that have a direct and material effect on the financial statements. Our tests, if performed, will be less in scope than would be necessary to render an opinion on internal control and, accordingly, no opinion will be expressed in our report on internal control issued pursuant to *Government Auditing Standards*.

An audit is not designed to provide assurance on internal control or to identify significant deficiencies or material weaknesses. Accordingly, we will express no such opinion. However, during the audit, we will communicate to management and the Board internal control related matters that are required to be communicated under AICPA professional standards and *Government Auditing Standards*.

Audit Procedures - Compliance

As part of obtaining reasonable assurance about whether the financial statements are free of material misstatement, we will perform tests of the SCORE's compliance with provisions of applicable laws, regulations, contracts, agreements, and grants. However, the objective of our audit will not be to provide an opinion on overall compliance and we will not express such an opinion in our report on compliance issued pursuant to *Government Auditing Standards*.

Other Services

We will also assist in preparing the financial statements and related notes in conformity with U.S. generally accepted accounting principles based on information provided by you. These nonaudit services do not constitute an audit under *Government Auditing Standards* and such services will not be conducted in accordance with *Government Auditing Standards*. We will perform the services in accordance with applicable professional standards. The other services are limited to the financial statement services previously defined. We, in our sole professional judgment, reserve the right to refuse to perform any procedure or take any action that could be construed as assuming management's responsibilities.

Management Responsibilities

Management is responsible for designing, implementing, establishing and maintaining effective internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error, including evaluating and monitoring ongoing activities to help ensure that appropriate goals and objectives are met; following laws and regulations; and ensuring that management and financial information is reliable and properly reported. Management is also responsible for implementing systems designed to achieve compliance with applicable laws, regulations, contracts, and grant agreements. Management is also responsible for the selection and application of accounting principles, for the preparation and fair presentation of the financial statements and all accompanying information in conformity with U.S. generally accepted accounting principles, and for compliance with applicable laws and regulations and the provisions of contracts and grant agreements.

Management is also responsible for making all financial records and related information available to us and for the accuracy and completeness of that information. Management is also responsible for providing us with (1) access to all information of which management is aware is relevant to the preparation and fair presentation of the financial statements, including identification of all related parties and all related-party relationships and transactions; (2) additional information that we may request for the purpose of the audit; and (3) unrestricted access to persons within the government from whom we determine it necessary to obtain audit evidence. We understand that SCORE will provide us with the Closing Checklist information required for our audit and that SCORE is responsible for the accuracy and completeness of that information.

Management's responsibilities include adjusting the financial statements to correct material misstatements and confirming to us in the management representation letter that the effects of any uncorrected misstatements aggregated by us during the current engagement and pertaining to the latest period presented are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

Management is responsible for the design and implementation of programs and controls to prevent and detect fraud, and for informing us about all known or suspected fraud affecting SCORE involving (1) management, (2) employees who have significant roles in internal control, and (3) others where the fraud could have a material effect on the financial statements. Management's responsibilities include informing us of its knowledge of any allegations of fraud or suspected fraud affecting SCORE received in communications from employees, former employees, grantors, regulators, or others. In addition, management is responsible for identifying and ensuring that it complies with applicable laws, regulations, contracts, agreements and grants and for taking timely and appropriate steps to remedy fraud and noncompliance with provisions of laws, regulations, contracts and grant agreements, or abuse that we report.

With regard to including the auditor's report in an exempt offering document, you agree that the aforementioned auditor's report, or reference to Maze & Associates, will not be included in any such offering document without our prior permission or consent. Any agreement to perform work in connection with an exempt offering document, including an agreement to provide permission or consent will be a separate engagement. With regard to an exempt offering document with which Maze & Associates is not involved, you agree to clearly indicate in the exempt offering document that Maze & Associates is not involved with the contents of such offering document.

Management is also responsible for the preparation of the other supplementary information, which we have been engaged to report on, in conformity with U.S. generally accepted accounting principles. Management agrees to include our report on the supplementary information in any document that contains and indicates that we have reported on the supplementary information. Management also agrees to include the audited financial statements with any presentation of the supplementary information that includes our report thereon. Management's responsibilities include acknowledging to us in the representation letter that: (1) management is responsible for presentation of the supplementary information in accordance with GAAP; (2) that management believes the supplementary information, including its form and content, is fairly presented in accordance with GAAP; (3) the methods of measurement or presentation have not changed from those used in the prior period (or, if they have changed, the reasons for such changes); and (4) management has disclosed to us any significant assumptions or interpretations underlying the measurement or presentation of the supplementary information.

Management is responsible for establishing and maintaining of a process for tracking the status of audit findings and recommendations. Management is also responsible for identifying and providing report copies of previous financial audits, attestation engagements, performance audits, or other studies related to the objectives discussed in the Audit Objective section of this letter. This responsibility includes relaying to us corrective actions taken to address significant findings and recommendations resulting from those audits, attestation engagements, performance audits or other studies. Management is also responsible for providing management's views on our current findings, conclusions, and recommendations, as well as your planned corrective actions, for the report, and for the timing and format for providing that information.

With regard to the electronic dissemination of audited financial statements, including financial statements published electronically on your website, you understand that electronic sites are a means to distribute information and, therefore, we are not required to read the information contained in these sites or to consider the consistency of other information in the electronic site with the original document.

Management agrees to assume all management responsibilities relating to the financial statements and any other nonaudit services we provide. Management will be required to acknowledge in the management representation letter our assistance with the preparation of the financial statements and related notes and any other nonaudit services we provide and that you have reviewed and approved the financial statements and related notes and any other nonaudit services we provide prior to their issuance and have accepted responsibility for them. Further, management agrees to oversee the nonaudit services by designating an individual, preferably from senior management, with suitable skill, knowledge, or experience; evaluate the adequacy and results of those services; and accept responsibility for them.

Engagement Administration, Fees, and Other

We may from time to time, and depending on the circumstances, use third-party service providers in serving your account. We may share confidential information about you with these service providers, but remain committed to maintaining the confidentiality and security of your information. Accordingly, we maintain internal policies, procedures, and safeguards to protect the confidentiality of your personal information. In addition, we will secure confidentiality agreements with all service providers to maintain the confidentiality of your information and we will take reasonable precautions to determine that they have appropriate procedures in place to prevent the unauthorized release of your confidential information to others. In the event that we are unable to secure an appropriate confidentiality agreement, you will be asked to provide your consent prior to the sharing of your confidential information with the third-party service provider. Furthermore, we will remain responsible for the work provided by any such third-party service providers.

We will provide copies of our reports to SCORE; however, management is responsible for distribution of the reports and the financial statements. Unless restricted by law or regulation, or containing privileged and confidential information, copies of our reports are to be made available for public inspection.

The audit documentation for this engagement is our property and constitutes confidential information. However, subject to applicable laws and regulations, audit documentation and appropriate individuals will be made available upon request and in a timely manner to a federal agency providing direct or indirect funding, or the U.S. Government Accountability Office for purposes of a quality review of the audit, to resolve audit findings, or to carry out oversight responsibilities. We will notify you of any such request. If requested, access to such audit documentation will be provided under the supervision of Maze & Associates personnel. Furthermore, upon request, we may provide copies of selected audit documentation to the aforementioned parties. These parties may intend, or decide, to distribute the copies or information contained therein to others, including other governmental agencies.

We will retain audit documentation for this engagement for seven years after the report release date pursuant to state regulations. If we are aware that a federal awarding agency, pass-through entity, or auditee is contesting an audit finding, we will contact the party(ies) contesting the audit finding for guidance prior to destroying the audit documentation.

We expect to begin our audit in June 2020 and to issue our reports for the year ended June 30, 2020 no later than October 7, 2020. Amy Meyer is the engagement partner and is responsible for supervising the engagement and signing the report or authorizing another individual to sign it.

To ensure that Maze & Associates' independence is not impaired under the AICPA *Code of Professional Conduct*, you agree to inform the engagement partner before entering into any substantive employment discussions with any of our personnel.

Our fees for these services are billed based on our contract with SCORE. Our standard hourly rates vary according to the degree of responsibility involved and the experience level of the personnel assigned to your audit. Our invoices for these fees will be rendered each month as work progresses and are payable on presentation. In accordance with our firm policies, work may be suspended if the SCORE's account becomes thirty days or more overdue and may not be resumed until SCORE's account is paid in full. If we elect to terminate our services for nonpayment, our engagement will be deemed to have been completed upon written notification of termination, even if we have not completed our report(s). You will be obligated to compensate us for all time expended and to reimburse us for all out-of-pocket costs through the date of termination.

These fees are based on anticipated cooperation from SCORE personnel, the completion of schedules and data requested on our Checklists by SCORE personnel, preparation of audit confirmations we request by SCORE personnel, location of any documents selected by us for testing, and the assumption that there will be no unexpected increases in work scope, such as new Single Audit Act major programs, new debt issues, etc., or delays which are beyond our control, as discussed on the Fees Attachment to this letter. If significant additional time is necessary, we will discuss it with SCORE management and arrive at a new fee before we incur any additional costs.

We understand you will provide us with basic workspace sufficient to accommodate the audit team assigned to your audit. We understand the basic workspace will be equipped with a telephone and direct Internet access, preferably a temporary network outside of your network, a public IP address and a wired connection. We understand you will also provide us with access to a fax machine and read only access to your general ledger system.

You may request that we perform additional services not addressed in this engagement letter. If this occurs, we will communicate with you regarding the scope of the additional services and the estimated fees. We also may issue a separate engagement letter covering the additional services. In the absence of any other written communication from us documenting such additional services, or services will continue to be governed by the terms of this engagement letter.

Government Auditing Standards require that we provide SCORE with a copy of our most recent external peer review report and any subsequent peer review reports received during the period of the contract. Our most recent peer review report accompanies this letter.

We appreciate the opportunity to be of service to SCORE and believe this letter accurately summarizes the significant terms of our engagement. If you have any questions, please let us know. If you agree with the terms of our engagement as described in this letter, please sign the enclosed copy and return the entire copy to us.



Maze & Associates

RESPONSE:

This letter correctly sets forth the understanding of SCORE.

By: _____

Title: _____

Date: _____

**SCORE Engagement Letter
Fees Attachment
June 30, 2020**

Our fees for the work described in the attached engagement letter will be as follows, unless they are adjusted for one or more of the items below:

Service	2020 Fees	2021 Fees	2022 Fees
1) Basic Financial Statements & MOIC	\$21,220	\$22,069	\$22,952

PDF Copies of Reports – print to PDF copies of the above reports are provided at no charge. These report copies are high quality, but do not include any bookmarks or hyperlinks and the file sizes may be large, depending on the length of the report. If you would like a higher quality PDF file with bookmarks and hyperlinks in the table of contents, we have listed three options below. Please contact us for more information on the specifics of these options. **Please contact us if you would like us to prepare one of the following three options** for your CAFR, or if you'd like a quote for the preparation of a file for another type of report. In addition, should you decide on one of the following options, please let us know at least a week in advance.

- 1. WEB PDF CAFR - \$785
- 2. CAMERA READY PDF CAFR - \$1,100
- 3. INDIVIDUAL PDF CAFR PAGES - \$210

Additional Services - The above fees are for audit and assurance services described in the accompanying engagement letter. They do not include fees for assisting with closing the books nor providing other accounting services. Should SCORE require assistance beyond audit services we will provide a cost estimate before proceeding.

Report Finalization - Our fee is based on our understanding that all information and materials necessary to finalize all our reports will be provided to us before we complete our year-end fieldwork in your offices. In the case of CAFRs, this includes all the materials and information required to print the CAFR. As in the past, we will provide final drafts of all our reports before we leave your offices. We will schedule a Final Changes Meeting with you for a date no more than two weeks after we complete our fieldwork. At that meeting, we will finalize all reports for printing. After that date, report changes you make, and changes required because information was not received timely will be billed at our normal hourly rates.

Post-Closing Client Adjusting Entries - The first step in our year-end audit is the preparation of financial statement drafts from your final closing trial balance. That means any entries you make after handing us your closing trial balance must be handled as audit adjustments, or in extreme cases, by re-inputting the entire trial balance, even if the amounts are immaterial. If you make such entries and the amounts are in fact immaterial, we will bill you for the costs of the adjustments or re-input at our normal hourly rates.

Recurring Audit Adjustments - Each year we include the prior year's adjusting entries as new steps in our Closing Checklist, so that you can incorporate these entries in your closing. If we are required to continue to make these same adjustments as part of this year's audit, we will bill for this service at our normal hourly rates.

Grant Programs Requiring Separate Audit - Grant programs requiring separate audits represent a significant increase in work scope, and fees for these audits vary based on the grant requirements. If you wish us to determine and identify which programs are subject to audit, we will bill you for that time at our normal hourly rates.

Changes in SCORE Personnel - Our experience is that changes and /or reductions in Finance Department staff can have a pronounced impact on costs of performing the audit. If such changes occur, we will meet with you to assess their impact and arrive at a new fee before we begin the next phase of our work. However, we reserve the right to revisit this subject at the conclusion of the audit, based on your actual performance and our actual costs.



www.CoughlanNapaCPACo.com
Company@CoughlanNapaCPACo.com

Report on the Firm's System of Quality Control

January 31, 2018

To Maze & Associates Accountancy Corporation and the
Peer Review Committee of the California Society of CPAs

We have reviewed the system of quality control for the accounting and auditing practice of Maze & Associates Accountancy Corporation (the firm) in effect for the year ended May 31, 2017. Our peer review was conducted in accordance with the Standards for Performing and Reporting on Peer Reviews established by the Peer Review Board of the American Institute of Certified Public Accountants (Standards).

A summary of the nature, objectives, scope, limitations of, and the procedures performed in a System Review as described in the Standards may be found at www.aicpa.org/prsummary. The summary also includes an explanation of how engagements identified as not performed or reported in conformity with applicable professional standards, if any, are evaluated by a peer reviewer to determine a peer review rating.

Firm's Responsibility

The firm is responsible for designing a system of quality control and complying with it to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. The firm is also responsible for evaluating actions to promptly remediate engagements deemed as not performed or reported in conformity with professional standards, when appropriate, and for remediating weaknesses in its system of quality control, if any.

Peer Reviewer's Responsibility

Our responsibility is to express an opinion on the design of the system of quality control and the firm's compliance therewith based on our review.

Required Selections and Considerations

Engagements selected for review included engagements performed under *Government Auditing Standards*, including compliance audits under the Single Audit Act.

As a part of our peer review, we considered reviews by regulatory entities as communicated by the firm, if applicable, in determining the nature and extent of our procedures.

190 Camino Oruga, Suite 1 • Napa, CA 94558 • telephone: 707.255.0677 • fax: 707.255.0687
Member: American Institute of CPAs • California, Hawaii, & Oregon Societies of CPAs

Opinion

In our opinion, the system of quality control for the accounting and auditing practice of Maze & Associates Accountancy Corporation in effect for the year ended May 31, 2017, has been suitably designed and complied with to provide the firm with reasonable assurance of performing and reporting in conformity with applicable professional standards in all material respects. Firms can receive a rating of *pass*, *pass with deficiency(ies)* or *fail*. Maze & Associates Accountancy Corporation has received a peer review rating of *pass*.

Coughlan Napa CPA Company, Inc.

Coughlan Napa CPA Company, Inc.



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item G.1.

QUARTERLY FINANCIALS FOR QE MARCH 31, 2020

ACTION ITEM

ISSUE: The Board of Directors receives a quarterly report on the financial status of SCORE. Gilbert Associates will present SCORE's Financials for Quarter ending March 31, 2020 to the Board of Directors for their review.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: None.

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

ATTACHMENT(S): Quarterly Financial Reports as of March 31, 2020

Small Cities Organied Risk Effort
Statement of Net Position
As of March 31, 2020 and March 31, 2019

	Mar 31, '20	Mar 31, '19
ASSETS		
Current Assets		
Checking/Savings		
Mechanics Bank - General	\$ 360,932.62	\$ 115,456.93
Mechanics Bank Claims Accounts		
Mechanics Bank - Liability	31,779.43	13,492.44
Mechanics Bank - Workers' Comp	47,371.65	46,081.65
LAIF	2,718,632.00	2,668,007.26
Petty Cash		
Total Checking/Savings	3,158,715.70	2,843,038.28
Other Current Assets		
Chandler Investments		
Chandler - Investments	1,357,857.40	2,832,793.50
Chandler - Unrealized Gain (Loss)	4,799.09	(13,243.57)
US Bank	41,953.83	124,437.40
Total Chandler - Investment Account	1,404,610.32	2,943,987.33
Due from Members - Adj Premiums	-	-
Interest Receivable	61,490.68	55,656.41
Member Accounts Receivable	184,413.10	263,404.91
Claim Recovery Receivable	521,835.35	128,191.79
Prepaid Insurance	315,723.91	272,854.64
Prepaid Administration	67,243.25	71,539.50
Prepaid Expenses	22,733.52	22,797.54
Total Other Current Assets	2,578,050.13	3,758,432.12
Total Current Assets	5,736,765.83	6,601,470.40
Noncurrent Assets		
Chandler Investments		
Chandler - Investments	10,253,105.09	8,454,791.77
Chandler - Unrealized Gain (Loss)	412,539.16	4,165.80
Total Chandler - Investment Account	10,665,644.25	8,458,957.57
TOTAL ASSETS	\$ 16,402,410.08	\$ 15,060,427.97

Small Cities Organied Risk Effort
Statement of Net Position
As of March 31, 2020 and March 31, 2019

	Mar 31, '20	Mar 31, '19
LIABILITIES		
Current Liabilities		
Accounts Payable	31,276.60	8,103.85
LAWCX	12,959.00	12,959.00
Deferred Income	501,160.31	501,834.22
Dividend Payable to Members	5,835.00	5,835.00
 Claims Reserves - Current		
Claims Reserves - W/C	851,458.00	638,593.50
Claims Reserves - Liability	587,039.00	203,650.27
Total Claims Payable - Current	1,438,497.00	842,243.77
 IBNR - Current		
IBNR Reserves - W/C	-	-
IBNR Reserves - Liability	-	66,867.23
Total IBNR	-	66,867.23
Total Current Liabilities	1,989,727.91	1,437,843.07
 Long Term Liabilities		
LAWCX	103,675.00	116,634.00
Claims Reserves - Non-Current		
Claims Reserves - W/C	1,129,602.09	1,424,043.88
Claims Reserves - Liability	85,994.88	-
Total Claims Payable - Non-Current	1,215,596.97	1,424,043.88
 IBNR		
IBNR Reserves - W/C	2,716,131.16	2,459,099.94
IBNR Reserves - Liability	818,611.35	626,909.95
Total IBNR	3,534,742.51	3,086,009.89
 ULAE		
ULAE - W/C	334,000.00	329,000.00
ULAE - Liability	108,000.00	55,000.00
Total ULAE	442,000.00	384,000.00
Total Long Term Liabilities	5,296,014.48	5,010,687.77
Total Liabilities	7,285,742.39	6,448,530.84
NET POSITION		
Net Position - Workers' Compensation		
Board Designated - W/C	1,250,000.00	1,250,000.00
Workers' Compensation Banking Layer	1,056,980.50	1,052,258.55
Net Position - Liability		
Board Designated - Liability	2,500,000.00	2,500,000.00
Liability Banking Layer	1,155,771.35	1,251,814.35
Undesignated Net Position		

Small Cities Organied Risk Effort
Statement of Net Position
As of March 31, 2020 and March 31, 2019

	<u>Mar 31, '20</u>	<u>Mar 31, '19</u>
Unrestricted	2,543,490.51	1,458,570.52
Net Revenues Over (Under) Expenditures	610,425.33	1,099,253.71
Total Net Position	<u>\$ 9,116,667.69</u>	<u>\$ 8,611,897.13</u>

Small Cities Organied Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended March 31, 2020 and March 31, 2019

	<u>Jan '20 - Mar '20</u>	<u>Jul '19 - Mar '20</u>	<u>Jul '18 -Mar '19</u>
Ordinary Revenue			
Revenue			
Member Contributions	\$ 1,126,074.02	\$ 3,401,267.90	\$ 3,084,298.25
Member Assessment/Refunds	17,508.00	17,508.00	1,441.15
Bank/LAIF Interest	13,699.40	39,282.96	15,168.35
Managed Portfolio	61,909.85	183,928.24	163,351.86
Miscellaneous Income	1,921.83	4,952.66	49,477.00
Total Operating Revenue	<u>1,221,113.10</u>	<u>3,646,939.76</u>	<u>3,313,736.61</u>
Operating Expenses			
General and Administrative Expenses			
Bank Service Charges	25.00	94.52	258.84
Accreditation Fee	4,750.00	4,750.00	-
Cash Over/Short	-	-	-
Conference	-	-	-
Dues & Subscriptions	-	-	-
ID Fraud Coverage	916.68	2,750.04	2,816.73
Insurance - EE Dishonesty & Bonds	275.00	825.00	-
Meeting Expense	2,311.65	15,086.73	14,442.84
Member Conference Reimbursement	-	623.64	1,651.93
Miscellaneous Expenses	-	-	-
Office Supplies	-	-	-
Safety Services	26,250.00	78,750.00	78,750.00
Safety Training	13,156.26	39,468.78	39,468.75
Treasury Services (Fort Jones)	-	-	-
User Funding Assessment (WC)	32,360.00	32,360.00	24,687.75
Total Administration	<u>80,044.59</u>	<u>174,708.71</u>	<u>162,076.84</u>
Board Meeting/Travel			
Consulting Services			
Accounting Services	14,553.11	44,051.37	42,543.98
Actuarial Study	11,140.00	11,140.00	10,860.00
Administration Costs	67,118.25	201,354.75	197,406.00
Appraisal Services	-	-	58,384.00
Audit Services			
Claims Audit	7,600.00	7,600.00	2,950.00
Audit - Financial	3,100.00	22,100.00	21,500.00
Total Audit Services	<u>10,700.00</u>	<u>29,700.00</u>	<u>24,450.00</u>
Claims Services			
Claims Management -WC	25,632.48	76,897.44	76,136.31
Claims Management - Liability	25,359.99	76,079.97	74,587.50
Consulting Services	-	-	-
TPA - Annual Fees	-	-	17,212.50
Total Claims Services	<u>50,992.47</u>	<u>152,977.41</u>	<u>167,936.31</u>
Contract Services			
Investment Fees	3,870.05	11,517.68	11,011.97
Legal	819.10	2,504.44	1,524.88
Total Consulting Services	<u>159,192.98</u>	<u>453,245.65</u>	<u>514,117.14</u>
Total General and Administrative Expenses	<u>239,237.57</u>	<u>627,954.36</u>	<u>676,193.98</u>
Insurance Expenses			
Workers' Compensation	83,275.75	249,827.25	233,911.50
Combined GL/AL Excess	53,527.50	160,582.50	127,346.25
Property Coverage	152,712.44	458,137.32	382,993.26
Insurance Premiums	27,360.25	79,776.75	71,266.50
Total Insurance Expenses	<u>316,875.94</u>	<u>948,323.82</u>	<u>815,517.51</u>
Claims Expenses			
Claims Payments			
Claim Payments - WC	83,723.13	503,755.75	632,002.57
Claim Payments - Liability	74,202.00	126,245.30	162,353.71
Total Claim Payments	<u>157,925.13</u>	<u>630,001.05</u>	<u>794,356.28</u>
Changes in Claims Liabilities			
Change in Reserves	(422,165.96)	376,781.39	39,824.89
Changes in IBNR	444,700.88	262,379.32	-
Changes in ULAE	(21,000.00)	51,000.00	-

Small Cities Organied Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended March 31, 2020 and March 31, 2019

	<u>Jan '20 - Mar '20</u>	<u>Jul '19 - Mar '20</u>	<u>Jul '18 -Mar '19</u>
Total Change in Claims Liabilities	1,534.92	690,160.71	39,824.89
Total Claims Expenses	159,460.05	1,320,161.76	834,181.17
Grant Fund Program	960.81	18,945.07	20,481.96
Dividends	424,215.00	424,215.00	49,477.00
General Contingency	-	-	-
Total Expenses	<u>1,140,749.37</u>	<u>3,339,600.01</u>	<u>2,395,851.62</u>
Net Operating Revenue	80,363.73	307,339.75	917,884.99
Other Revenue (Expense)			
ERMA Dividend Exp	-	-	-
Investment Gain/Loss	264,224.79	303,085.58	181,368.72
Net Revenue Over (Under) Expenses	<u>\$ 344,588.52</u>	<u>\$ 610,425.33</u>	<u>\$ 1,099,253.71</u>
Net Position, Beginning		<u>\$ 8,506,242.36</u>	<u>\$ 7,512,643.42</u>
Net Position Ending		<u>\$ 9,116,667.69</u>	<u>\$ 8,611,897.13</u>

Small Cities Organied Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended March 31, 2020

	<u>Jul '19 - Mar '20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Ordinary Revenue				
Revenue				
Member Contributions	\$ 3,401,267.90	\$ 3,376,909.50	\$ 24,358.40	100.7%
Bank/LAIF Interest	39,282.96	-	39,282.96	100.0%
Managed Portfolio	183,928.24	-	183,928.24	100.0%
Member Assessments / Refunds	17,508.00	-	17,508.00	100.0%
Miscellaneous Income	4,952.66	-	4,952.66	100.0%
Total Operating Revenue	<u>3,646,939.76</u>	<u>3,376,909.50</u>	<u>270,030.26</u>	<u>108.0%</u>
Operating Expenses				
Accreditation Fee	4,750.00	1,187.50	3,562.50	400.0%
Bank Service Charges	94.52	375.00	(280.48)	25.2%
Conference	-	-	-	0.0%
Contingency Reserve	-	18,750.00	(18,750.00)	0.0%
Dues & Subscriptions	-	1,687.50	(1,687.50)	0.0%
Insurance	3,575.04	3,489.75	85.29	102.4%
Member Conference Reimbursement	623.64	14,250.00	(13,626.36)	4.4%
Meeting Expense	15,086.73	23,137.50	(8,050.77)	65.2%
Miscellaneous Expenses	-	750.00	(750.00)	0.0%
Office Supplies	-	-	-	0.0%
Safety Services	78,750.00	78,750.00	-	100.0%
Safety Training	39,468.78	39,468.75	0.03	100.0%
Treasury Services (Fort Jones)	-	750.00	(750.00)	-
User Funding Assessment (WC)	32,360.00	23,145.00	9,215.00	139.8%
Total Administration	<u>174,708.71</u>	<u>205,741.00</u>	<u>(31,032.29)</u>	<u>84.9%</u>
Board Meeting/Travel	-	-	-	0.0%
Consulting Services				
Accounting Services	44,051.37	44,040.00	11.37	100.0%
Actuarial Study	11,140.00	8,347.50	2,792.50	133.5%
Administration Costs	201,354.75	201,354.75	-	100.0%
Appraisal Services	-	-	-	0.0%
Audit Services	-	-	-	-
Claims Audit	7,600.00	6,000.00	1,600.00	126.7%
Audit - Financial	22,100.00	16,575.00	5,525.00	133.3%
Total Audit Services	<u>29,700.00</u>	<u>22,575.00</u>	<u>7,125.00</u>	<u>131.6%</u>
Bookkeeping Services	-	-	-	0.0%
Claims Services	-	-	-	-
Claims Management -WC	76,897.44	76,897.50	(0.06)	100.0%
Claims Management - Liability	76,079.97	76,080.00	(0.03)	100.0%
TPA - Annual Fees	-	19,125.00	(19,125.00)	0.0%
Total Claims Services	<u>152,977.41</u>	<u>172,102.50</u>	<u>(19,125.09)</u>	<u>88.9%</u>
Contract Services	-	-	-	0.0%
Investment Fees	11,517.68	10,875.00	642.68	105.9%
Legal	2,504.44	5,250.00	(2,745.56)	47.7%
Total Consulting Services	<u>453,245.65</u>	<u>464,544.75</u>	<u>(11,299.10)</u>	<u>97.6%</u>
Total General and Administrative Expenses	<u>627,954.36</u>	<u>670,285.75</u>	<u>(42,331.39)</u>	<u>93.7%</u>
Insurance Expenses				
Workers' Compensation	249,827.25	-	-	-
Combined GL/AL Excess	160,582.50	-	-	-

Small Cities Organied Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended March 31, 2020

	<u>Jul '19 - Mar '20</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Property Coverage	458,137.32			
Insurance Premiums	79,776.75			
Total Insurance Expenses	948,323.82	830,576.69	117,747.13	114.2%
Claims Expenses				
Claims Payments				
Claim Payments - WC	503,755.75		503,755.75	100.0%
Claim Payments - Liability	126,245.30		126,245.30	100.0%
Total Claim Payments	630,001.05	-	630,001.05	100.0%
Changes in Claims Liabilities				
Change in Reserves	376,781.39	-	376,781.39	100.0%
Changes in IBNR	262,379.32	-	-	100.0%
Changes in ULAE	51,000.00	-	-	100.0%
Total Change in Claims Liabilities	690,160.71	-	376,781.39	100.0%
Change in IBNR	-	-	-	0.0%
Change in ULAE	-	-	-	0.0%
Total Claims Expenses	1,320,161.76	-	1,006,782.44	100.0%
Grant Fund Program	18,945.07	-	18,945.07	100.0%
Dividends	424,215.00	-	424,215.00	100.0%
General Contingency				
Total Expenses	3,339,600.01	1,500,862.44	1,525,358.25	222.5%
Net Operating Revenue	307,339.75	1,876,047.06	(1,255,327.99)	
Other Revenue (Expense)				
ERMA Dividend Exp	-	-	-	0.0%
Investment Gain/Loss	303,085.58	-	303,085.58	100.0%
: Revenue Over (Under) Expenses	\$ 610,425.33	\$ 1,876,047.06	\$ (952,242.41)	

Small Cities Organized Risk Effort
Combining Statement of Revenues, Expenses, and Changes in Net Position
For The Year To Date Ended March 31, 2020

REVENUES:	Liability	Workers' Compensation	EPLI, EAP, & Property (Other Programs)	Total
Contributions	1,171,833	1,692,674	536,761	3,401,268
Other Income	4,953			4,953
Member Assessments	17,508	-	-	17,508
Other Income	-	-	-	-
Investment Income	112,266	110,945	-	223,211
Miscellaneous Income	-	-	-	-
Total Revenues	<u>1,306,560</u>	<u>1,803,618</u>	<u>536,761</u>	<u>3,646,940</u>
 EXPENSES:				
Operating				
Claims Expense	666,285	653,877	-	1,320,162
Excess Insurance	160,583	249,827	537,914	948,324
Program Administration	81,760	119,594	-	201,355
Claims Administration	76,080	76,897	-	152,977
Retro Dividends	-	-	-	-
General and Administrative	131,449	160,249	869	292,567
Total operating expenses	<u>1,116,157</u>	<u>1,260,445</u>	<u>538,783</u>	<u>2,915,385</u>
Operating Income (Loss)	190,403	543,174	(2,022)	731,555
Nonoperating Income (Loss)				
ERMA Dividend Exp	-			-
Member Dividends	(256,721)	(167,494)		(424,215)
Investment income	152,440	150,645	-	303,086
Net Income (Loss)	86,122	526,325	(2,022)	610,425
Beginning Net Position	<u>5,956,193</u>	<u>2,469,797</u>	<u>80,252</u>	<u>8,506,242</u>
Ending Net Position	<u>6,042,315</u>	<u>2,996,122</u>	<u>78,230</u>	<u>9,116,667</u>

Small Cities Organized Risk Effort
Combining Statement of Net Position
As Of March 31, 2020

ASSETS	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
Current Assets				
Cash & Equivalents	1,601,781	1,582,732	16,156	3,200,669
Accrued Interest	30,927	30,245	318	61,491
Contributions Receivable	170,628	13,786	-	184,413
Investments	685,363	670,241	7,053	1,362,656
Other Receivable	31,192	490,643	-	521,835
Prepaid Assets	90,012	136,643	179,046	405,701
Total Current Assets	<u>2,609,903</u>	<u>2,924,290</u>	<u>202,573</u>	<u>5,736,766</u>
Noncurrent Assets				
Investments	5,364,401	5,246,040	55,203	10,665,644
Total Noncurrent Assets	<u>5,364,401</u>	<u>5,246,040</u>	<u>55,203</u>	<u>10,665,644</u>
Total Assets	<u>7,974,304</u>	<u>8,170,330</u>	<u>257,776</u>	<u>16,402,410</u>
LIABILITIES				
Current Liabilities				
Accounts Payable	8,445	35,165	626	44,236
Dividend Payable	5,835	-	-	5,835
Deferred Revenue	322,240	-	178,920	501,160
Claims Reserves	587,039	851,458	-	1,438,497
Total Current Liabilities	<u>923,559</u>	<u>886,623</u>	<u>179,546</u>	<u>1,989,728</u>
Noncurrent Liabilities				
LAWCX	-	103,675	-	103,675
Unpaid Claims and Claims Adjustments	1,012,606	4,179,733	-	5,192,339
Total Noncurrent Liabilities	<u>1,012,606</u>	<u>4,283,408</u>	<u>-</u>	<u>5,296,014</u>
Total Liabilities	<u>1,936,165</u>	<u>5,170,032</u>	<u>179,546</u>	<u>7,285,742</u>
NET POSITION	<u>6,042,315</u>	<u>2,996,122</u>	<u>78,230</u>	<u>9,116,667</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2019 through March 31, 2020

	<u>*Biggs*</u>	<u>Colfax</u>	<u>Crescent City</u>	<u>Dorris</u>	<u>Dunsmuir</u>	<u>*Etna*</u>	<u>*Fort Jones*</u>
Member Contributions							
Banking Layer Work Comp Contributions	4,804.50	\$ 7,496.25	\$ -	\$ -	\$ 12,885.00	\$ 7,575.00	\$ 6,335.25
Shared Layer Distributions to Banking							
Total Member Contributions	<u>4,804.50</u>	<u>7,496.25</u>	<u>-</u>	<u>-</u>	<u>12,885.00</u>	<u>7,575.00</u>	<u>6,335.25</u>
Total Contributions	<u>4,804.50</u>	<u>7,496.25</u>	<u>-</u>	<u>-</u>	<u>12,885.00</u>	<u>7,575.00</u>	<u>6,335.25</u>
Claims Cost							
Banking Layer Incurred Expense	(4,227.50)	3,478.06	-	-	-	-	3,740.00
Total Expenses	<u>(4,227.50)</u>	<u>3,478.06</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>3,740.00</u>
Net Contributions over Expenses	<u>9,032.00</u>	<u>4,018.19</u>	<u>-</u>	<u>-</u>	<u>12,885.00</u>	<u>7,575.00</u>	<u>2,595.25</u>
Beginning Banking Layer Equity: July 1, 2019	45,326.26	69,384.60	34,344.54	4,173.21	8,990.43	22,234.18	(3,378.67)
Prior Year Assessments							
Current Year Assessments							
Distribution (from)/to Banking		(12,086.00)	(5,982.00)				
Shared Layer Offset							
Transfers from (to) Liability Banking Layer							
Ending Banking Layer Equity: March 31, 2020	<u>\$ 54,358.26</u>	<u>\$ 61,316.79</u>	<u>\$ 28,362.54</u>	<u>\$ 4,173.21</u>	<u>\$ 21,875.43</u>	<u>\$ 29,809.18</u>	<u>\$ (783.42)</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2019 through March 31, 2020

	<u>Ione</u>	<u>Live Oak</u>	<u>Loomis</u>	<u>*Loyalton*</u>	<u>*Montague*</u>	<u>Mt. Shasta</u>	<u>Portola</u>
Member Contributions							
Banking Layer Work Comp Contributions	\$ -	\$ 12,968.25	\$ 9,567.00	\$ 1,334.25	\$ 3,824.25	\$ 30,837.75	\$ 8,657.25
Shared Layer Distributions to Banking							
Total Member Contributions	<u>-</u>	<u>12,968.25</u>	<u>9,567.00</u>	<u>1,334.25</u>	<u>3,824.25</u>	<u>30,837.75</u>	<u>8,657.25</u>
Total Contributions	<u>-</u>	<u>12,968.25</u>	<u>9,567.00</u>	<u>1,334.25</u>	<u>3,824.25</u>	<u>30,837.75</u>	<u>8,657.25</u>
Claims Cost							
Banking Layer Incurred Expense	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(7,239.36)</u>	<u>33,131.14</u>	<u>-</u>
Total Expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(7,239.36)</u>	<u>33,131.14</u>	<u>-</u>
Net Contributions over Expenses	<u>-</u>	<u>12,968.25</u>	<u>9,567.00</u>	<u>1,334.25</u>	<u>11,063.61</u>	<u>(2,293.39)</u>	<u>8,657.25</u>
Beginning Banking Layer Equity: July 1, 2019	24,999.67	139,159.83	78,820.00	13,902.84	(63,420.24)	87,269.87	(79,491.78)
Prior Year Assessments							
Current Year Assessments							16,183.00
Distribution (from)/to Banking		(24,240.00)	(13,729.00)				
Shared Layer Offset						(15,201.00)	
Transfers from (to) Liability Banking Layer							14,760.00
Ending Banking Layer Equity: March 31, 2020	<u>\$ 24,999.67</u>	<u>\$ 127,888.08</u>	<u>\$ 74,658.00</u>	<u>\$ 15,237.09</u>	<u>\$ (52,356.63)</u>	<u>\$ 69,775.48</u>	<u>\$ (39,891.53)</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2019 through March 31, 2020

	<u>Rio Dell</u>	<u>Shasta Lake</u>	<u>Susanville</u>	<u>*Tulelake*</u>	<u>Weed</u>	<u>Williams</u>	<u>Yreka</u>
Member Contributions							
Banking Layer Work Comp Contributions	\$ 11,916.00	\$ 34,648.50	\$ 56,943.00	\$ 4,765.50	\$ 25,870.50	\$ -	\$ 61,014.00
Shared Layer Distributions to Banking							
Total Member Contributions	<u>11,916.00</u>	<u>34,648.50</u>	<u>56,943.00</u>	<u>4,765.50</u>	<u>25,870.50</u>	<u>-</u>	<u>61,014.00</u>
Total Contributions	<u>11,916.00</u>	<u>34,648.50</u>	<u>56,943.00</u>	<u>4,765.50</u>	<u>25,870.50</u>	<u>-</u>	<u>61,014.00</u>
Claims Cost							
Banking Layer Incurred Expense	<u>4,248.66</u>	<u>3,574.38</u>	<u>20,108.32</u>	<u>14,960.33</u>	<u>5,029.56</u>	<u>-</u>	<u>80,784.71</u>
Total Expenses	<u>4,248.66</u>	<u>3,574.38</u>	<u>20,108.32</u>	<u>14,960.33</u>	<u>5,029.56</u>	<u>-</u>	<u>80,784.71</u>
Net Contributions over Expenses	<u>7,667.34</u>	<u>31,074.12</u>	<u>36,834.68</u>	<u>(10,194.83)</u>	<u>20,840.94</u>	<u>-</u>	<u>(19,770.71)</u>
Beginning Banking Layer Equity: July 1, 2019	25,950.57	230,765.14	174,271.60	(457.00)	84,901.63	25,000.00	145,959.87
Prior Year Assessments							
Current Year Assessments							
Distribution (from)/to Banking	(4,520.00)	(40,196.00)	(30,356.00)		(10,961.00)		(25,424.00)
Shared Layer Offset					(3,828.00)		
Transfers from (to) Liability Banking Layer							
Ending Banking Layer Equity: March 31, 2020	<u>\$ 29,097.91</u>	<u>\$ 221,643.26</u>	<u>\$ 180,750.28</u>	<u>\$ (10,651.83)</u>	<u>\$ 90,953.57</u>	<u>\$ 25,000.00</u>	<u>\$ 100,765.16</u>

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Workers' Compensation
Banking Layer Equity by Member
July 1, 2019 through March 31, 2020

	Total W/C Banking Layer
Member Contributions	
Banking Layer Work Comp Contributions	\$ 301,442.25
Shared Layer Distributions to Banking	\$ -
Total Member Contributions	301,442.25
Total Contributions	301,442.25
Claims Cost	
Banking Layer Incurred Expense	157,588.30
Total Expenses	157,588.30
Net Contributions over Expenses	143,853.95
Beginning Banking Layer Equity: July 1, 2019	1,068,706.55
Prior Year Assessments	-
Current Year Assessments	16,183.00
Distribution (from)/to Banking	(167,494.00)
Shared Layer Offset	(19,029.00)
Transfers from (to) Liability Banking Layer	14,760.00
Ending Banking Layer Equity: March 31, 2020	\$ 1,056,980.50

Mini Cities

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2019 through March 31, 2020

	<u>Biggs</u>	<u>Colfax</u>	<u>Crescent City</u>	<u>Dorris</u>	<u>Dunsmuir</u>	<u>Etna</u>	<u>Fort Jones</u>
Member Contributions							
Banking Layer Liability Contributions	4,579.50	6,042.75	-	-	12,911.25	5,245.50	4,485.75
Shared Layer Distributions to Banking							
Total Member Contributions	<u>4,579.50</u>	<u>6,042.75</u>	<u>-</u>	<u>-</u>	<u>12,911.25</u>	<u>5,245.50</u>	<u>4,485.75</u>
Total Contributions	<u>4,579.50</u>	<u>6,042.75</u>	<u>-</u>	<u>-</u>	<u>12,911.25</u>	<u>5,245.50</u>	<u>4,485.75</u>
Claims Cost							
Banking Layer Incurred Expense	10.00	15,002.00	-	-	96.02	5,008.00	13,792.69
Total Claims Cost	<u>10.00</u>	<u>15,002.00</u>	<u>-</u>	<u>-</u>	<u>96.02</u>	<u>5,008.00</u>	<u>13,792.69</u>
Net Contributions over Expenses	<u>4,569.50</u>	<u>(8,959.25)</u>	<u>-</u>	<u>-</u>	<u>12,815.23</u>	<u>237.50</u>	<u>(9,306.94)</u>
Beginning Banking Layer Equity: July 1, 2019	14,647.15	45,384.66	-	12,500.00	32,269.16	31,664.25	29,753.00
Prior Year Assessments							
Current Year Assessments							
Distributions (from)/to Banking Layer		(10,060.00)	(6,205.00)	(897.00)	(3,315.00)	(6,947.00)	(6,345.00)
Shared Layer Offset - Liability					(3,372.00)		
Shared Layer Offset - Workers' Comp							
Transfers from/(to) WC Banking Layer							
Ending Banking Layer Equity: March 31, 2020	<u>\$ 19,216.65</u>	<u>\$ 26,365.41</u>	<u>\$ (6,205.00)</u>	<u>\$ 11,603.00</u>	<u>\$ 38,397.39</u>	<u>\$ 24,954.75</u>	<u>\$ 14,101.06</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2019 through March 31, 2020

	<u>Ione</u>	<u>Isleton</u>	<u>Live Oak</u>	<u>Loomis</u>	<u>Loyalton</u>	<u>Montague</u>	<u>Mt. Shasta</u>
Member Contributions							
Banking Layer Liability Contributions	-	3,258.75	10,283.25	10,969.50	1,039.50	2,960.25	29,743.50
Shared Layer Distributions to Banking							
Total Member Contributions	<u>-</u>	<u>3,258.75</u>	<u>10,283.25</u>	<u>10,969.50</u>	<u>1,039.50</u>	<u>2,960.25</u>	<u>29,743.50</u>
Total Contributions	<u>-</u>	<u>3,258.75</u>	<u>10,283.25</u>	<u>10,969.50</u>	<u>1,039.50</u>	<u>2,960.25</u>	<u>29,743.50</u>
Claims Cost							
Banking Layer Incurred Expense	-	2.00	2,696.95	(18,817.94)	-	(2,750.96)	51,913.46
Total Claims Cost	<u>-</u>	<u>2.00</u>	<u>2,696.95</u>	<u>(18,817.94)</u>	<u>-</u>	<u>(2,750.96)</u>	<u>51,913.46</u>
Net Contributions over Expenses	<u>-</u>	<u>3,256.75</u>	<u>7,586.30</u>	<u>29,787.44</u>	<u>1,039.50</u>	<u>5,711.21</u>	<u>(22,169.96)</u>
Beginning Banking Layer Equity: July 1, 2019	-	46,476.35	104,128.60	31,216.55	25,398.50	22,591.08	76,355.60
Prior Year Assessments							
Current Year Assessments							
Distributions (from)/to Banking Layer	(758.00)		(22,565.00)	(7,368.00)	(5,511.00)	(5,000.00)	(2,149.00)
Shared Layer Offset - Liability		(9,631.00)					(15,002.00)
Shared Layer Offset - Workers' Comp							
Transfers from/(to) WC Banking Layer							
Ending Banking Layer Equity: March 31, 2020	<u>\$ (758.00)</u>	<u>\$ 40,102.10</u>	<u>\$ 89,149.90</u>	<u>\$ 53,635.99</u>	<u>\$ 20,927.00</u>	<u>\$ 23,302.29</u>	<u>\$ 37,034.64</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2019 through March 31, 2020

	<u>Portola</u>	<u>Rio Dell</u>	<u>Shasta Lake</u>	<u>Susanville</u>	<u>Tulelake</u>	<u>Weed</u>	<u>Williams</u>
Member Contributions							
Banking Layer Liability Contributions	5,750.25	8,006.25	26,820.00	29,230.50	3,522.75	28,404.00	-
Shared Layer Distributions to Banking							
Total Member Contributions	<u>5,750.25</u>	<u>8,006.25</u>	<u>26,820.00</u>	<u>29,230.50</u>	<u>3,522.75</u>	<u>28,404.00</u>	<u>-</u>
Total Contributions	<u>5,750.25</u>	<u>8,006.25</u>	<u>26,820.00</u>	<u>29,230.50</u>	<u>3,522.75</u>	<u>28,404.00</u>	<u>-</u>
Claims Cost							
Banking Layer Incurred Expense	3,883.36	1,600.00	1,461.00	(4.25)	-	40,405.16	-
Total Claims Cost	<u>3,883.36</u>	<u>1,600.00</u>	<u>1,461.00</u>	<u>(4.25)</u>	<u>-</u>	<u>40,405.16</u>	<u>-</u>
Net Contributions over Expenses	<u>1,866.89</u>	<u>6,406.25</u>	<u>25,359.00</u>	<u>29,234.75</u>	<u>3,522.75</u>	<u>(12,001.16)</u>	<u>-</u>
Beginning Banking Layer Equity: July 1, 2019	67,715.95	80,360.03	219,537.43	205,986.76	30,258.96	68,851.29	-
Prior Year Assessments							
Current Year Assessments							
Distributions (from)/to Banking Layer		(17,441.00)	(49,278.00)	(45,844.00)	(6,441.00)	(14,530.00)	(4,141.00)
Shared Layer Offset - Liability							
Shared Layer Offset - Workers' Comp							
Transfers from/(to) WC Banking Layer	<u>(14,760.00)</u>						
Ending Banking Layer Equity: March 31, 2020	<u>\$ 54,822.84</u>	<u>\$ 69,325.28</u>	<u>\$ 195,618.43</u>	<u>\$ 189,377.51</u>	<u>\$ 27,340.71</u>	<u>\$ 42,320.13</u>	<u>\$ (4,141.00)</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability
Banking Layer Equity by Member
July 1, 2019 through March 31, 2020

	<u>Yreka</u>	<u>Total Liability Banking Layer</u>
Member Contributions		
Banking Layer Liability Contributions	31,896.75	225,150.00
Shared Layer Distributions to Banking		-
Total Member Contributions	<u>31,896.75</u>	<u>225,150.00</u>
Total Contributions	<u>31,896.75</u>	<u>225,150.00</u>
Claims Cost		
Banking Layer Incurred Expense	-	114,297.49
Total Claims Cost	<u>-</u>	<u>114,297.49</u>
Net Contributions over Expenses	<u>31,896.75</u>	<u>110,852.51</u>
Beginning Banking Layer Equity: July 1, 2019	202,624.52	1,347,719.84
Prior Year Assessments		-
Current Year Assessments		-
Distributions (from)/to Banking Layer	(45,241.00)	(260,036.00)
Shared Layer Offset - Liability		(28,005.00)
Shared Layer Offset - Workers' Comp		
Transfers from/(to) WC Banking Layer		<u>(14,760.00)</u>
Ending Banking Layer Equity: March 31, 2020	<u><u>\$ 189,280.27</u></u>	<u><u>\$ 1,155,771.35</u></u>



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item G.2.a

**PREMIUM PAYMENT PLAN REQUESTS FOR 20/21
CITY OF ISLETON**

ACTION ITEM

ISSUE: The City of Isleton has provided written notice to the SCORE Program Administrators requesting an installment payment plan for their 20/21 contributions to the Liability Program.

RECOMMENDATION: If the Board agrees to the installment plan, the Program Administrators recommend collecting half of their funding, \$17,578 up front on July 1st. The remaining balance of \$18,105, including a 3% administrative fee of \$527, will be paid in 9 equal installments of \$1,810 and a final payment of \$1,815, beginning in August, 2019 and concluding in May 2020.

FISCAL IMPACT: Administrative fee of \$527 in addition to the premium of \$35,156.

Total Liability Premium	\$35,156	
		Due Date
Down Payment	\$17,578	7/1/2020
Remaining Unpaid Balance	\$17,578	
Unpaid Balance including 3% Interest	\$18,105	
Installment 1	\$1,810	Due Date 8/1/20
Installment 2	\$1,810	Due Date 9/1/20
Installment 3	\$1,810	Due Date 10/1/20
Installment 4	\$1,810	Due Date 11/1/20
Installment 5	\$1,810	Due Date 12/1/20
Installment 6	\$1,810	Due Date 1/1/21
Installment 7	\$1,810	Due Date 2/1/21
Installment 8	\$1,810	Due Date 3/1/21
Installment 9	\$1,810	Due Date 4/1/21
Installment 10	\$1,815	Due Date 5/1/21
Total Paid	\$35,683	

BACKGROUND: The City of Isleton has requested installment premium payment plans each Fiscal Year since 14/15, which the Board has approved. They are asking for a similar arrangement for FY 20/21. At the October 2015 meeting the Board also approved a 3% Administrative Fee on the unpaid premium balance to go into effect in FY 16/17.

ATTACHMENTS: City of Isleton Payment Plan Request



City of Isleton

101 Second Street

P.O. Box 716

Isleton, California 95641

Tel: 916-777-7770

27 May 2020

Small Cities Organized Risk Effort Insurance
Marcus Beverly, First Vice-President
Alliant Insurance Services
2180 Harvard Street, Suite 460
Sacramento, CA 95815

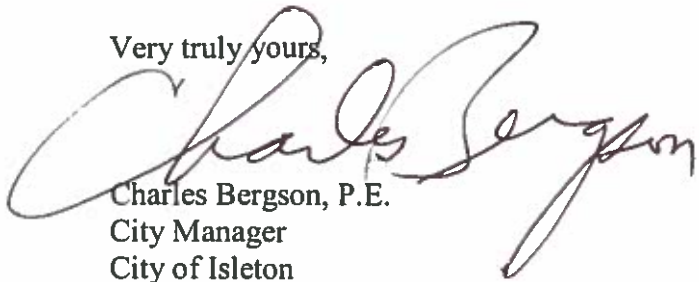
RE: City of Isleton

Mr. Beverly,

The City of Isleton request a payment plan similar to the plan of Fiscal Year 2019-20 for Fiscal Year 2020-2021. Advance payment of one-half upfront and the balance paid over the course of the fiscal year. The City also requests that Small Cities Organized Risk Effort waive the three percent charge for a payment plan.

Should you have any questions, please contact this office at 916-777-7770.

Very truly yours,



Charles Bergson, P.E.
City Manager
City of Isleton



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item G.2.b.

**PREMIUM PAYMENT PLAN REQUEST FOR FY 20/21
CITY OF LOYALTON**

ACTION ITEM

ISSUE: The City of Loyalton has provided written notice to the SCORE Program Administrators requesting an installment payment plan for their FY 20/21 contributions to the Liability Program. The City’s total deposit is \$22,249 and they have requested ten installments, calculated as follows:

- July 1st Payment: \$11,125
- Remaining balance of \$11,124 + 3% admin fee = \$11,456
- Nine payments of \$1,145 and final payment of \$1,151, beginning in August, 2019 and concluding in May 2020.

RECOMMENDATION: Review and approve payment plan as requested or amended by the Board.

FISCAL IMPACT: Administrative fee of \$332 in addition to the premium of \$22,249.

Total Liability Premium	\$22,249	Due Date
Down Payment	\$11,125	7/1/2020
Remaining Unpaid Balance	\$11,124	
Unpaid Balance including 3% Admin Fee	\$11,456	
Installment 1	\$1,145	Due Date 8/1/20
Installment 2	\$1,145	Due Date 9/1/20
Installment 3	\$1,145	Due Date 10/1/20
Installment 4	\$1,145	Due Date 11/1/20
Installment 5	\$1,145	Due Date 12/1/20
Installment 6	\$1,145	Due Date 1/1/21
Installment 7	\$1,145	Due Date 2/1/21
Installment 8	\$1,145	Due Date 3/1/21
Installment 9	\$1,145	Due Date 4/1/21
Installment 10	\$1,151	Due Date 5/1/21
Total Paid	\$22,581	

BACKGROUND: At the October 2015 meeting the Board approved a 3% Administrative Fee on the unpaid premium balance to go into effect in FY 16/17. At the November 2019 meeting the Board approved the City of Loyalton Request for premium payment plan for both the Liability and Property Programs including a 3% Administrative fee.

ATTACHMENTS: Letter & Email Request from Loyalton

A Public Entity Joint Powers Authority

CITY OF LOYALTON

COUNTY OF SIERRA
605 SCHOOL STREET
P.O. BOX 128
LOYALTON, CALIFORNIA 96118
(530) 993-6750
cityofloyalton@digitalpath.net



OFFICE OF THE MAYOR

S.C.O.R.E
C/O Town of Loomis
ATTN: Roger Carroll
P.O. Box 1330
Loomis, CA 95650

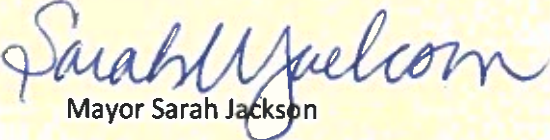
RE: City of Loyalton
Property Insurance Fiscal Year 20/21
Liability Insurance Fiscal Year 20/21

May 13, 2020

To Whom It May Concern:

Please accept this letter from the City of Loyalton as a formal request for a payment plan for the fiscal year 2020-2021 for the City's Property Insurance (period 7/1/20-6/30/20) and the Liability Insurance Policy (period 7/1/20 – 6/30/20).

Best Regards,


Mayor Sarah Jackson



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item G.2.c.

**PREMIUM PAYMENT PLAN REQUEST FOR FY 20/21
CITY OF TULELAKE**

ACTION ITEM

ISSUE: The City of Tulelake has provided written notice to the SCORE Program Administrators requesting an installment payment plan for their FY 20/21 contributions to the Liability Program. The City’s total deposit is \$35,491 and they have requested quarterly installments, calculated as follows:

- July 1st Payment: \$8,873
- Remaining balance of \$26,618 + 3% admin fee of \$799 = \$27,417.
- Three payments of \$9,139, invoiced on October 1st, January 1st, and April 1st.

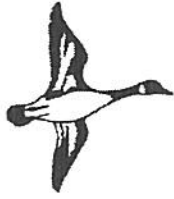
RECOMMENDATION: Review and approve payment plan as requested.

FISCAL IMPACT: Administrative fee of \$782 in addition to the premium of \$34,745.

Total Liability Premium		\$35,491	
			Due Date
Down Payment	\$8,873		7/1/2020
Remaining Unpaid Balance	\$26,618		
Unpaid Balance including 3% Admin Fee	\$27,417		
Installment 1	\$9,139		Due Date 10/1/20
Installment 2	\$9,139		Due Date 1/1/21
Installment 3	\$9,139		Due Date 4/1/21
Total Paid	\$36,290		

BACKGROUND: The City of Tulelake joined SCORE in 2011 and has paid their liability premiums in full. They joined the Workers’ Compensation Program in FY 15/16 and requested a monthly installment premium payment plan for both programs which the Board approved for that year and the three subsequent years. At the June 2018 meeting the Board approved a payment plan for both the Liability and Workers’ Compensation Programs, with 10% down and ten monthly installments. This year they are requesting a quarterly payment plan for the Liability Program only. At the October 2015 meeting the Board approved a 3% Administrative Fee on the unpaid premium balance to go into effect in FY 16/17.

ATTACHMENTS: City of Tulelake Payment Plan Request



CITY OF TULELAKE
591 Main Street
P. O. Box 847, Tulelake, CA 96134
Phone 530-667-5522 - FAX 530-667-5351
cityoftulelake@cot.net



May 21, 2020

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

Subject: Requesting to make quarterly liability insurance premium payments for the 2020-2021 fiscal year.

Dear Marcus,

The City of Tulelake would like to make quarterly liability insurance payments for the fiscal year 2020-2021 rather than a one-time annual payment. We are in very trying times right now and do not actually know what our general fund cash flow will be over this next year. As a small city, paying for an annual payment all at once puts a strain on our cash flow for our regular operating expenses. We are asking the board of directors to consider this option at their next scheduled board meeting. Thank you.

Sincerely,

Henry A. Ebinger
Mayor
City of Tulelake



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item G.2.d.

**PREMIUM PAYMENT PLAN REQUEST FOR FY 20/21
CITY OF WEED**

ACTION ITEM

ISSUE: The City of Weed has provided written notice to the SCORE Program Administrators requesting an installment payment plan for their FY 20/21 contributions to the Liability Program. The City’s total deposit is \$174,156 and they have requested ten installments, calculated as follows:

- July 1st Payment: \$17,416
- Remaining balance of \$156,740 + 3% admin fee = \$161,443
- Ten payments equal payments of \$16,144, beginning in August, 2020 and concluding in May 2021.

RECOMMENDATION: Review and approve payment plan as requested or amended by the Board.

FISCAL IMPACT: Administrative fee of \$4,702 in addition to the premium of \$174,156.

Total Liability Premium	\$22,249	Due Date
Down Payment	\$11,125	7/1/2020
Remaining Unpaid Balance	\$11,124	
Unpaid Balance including 3% Admin Fee	\$11,456	
Installment 1	\$1,145	Due Date 8/1/20
Installment 2	\$1,145	Due Date 9/1/20
Installment 3	\$1,145	Due Date 10/1/20
Installment 4	\$1,145	Due Date 11/1/20
Installment 5	\$1,145	Due Date 12/1/20
Installment 6	\$1,145	Due Date 1/1/21
Installment 7	\$1,145	Due Date 2/1/21
Installment 8	\$1,145	Due Date 3/1/21
Installment 9	\$1,145	Due Date 4/1/21
Installment 10	\$1,151	Due Date 5/1/21
Total Paid	\$22,581	

BACKGROUND: At the October 2015 meeting the Board approved a 3% Administrative Fee on the unpaid premium balance to go into effect in FY 16/17. At the November 2019 meeting the Board approved the City of Loyaltan Request for premium payment plan for both the Liability and Property Programs including a 3% Administrative fee.

ATTACHMENTS: City of Weed Payment Plan Request Letter



CITY OF WEED

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

May 29, 2020

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

Dear Marcus,

Please accept this letter from the City of Weed as a formal request for a payment plan for the fiscal year 2020-2021 for the City's Liability Insurance Policy. We would like to request a 10% down and then 12 equal monthly installment plan.

Please let me know if you have any questions.

Sincerely,

Emily M. Coulter
Finance Director



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item H.1.

IDENTITY FRAUD COVERAGE FY 20/21

ACTION ITEM

ISSUE: Identity Fraud is an ongoing exposure for all SCORE employees and SCORE has provided ID Fraud Coverage from Travelers for member employees for the last two years. The coverage proposal for this year is the same but with a decrease in the premium.

Please see the attached coverage highlights, checklist and quote for more information regarding this coverage.

RECOMMENDATION: Review and approve the proposal as presented.

FISCAL IMPACT: Annual Premium \$3,516 as part of the Administrative Expenses, a decrease of 4% or \$151 from last year.

BACKGROUND: The Board previously expressed interest in obtaining Identity Fraud Coverage for all members and first purchased the Travelers coverage in FY 16/17. The coverage provides employees with tools to help them recover from ID Theft, including:

- Reimbursement for expenses incurred to resolve a fraud event (travel, lost wages, attorney fees)
- Online education resources to help prevent becoming a victim
- Dedicated identity fraud claim unit to help employees through the resolution process
- Fees charged for copies of medical records (related to medical identity fraud)
- Help with Document replacement (social security card, birth certificate, passport, etc.)
- Family Coverage (spouse, child under the age of 18)

ATTACHMENTS:

1. Travelers ID Fraud Expense Reimbursement Coverage Highlights
2. Travelers ID Fraud Expense Reimbursement Coverage Checklist
3. Travelers SCORE ID Fraud Quote



Kelly Ziemann
 Account Executive Director
 Private & Non-Profit Liability
 Travelers – Bond & Specialty Insurance
 1161 W. River, Ste. 150
 Boise, ID 83702
 W: 925.945.4006 C: 925.448.4561
 E: kziemann@travelers.com

May 28, 2020

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

RE: Small Cities Organized Risk Effort (SCORE)- A Joint Powers Authority – the Master Policy Holder Identity Fraud Expense Reimbursement Master Policy - Renewal QUOTATION ID-1000SL ID Fraud Master Declaration Renewal Policy – 106526214 Term – July 1, 2020 to July 1, 2021

Dear Michelle,

On behalf of Travelers Excess and Surplus Lines Company we are pleased to offer this renewal quotation for **Identity Fraud Expense Reimbursement Insurance** pursuant to the following terms and conditions:

Limit of Liability	Retention	Annual Premium (includes Family Coverage and Resolution Services)
\$25,000	\$0	\$3,516

ENDORSEMENTS: The titles and headings are for convenience only. Please refer to the policy and endorsements for a description of coverage:

- ID-1006 Ed. 04-01 Schedule of Membership Programs
 “any current full-time employee, part-time employee, or elected official of a scheduled city below that is a member of Small Cities Organized Risk Effort (SCORE)- A Joint Powers Authority:

1. Biggs	7. Mt Shasta	13. Weed
2. Dunsmuir	8. Portola	14. Yreka
3. Isleton	9. Rio Dell	15. Colfax
4. Loomis	10. Shasta Lake	16. Etna
5. Loyalton	11. Susanville	17. Ft Jones
6. Montague	12. Tulelake	18. Live Oak”
- ID-1013 Ed. 05-10 Family Coverage Endorsement
- ID-1019 Ed. 05-10 Identity Fraud Resolution Services
- ID-1026 Ed. 05-10 Certificate of Insurance
- ILT-1069 Ed. 07-08 Service of Lawsuit Endorsement

COMMISSION: 15%

ASSUMPTIONS: Producer is licensed for Surplus Lines in the state of California

Master Policy Holder will provide indicated coverage as a customer/membership benefit at no additional expense to insured persons.

*The quote(s) contained in this document are valid for **30 days**. Travelers reserves the right to change the quotes in this document, or to refuse to bind coverage entirely, based on adverse change in the risk(s) to be insured prior to the effective date of the policy(ies) noted in this document.*

CONTINGENCIES: This quote is subject to the underwriter's receipt and satisfactory review of the following prior to the quotation expiration date set forth below:

1. Surplus Lines Disclosure Form

Thank you for the opportunity to offer this insurance proposal. We look forward to discussing this opportunity with you further.

Sincerely,

Kelly Ziemann



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item H.2.

NOMINATION AND SELECTION OF SCORE OFFICER POSITIONS

ACTION ITEM

ISSUE: The Board will be asked to create a committee to nominate candidates for SCORE officer positions whose two-year terms of office begin July 1, 2020 (concludes July 1, 2022).

RECOMMENDATION: Solicit member participation for a Nomination Committee to elect a President, Vice President, Secretary, Treasurer, and Executive Committee Member-At-Large.

FISCAL IMPACT: None

BACKGROUND: The President, Vice President, Secretary, Treasurer and Member-At-Large are elected in each even numbered year and serve for a term of two years, beginning in July of the year elected. Currently, Mr. Steve Baker holds the office of the President of SCORE, Mr. Wes Heathcock holds the office of Vice-President, Mr. Roger Carroll holds the office of Treasurer and Mr. John Duckett holds the office of Secretary and Blake Michaelsen is the Executive Committee Member-At-Large.

Members are welcome to nominate anyone from the Board for an officer position.

ATTACHMENT(S): None.



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item H.3.

CRIME COVERAGE FOR SCORE TREASURER

ACTION ITEM

ISSUE: The Board is asked to review and consider renewing ACIP Crime Policy for the JPA itself, including the SCORE Treasurer.


The attached proposal provides more details regarding the coverages provided, with a \$1,000,000 limit and \$2,500 deductible for Employee Theft, Forgery or Alteration, Robbery, and Computer Fraud, among others. The policy also includes sublimits for impersonation fraud, loss or damage to client property, and expenses incurred in establishing a loss.

RECOMMENDATION: Approve purchase of Crime Policy with a limit of \$1 million dollars for the SCORE JPA, including the SCORE Treasurer.

FISCAL IMPACT: \$1,155

BACKGROUND: Since 2005 the SCORE JPA has purchased a Crime Bond in the amount of \$250,000 with a \$1,000 deductible for the SCORE Treasurer and the duties associated with the position. Given the coverage provided by the bond was limited as compared to the ACIP Crime Program the board approved the purchase of the ACIP Crime coverage effective FY 19/20.

ATTACHMENTS: SCORE ACIP 2020-2021 Proposal

The background of the top half of the page is a photograph of a modern glass building facade. The glass reflects the sky and surrounding environment. A person is visible walking on a balcony or walkway inside the building, silhouetted against the light. The overall color palette is dominated by blues and greys.

Small Cities Organized Risk Effort (SCORE) JPA

2020 – 2021

ALLIANT CRIME INSURANCE PROGRAM (ACIP) Government Crime Insurance Proposal

Presented by:

Tom E. Corbett, Senior Vice President
Mariana C. Salyer, CISR, Program Specialist- Lead

Alliant Insurance Services, Inc.
1301 Dove Street, Suite 200
Newport Beach, CA 92660
O 949 756 0271
F 619 699 0906
CA License No. 0C36861

www.alliant.com

2020-2021 Alliant Crime Insurance Program Government Crime Insurance Proposal Small Cities Organized Risk Effort (SCORE) JPA

Named Insured / Additional Named Insureds

First Named Insured(s)

Small Cities Organized Risk Effort (SCORE)

Additional Named Insured(s)

See attached Named Insured List

NAMED INSURED DISCLOSURE

- The first named insured is granted certain rights and responsibilities that do not apply to other policy named insureds and is designated to act on behalf of all insureds for making policy changes, receiving correspondence, distributing claim proceeds, and making premium payments.
- **Are ALL entities listed as named insureds?** Coverage is **not** automatically afforded to all entities unless specifically named. Confirm with your producer and service team that all entities to be protected are on the correct policy. Not all entities may be listed on all policies based on coverage line.
- Additional named insured is (1) A person or organization, other than the first named insured, identified as an insured in the policy declarations or an addendum to the policy declarations. (2) A person or organization added to a policy after the policy is written with the status of named insured. This entity would have the same rights and responsibilities as an entity named as an insured in the policy declarations (other than those rights and responsibilities reserved to the first named insured).
- Applies to Professional Liability, Pollution Liability, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability policies (this list not all inclusive). Check your Policy language for applicability. These policies provide protection to the Named Insured for claims made against it alleging a covered wrongful act. Coverage is not afforded to any other entities (unless specifically added by endorsement or if qualified as a "Subsidiary" pursuant to the policy wording) affiliated by common individual insured ownership or to which indemnification is otherwise contractually owed. If coverage is desired for affiliated entities or for contractual indemnities owed, please contact your Alliant Service Team with a full list of entities for which coverage is requested. With each request, include complete financials and ownership information for submission to the carrier. It should be noted, that the underwriter's acceptance of any proposed amendments to the policy, including expansion of the scope of "Insureds" under the policy could result in a potential diminution of the applicable limits of liability and/or an additional premium charge.

**2020-2021 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Small Cities Organized Risk Effort (SCORE) JPA**

**Line of Coverage
Government Crime Coverage**

INSURANCE COMPANY:	National Union Fire Insurance Company of Pittsburgh, PA (AIG)	
A.M. BEST RATING:	A (Excellent); Financial Size Category: XV (\$2 Billion or greater) Verified on May 14, 2020	
STANDARD & POOR'S RATING:	A+, Strong Financial Security Verified on May 14, 2020	
STATE STATUS:	Admitted	
PROGRAM POLICY/COVERAGE TERM:	July 1, 2020 – July 1, 2021	
RETROACTIVE DATE:	N/A	
COVERAGE:	Government Crime Policy on Discovery form including the following coverages: <ul style="list-style-type: none"> • Employee Theft – Per Loss Coverage - including Faithful Performance of Duty • Forgery or Alteration - including Credit, Debit, or Charge Card Forgery • Inside the Premises – Theft of Money and Securities • Inside the Premises – Robbery & Safe Burglary of Other Property • Outside the Premises - Money, Securities and Other Property • Computer Fraud • Funds Transfer Fraud • Money Orders & Counterfeit Money 	
LIMITS:	<u>2019-2020 CURRENT</u>	<u>2020-2021 PROPOSED</u>
	\$1,000,000 □ □ □ □ □ □	\$1,000,000
DEDUCTIBLE:	\$2,500	\$2,500
ANNUAL PREMIUM:	\$1,100	\$1,155

2020-2021 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Small Cities Organized Risk Effort (SCORE) JPA

Line of Coverage

Government Crime Coverage - Continued

MINIMUM EARNED PREMIUM:	None
POLICY AUDITABLE:	No
DESIGNATED AGENTS AS ENDORSED:	<p>None Reported</p> <p>If your entity has a written agreement in place with any person, partnership or corporation to act as your Designated Agent and needs to be included for coverage, please contact Alliant to request approval.</p> <p>If your entity has a written agreement in place with any person, partnership or corporation to act as your Designated Agent and needs to be included for coverage, please contact Alliant to request approval.</p>
ENDORSEMENTS (including but not limited to):	<ul style="list-style-type: none"> • California Changes • Additional Named Insured – Identifies individual member limit and deductible • Add Faithful Performance of Duty Coverage for Government Employees – Employee Theft Per Loss Limit • Revision of Discovery and Prior Theft or Dishonesty \$25,000 Sub-Limit, Risk Management Department or other department designated to handle insurance matters for the named insured. • Cancellation of Policy Amended –120 Days • Bonded Employees Exclusion Deleted endorsement • Add Credit, Debit or Charge Card Forgery • Include Specified Non-Compensated Officers as Employees - ALL • Include Chairperson and Members of Specified Committees – ALL • Include Designated Persons or Classes of Persons as Employees – Any Directors or Trustees of any of those named as insured; Any board members of any of those named as insured, Any elected or appointed officials • Include Volunteer Workers as Employees • Include Treasurers or Tax Collectors as Employees • Include Expenses Incurred to Establish Amount of Covered Loss - \$75,000 Sub-limit • Employee Post Termination Coverage – 90 Days • Cancellation Amendatory (Return Pro-Rata) • Include Leased Workers as Employees Endorsement • Notice of Claim Reporting by Email

2020-2021 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Small Cities Organized Risk Effort (SCORE) JPA

ENDORSEMENTS (including but not limited to) Cont.:

- Economic Sanctions (excludes loss payments in violation of economic or trade sanctions)
- Omnibus Named Insured
- Vendor Theft - \$1,000,000 Limit excess of vendor insurance policy limit (\$500,000 minimum) required by contract Coverage not applicable if crime insurance is not required in a written agreement.
- Conditions Amended – Subrogation of Faithful Performance of Duty Claims
- Third Party Coverage – Loss of or damage to ‘Client Property’– Sublimit \$250,000 with a \$25,000 Deductible.
- Impersonation Fraud Endorsement –Sublimit \$250,000 with \$25,000 Retention – Does not apply to any losses prior to 07/01/2015- **Updated**
- Blanket Joint Loss Payable- Where legally permissible

EXCLUSIONS (Including but not limited to):

- Unauthorized disclosure of confidential information
- Governmental Action
- Indirect or Consequential Loss- **new**
- Protected Information (Carveback)- **new**
- Legal Fees and Expenses
- Nuclear Hazard
- Pollution
- War and Military Action
- Inventory Shortages
- Trading losses
- Accounting or Arithmetical Errors or Omissions
- Exchanges or Purchases
- Fire
- Money Operated Devices
- Motor Vehicles or Equipment and Accessories
- Transfer or Surrender or Property
- Vandalism
- Voluntary Parting of Title to Possession of Property

PROPOSAL VALID UNTIL:

June 30, 2020

**2020-2021 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Small Cities Organized Risk Effort (SCORE) JPA**

CLAIMS REPORTING PROCEDURE:

AIG
Financial Lines Claims
P.O. Box 25947
Shawnee Mission, KS 66225
Fax: 866-227-1750
Email: c-claim@aig.com

Please forward a copy of the loss to the following Alliant Claim Advocates:

Alliant Insurance Services, Inc.
Attn: Robert Frey, Senior Vice President
100 Pine Street, 11th Floor
San Francisco, CA 94111
Phone: 415-403-1400
Fax: 415-403-1466
E-Mail: rfrey@alliant.com

Alliant Insurance Services, Inc.
Attn: Elaine Tizon, Assistant Vice President
100 Pine Street, 11th Floor
San Francisco, CA 94111
Phone: 415-403-1400
Fax: 415-403-1458
E-Mail: etizon@alliant.com

SUBJECTIVITIES:

- Signed and currently dated "Request to Bind" page.
- Payment to Alliant is due within 25 Days of Binding

BROKER:

ALLIANT INSURANCE SERVICES, INC.
Newport Beach, CA

Tom E. Corbett, Senior Vice President
Mariana C. Salyer, CISR, Program Specialist- Lead

See Disclaimer Page for Important Notices and Acknowledgement

**2020-2021 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Small Cities Organized Risk Effort (SCORE) JPA**

Disclosures

This proposal of insurance is provided as a matter of convenience and information only. All information included in this proposal, including but not limited to personal and real property values, locations, operations, products, data, automobile schedules, financial data and loss experience, is based on facts and representations supplied to Alliant Insurance Services, Inc. by you. This proposal does not reflect any independent study or investigation by Alliant Insurance Services, Inc. or its agents and employees.

Please be advised that this proposal is also expressly conditioned on there being no material change in the risk between the date of this proposal and the inception date of the proposed policy (including the occurrence of any claim or notice of circumstances that may give rise to a claim under any policy which the policy being proposed is a renewal or replacement). In the event of such change of risk, the insurer may, at its sole discretion, modify, or withdraw this proposal, whether or not this offer has already been accepted.

This proposal is not confirmation of insurance and does not add to, extend, amend, change, or alter any coverage in any actual policy of insurance you may have. All existing policy terms, conditions, exclusions, and limitations apply. For specific information regarding your insurance coverage, please refer to the policy itself. Alliant Insurance Services, Inc. will not be liable for any claims arising from or related to information included in or omitted from this proposal of insurance.

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions. Details on our compensation policy, including the types of income that Alliant may earn on a placement, are available on our website at www.alliant.com. For a copy of our policy or for any inquiries regarding compensation issues pertaining to your account you may also contact us at: Alliant Insurance Services, Inc., Attention: General Counsel, 701 B Street, 6th Floor, San Diego, CA 92101.

Analyzing insurers' over-all performance and financial strength is a task that requires specialized skills and in-depth technical understanding of all aspects of insurance company finances and operations. Insurance brokerages such as Alliant Insurance typically rely upon rating agencies for this type of market analysis. Both A.M. Best and Standard and Poor's have been industry leaders in this area for many decades, utilizing a combination of quantitative and qualitative analysis of the information available in formulating their ratings.

A.M. Best has an extensive database of nearly 6,000 Life/Health, Property Casualty and International companies. You can visit them at www.ambest.com. For additional information regarding insurer financial strength ratings visit Standard and Poor's website at www.standardandpoors.com.

Our goal is to procure insurance for you with underwriters possessing the financial strength to perform. Alliant does not, however, guarantee the solvency of any underwriters with which insurance or reinsurance is placed and maintains no responsibility for any loss or damage arising from the financial failure or insolvency of any insurer. We encourage you to review the publicly available information collected to enable you to make an informed decision to accept or reject a particular underwriter. To learn more about companies doing business in your state, visit the Department of Insurance website for that state.

2020-2021 Alliant Crime Insurance Program Government Crime Insurance Proposal Small Cities Organized Risk Effort (SCORE)JPA

NY Regulation 194

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.

Other Disclosures / Disclaimers

FATCA:

The Foreign Account Tax Compliance Act (FATCA) requires the notification of certain financial accounts to the United States Internal Revenue Service. Alliant does not provide tax advice so please contact your tax consultant for your obligation regarding FATCA.

Claims Reporting:

Your policy will come with specific claim reporting requirements. Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

Certificates / Evidence of Insurance

A certificate is issued as a matter of information only and confers no rights upon the certificate holder. The certificate does not affirmatively or negatively amend, extend or alter the coverage afforded by a policy. Nor does it constitute a contract between the issuing insurer(s), authorized representative, producer or certificate holder.

You may have signed contracts, leases or other agreements requiring you to provide this evidence. In those agreements, you may assume obligations and/or liability for others (Indemnification, Hold Harmless) and some of the obligations that are not covered by insurance. We recommend that you and your legal counsel review these documents.

**2020-2021 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Small Cities Organized Risk Effort (SCORE) JPA**

Other Disclosures / Disclaimers - Continued

In addition to providing a certificate of insurance, you may be required to name your client or customer on your policy as an additional insured. This is only possible with permission of the insurance company, added by endorsement and, in some cases, an additional premium.

By naming the certificate holder as additional insured, there are consequences to your risks and insurance policy including:

- Your policy limits are now shared with other entities; their claims involvement may reduce or exhaust your aggregate limit.
- Your policy may provide higher limits than required by contract; your full limits can be exposed to the additional insured.
- There may be conflicts in defense when your insurer has to defend both you and the additional insured.

See Request to Bind Coverage page for acknowledgment of all disclaimers and disclosures.

**2020-2021 Alliant Crime Insurance Program
Government Crime Insurance Proposal
Small Cities Organized Risk Effort (SCORE) JPA**

Request to Bind Coverage

Small Cities Organized Risk Effort (SCORE) JPA

We have reviewed the proposal and agree to the terms and conditions of the coverages presented. We are requesting coverage to be bound as outlined by coverage line below:

Coverage Line	Bind Coverage for:	Annual Premium
ACIP Government Crime Program Policy Period: July 1, 2020- July 1, 2021	<input type="checkbox"/> \$2,500 Deductible \$1,000,000 Limit	\$1,155

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers and disclosures, including exposures used to develop insurance terms, contained within this proposal.

Signature of Authorized Insurance Representative

Date

Title

Printed / Typed Name

This proposal does not constitute a binder of insurance. Binding is subject to final carrier approval. *The actual terms and conditions of the policy will prevail.*

**ALLIANT CRIME INSURANCE PROGRAM (ACIP)
GOVERNMENT CRIME POLICY
JULY 1, 2019 TO JULY 1, 2020**

COVERAGE EFFECTIVE DATE: 07/01/2020

INSURED: **Small Cities Organized Risk Effort (SCORE) JPA**
2180 Harvard Street, Suite 460
Sacramento, CA 95815

NAMED INSURED:
Small Cities Organized Risk Effort (SCORE) JPA



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item H.4.

CAJPA REQUESTS FOR DONATION – DATA COLLECTION

ACTION ITEM

ISSUE: CAJPA has begun a process of collecting public entity claims data in an effort to lobby for tort reform and other related issues important to their members. Due to the extra expense entailed in collecting the data, CAJPA is requesting donations from members and \$5,000 from SCORE.

While this is a worthy effort the impact of the contribution is hard to measure at this point. The process will likely proceed, regardless, but may take longer and may not be as effective.

RECOMMENDATION: Discuss and provide direction regarding approval in budget.

FISCAL IMPACT: Request for \$5,000 contribution.

BACKGROUND: SCORE has long been a member of CAJPA and is accredited with Excellence by the group. CAJPA has been successful in lobbying for Workers' Compensation reforms and is trying to do the same for liability.

ATTACHMENTS: Letter from CAJPA

Marcus Beverly
Small Cities Organized Risk Effort (SCORE)
2180 Harvard Street, Ste. 460
Sacramento, CA 95815

Dear Marcus:

I am contacting you on behalf of the California Association of Joint Powers Authorities (CAJPA) as a valued member and risk sharing pool advocate. As you know, tort liability costs are a growing issue facing public entities in California which can threaten both the long-term financial stability of an agency as well as the ability to secure essential coverages at a reasonable price. The cost of claims, driven by unexpectedly high jury verdicts, social inflation, settlements and defense costs has created a hard liability insurance market and are placing severe financial pressures on California public entities.

As these challenges became apparent, CAJPA's leadership knew they needed to step up and be not only a resource to our pool members but the loud voice of advocacy for California's risk sharing pools.

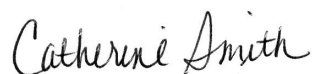
After two years of thoughtful dialogue and research, CAJPA has commissioned a California statewide public sector "Tort Liability Data Analysis Project". After an RFP process was conducted, Aon was selected which began in early 2020. Julie Theirl from Aon is serving as the Project Manager and will be supported by others from Aon including Craig Bowlus and Mujtaba Dattoo. In addition, Aon is partnering with Bickmore Actuarial who will assist with the actuarial portion of the project. The goal is to have the results of the project available by the end of 2020. An Advisory Committee is guiding the project through to its conclusion.

Phase One of the project is coming to a conclusion and has been primarily funded by the generous financial support of some of CAJPA members. We are now reaching out to other CAJPA members asking for their consideration of financial support for the remainder of the project.

CAJPA's data analysis project was started prior to the pandemic and we are certainly sensitive to the timing of our request. But with the passage of AB 218, the social inflation that is driving up litigation costs and the unknown impact of COVID-19, we feel this project is more important now than ever. We are asking Small Cities Organized Risk Effort (SCORE) to consider financial support in the amount of \$5000. We will be greatly appreciative of any financial support of this essential project to help us continue to move forward.

If you have any questions or need additional information, please do not hesitate to contact me. The full completion of this project will provide the data that CAJPA will need to educate policymakers and ultimately reform the tort system for public entities in California.

Most sincerely,



Catherine Smith
Executive Director



Invoice

Date	Invoice #
5/15/2020	100000044

California Association of Joint Powers Authorities

700 R Street, Ste. 200
 Sacramento, CA 95811

Bill To
Marcus Beverly Small Cities Organized Risk Effort (SCORE) c/o Alliant Insurance Services, Inc. 2180 Harvard Street, Ste. 460 Sacramento, CA 95815 United States

Contact Information
Marcus Beverly Small Cities Organized Risk Effort (SCORE)

Terms	Due Date
Due on receipt	5/15/2020

Date	Description	Amount
5/15/2020	Tort Liability Data Analysis Project	\$5,000.00
	Total	\$5,000.00
	Balance Due	\$5,000.00



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item H.5.a.

**EXCESS COVERAGE UPDATE
CJPRMA COVERAGE - SIR OPTIONS**

ACTION ITEM

ISSUE: SCORE has the option to fund the Liability Program with a \$750,000 Self-Insured Retention (SIR) or stay at the current \$500,000 SIR. To increase the SIR from \$500K to \$750K will increase SCORE’s total funding by \$35,613. This is because SCORE’s self-funding of the difference between the SIR options (\$250K) is \$70,000 while CJPRMA’s funding is \$34,387. Looked at another way, SCORE is funding for one total loss in that \$250K layer every 4 years (28%) while CJPRMA is funding for one total loss every 8 years (14%).

From a strictly financial standpoint it doesn’t make sense to pay more to take on a higher SIR, but there are other factors to consider, including the risk exposures of the members remaining at the \$500K SIR. The Program Administrators analyzed data provided by CJPRMA that while limited in scope, and a few years old, enables the following summary of the members that are staying at the \$500K SIR. *SCORE enjoys the lowest relative loss rate* of any member, though several members have lower relative incurred losses, and SCORE has experienced a serious loss since the latest study period of FY 15/16.

Better Relative Losses		Worse Relative Losses	
San Leandro	San Rafael	Alameda	Lodi
Richmond	Chico	Fremont	Petaluma
		NCCSIF	

To drill deeper, we can compare the payroll for the members left in the \$500K SIR layer since those losses will be shared pro-rata by payroll within that group. SCORE’s payroll is projected to be 4% of the total for all members at that level. The total funding for that layer is estimated to be \$850,000, enough for 3.4 total \$250K losses. If losses exceed that amount and an assessment is required, SCORE would be responsible for 4% of the total. Given this low percentage, it would take seven total loss claims in that layer to erode the savings of \$34,387.

Lastly, the above analysis holds whether SCORE has no claims above \$500K or has four or five claims above that level, as long as the total for all in the group is six or less. However, even one claim above \$500K has the potential to wipe out SCORE’s self-funding of \$70,000 and erode SCORE’s Net Position by up to another \$180,000. And while rare historically more than one claim is possible.

RECOMMENDATION: Review available SIR options and take action to remain at the \$500,000 SIR for FY 20/21. Consider higher retention options for future renewals. Further discussion or action may be taken.



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item. (continued)

DISCUSSION: The following discussion points factor in to the recommendation:

1. Discuss whether or not SCORE wants to share risk for just **one more year** with the remaining CJPRMA Members.
2. Discuss the benefits of other (more urban/suburban cities) paying up to 96% of *our* losses in the \$250k xs \$500k layer compared to the disadvantage of us paying up to 6% of *their* losses in this layer; losses such as police, dangerous condition and Employment Practices.
3. Discuss the impact of possible assessments and whether or not to move to the higher SIR to avoid them. Or consider funding it ourselves and keep the savings in surplus for possible assessment.
4. SCORE is only funding \$70,000 for that layer, so even one SCORE loss above that will eat away at any savings and Net Position.

FISCAL IMPACT: The Financial impact cannot be fully determined at this time. SCORE will save by staying at the \$500K SIR *if* the CJPRMA funding proves to be adequate and avoid the risk of paying its own claim up to \$750K.

BACKGROUND: The Board was provided analysis of the SIR options at their last meeting and was advised from a purely financial standpoint it makes sense to stay at \$500,000 with CJPRMA since their funding formula results in a lower rate. Or the members could fund for the \$750K SIR, stay at \$500K, and increase the program's surplus to pay for any assessment CJPRMA may impose if that group experiences a worse than expected year.

Currently eight of the twenty-two CJPRMA members are planning to stay at the \$500,000 SIR. In the years evaluated, the members with the worst loss experience in that group are Alameda, Fremont, and NCCSIF. Others remaining in the group with better than average results include San Leandro, Richmond and Chico. Lodi and Petaluma had better relative losses until the more recent study period that included FY 15/16, when each had a relatively significant claim.

ATTACHMENT(S): None



CJPRMA COVERAGE INFECTIOUS DISEASE EXCLUSION

ACTION ITEM

ISSUE. The reinsurance purchased by CJPRMA that provides SCORE's coverage above \$15M will include an infectious disease exclusion for the first time. This is not unusual or unexpected given the current insurance market conditions, increasing numbers of COVID-19 related claims for Property and Workers' Compensation coverage, and the general uncertainty caused by the pandemic.

The Program Administrators have discussed the liability exposure related to the current pandemic with coverage counsel and other pool administrators to determine if changes should be made at the primary coverage level. Generally speaking the risk of a major claim is low, and immunities will likely apply to any claims arising from public safety activities as long as the member did not knowingly increase the risk of infection. There is also the difficulty of a plaintiff proving where and how they were infected and that the member had notice of or created a dangerous condition.

While the risk seems relatively low, we don't have enough experience at this point to make a strong recommendation other than to say there is exposure for defense costs that should be considered. If members are concerned about the exposure but do not want to exclude it entirely a sublimit could be added or a more preferred option might be an aggregate limit that would still allow members to access the excess coverage.

RECOMMENDATION: Continue to monitor and take up at the Board Planning meeting to consider action *including retroactively amending the coverage should claims exceed expectations.*

FISCAL IMPACT: Uncertain. So far we have not seen the same level of claims activity in liability as in other areas but that could change as restrictions are eased and activity increases.

BACKGROUND: Insurers are known to respond to new unforeseen loss exposures by excluding or limiting their coverage until they have better data on their impacts. They will then tend to offer the excluded or limited coverage for an additional premium, often under a separate policy. This has been the pattern with pollution, employment practices, and cyber coverage.

ATTACHMENT(S): Sample Infectious Disease Exclusion.

Endorsement No.:

This Endorsement, effective:

(at 12:01 A.M. prevailing time at the address stated in Item 1. (b) of the Declarations)

forms a part of Policy No.:

Issued to:

By:

COMMUNICABLE DISEASE EXCLUSION

It is agreed that this **policy** is amended as follows:

This **policy** does not provide coverage for any liability, **loss**, injury, damage, cost or expense resulting directly, or indirectly, from or arising in whole, or in part, out of any one or more of the following:

1. any **communicable disease**; or
2. any loss, cost or expense relating to the monitoring, clean-up, removal, containment, treatment, disposal, replacement or rehabilitation or real or personal property due to actual or suspected contamination by infectious bacteria or viral organisms capable of transmitting a **communicable disease**.

This exclusion applies even if the claims against any **insured** allege negligence or other wrongdoing in the:

- a. supervising, hiring, employing, training or monitoring of others that may be infected with and spread a **communicable disease**;
- b. testing for a **communicable disease**;
- c. failure to prevent the spread of the **communicable disease**; or
- d. failure to report the **communicable disease** to authorities.

Solely for the purpose of this endorsement, SECTION VI - DEFINITIONS is amended to include the following additional definition:

Communicable disease means any disease, illness or condition caused by an infectious agent or its toxins that occurs through the direct or indirect transmission of the infectious agent or its products from an infected individual or via an animal, vector or the inanimate environment to a susceptible animal or human host.

All other terms and conditions of this **policy** remain unchanged.

(Insurer Name)

By: _____

Title: _____

Date of Issuance:



**FY 20/21 SCORE PROGRAM BUDGET
ADMINISTRATIVE EXPENSES**

INFORMATION ITEM

ISSUE: The Board of Directors must adopt a budget for each fiscal year prior to the commencement of that year. The Preliminary Budget presented in March has been updated to reflect final values for administrative costs and risk-sharing programs without the participation of Fort Jones.

The administrative expense budget is largely unchanged for next year with the following exceptions:

ADMINISTRATIVE EXPENSES

1. **Program Administration** *decreased* \$9,316 (-3%), per contract terms.
2. **Claims Administration** *decreased* \$44,763 (-19%) due to the elimination of the annual fee per member and a \$20,288 reduction in the liability claims management fee.
3. **Claims Audit** *decreased* by \$4,900 (-61%) based on the difference in the cost of the Workers' Compensation audit in 2019/20 (\$8,000) versus the Liability audit in 2020/21.
4. **Actuarial Services** increased 2%, or \$340, per contract terms.
5. **Financial Audit Services** increased \$600, or 2.8%.
6. **Accounting Services** increased by \$400, or 2%.
7. **CA DIR OSIP Self Insurance Assessment** increased \$6,354, or 21%.

RECOMMENDATION: Approve the FY 20/21 admin budget as presented or revised by the members.

FISCAL IMPACT: The FY 20/21 admin budget is \$857,535, a *decrease* of \$39,346 (-4%).

BACKGROUND: The budget uses estimates of payroll, property values and auto values, where appropriate, to calculate premium and expenses for SCORE member cities. The budget also recognizes the calculation of experience modification factors as adopted by the program's Master Plan Documents. The format of the budget discloses administrative expenses, the loss funding for the banking and shared risk layers, and the excess coverage for liability and worker's compensation. It includes other group purchase programs, i.e. the Property (APIP) program, Employee Assistance Program (EAP), Employment Practices Liability (EPL) coverage, and Pollution Liability program.

ATTACHMENTS: SCORE 20/21 Administration Budget

FY 2020/21 SCORE - PROPOSED General Administration Budget

	Category	Work Comp	Liability	Total FY 20-21	Prior Year FY 19-20	% Change	\$ Change
Expenses							
	710 Program Administration	\$ 76,832	\$ 182,325	\$259,157	\$268,473	-3%	(\$9,316)
	720 Claims Administration (ULAE) Per Member Annual Fee	\$ -	\$ -	\$0	\$25,500	-100%	(\$25,500)
	721 Claims Administration WC (Unallocated Claims Expense)	\$ 103,555		\$103,555	\$102,530	1%	\$1,025
	722 Claims Administration GL (Unallocated Claims Expense)		\$ 81,152	\$81,152	\$101,440	-20%	(\$20,288)
Other Expenses							\$0
	505 Accounting Services	\$ 30,000	\$ 30,000	\$60,000	\$58,000	3%	\$2,000
	506 Financial Audit	\$ 11,250	\$ 11,250	\$22,500	\$22,100	2%	\$400
	507 Actuarial Review and Studies	\$ 7,080	\$ 7,080	\$14,160	\$13,820	2%	\$340
	508 Bill.com	\$ 360	\$ 360	\$720	\$720	0%	\$0
	509 Legal Expenses	\$ 2,250	\$ 5,250	\$7,500	\$7,000	7%	\$500
	510 Investment Management Fees	\$ 7,250	\$ 7,250	\$14,500	\$14,500	0%	\$0
	511 Claims Audit (WC in Fall 2021 \$8,000, GL in Fall 2020 \$3,100)	\$ -	\$ 3,100	\$3,100	\$8,000	-61%	(\$4,900)
	512 Custodial Account Bank Fees	\$ 125	\$ 125	\$250	\$250	0%	\$0
	601 Checking Account Bank Fees	\$ 125	\$ 125	\$250	\$250	0%	\$0
	605 Board Meeting Expenses	\$ 5,425	\$ 5,425	\$10,850	\$10,850	0%	\$0
	606 LRP and Training Day Meeting Expenses	\$ 10,000	\$ 10,000	\$20,000	\$20,000	0%	\$0
	607 Company Nurse	\$ -	\$ -	\$0	\$0		\$0
	608 Treasury Services (provided by Loomis)	\$ 500	\$ 500	\$1,000	\$1,000	0%	\$0
	609 Website	\$ -	\$ -	\$0	\$0		\$0
	610 Member Conference Reimbursements	\$ 9,500	\$ 9,500	\$19,000	\$19,000	0%	\$0
	612 Contingent Reserve	\$ 12,500	\$ 12,500	\$25,000	\$25,000	0%	\$0
	615 Dues & Subscriptions - CAJPA and PARMA (usually \$2,250)*	\$ 3,625	\$ 3,625	\$7,250	\$2,250	222%	\$5,000
	625 Crime Insurance - ACIP for SCORE Treasurer	\$ 578	\$ 578	\$1,156	\$1,100	5%	\$56
	626 ID Fraud Coverage	\$ -	\$ 3,516	\$3,516	\$3,667	-4%	(\$151)
	670 CAJPA Accreditation (completed in 2020 - next up 2024)	\$ -	\$ -	\$0	\$4,750	-100%	(\$4,750)
	675 Loss Control Services DKF	\$ 55,000	\$ 55,000	\$110,000	\$105,000	5%	\$5,000
	676 Lexipol Law Enforcement Policy Manual	\$ 8,290	\$ 20,000	\$28,290	\$27,468	3%	\$822
	677 Target Solutions	\$ 13,207	\$ 13,207	\$26,415	\$25,157	5%	\$1,258
	699 CA DIR OSIP Self Insurance Assesment#	\$ 37,214	\$ -	\$37,214	\$30,860	21%	\$6,354
	999 Miscellaneous Expenses	\$ 500	\$ 500	\$1,000	\$1,000	0%	\$0
	Total Administration Expenses	\$ 395,166	\$ 462,368	\$ 857,535	\$ 896,881	-4%	(\$39,346)

* Proposed - Includes \$5k for Data Collection Donation

Estimated 15% increase from actually billed amount in FY 19/20 of \$32,360

Red text indicates numbers are estimated



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item H.6.b.

FY 20/21 LIABILITY PROGRAM FUNDING

ACTION ITEM

ISSUE: The Board annually reviews and approves the Liability Program Funding. Attached is a spreadsheet with each Member's contribution to each element of the funding formula. The funding is based on SCORE's actuary's projections at the 75% Confidence Level (CL) per Board direction, the same as the current year's funding. The excess layer funding is based on a \$500,000 SIR per previous recommendation.

Overall funding is increasing by \$102,653, or 7%, while payroll has also increased 7%, indicating no increase in the underlying rate.

RECOMMENDATION: Maintain funding at the 75% Confidence Level and \$500,000 SIR as presented.

FISCAL IMPACT: Total funding of \$1,645,578, a 7% increase over FY 19/20.

BACKGROUND: The Board annually reviews the actuary's rates for projected losses and determines an appropriate funding level. The Board has maintained funding at the 75% Confidence Level over the last few years. Members have considered capping rate increases in the past by using Net Position within SCORE's target funding benchmarks to smooth out the typical increases and decreases in rates. The Program Administrators will continue to annually evaluate the need and ability to cap annual increases in funding.

ATTACHMENTS:

1. Proposed Liability Program Funding FY 20/21, 75% CL and \$500,000 SIR
2. SCORE Liability Experience Modification Calculation
3. SCORE Liability Program Funding Changes

**SMALL CITIES ORGANIZED RISK EFFORT
LIABILITY PROGRAM
Fiscal Year PROPOSED 2020-2021
Funding (75% CL) - \$500k SIR**

Total Admin Expenses:	\$857,479	CJPRMA Premium:	\$270,195
Total Liability Admin Expenses:	\$462,340	CJPRMA Refund:	\$0
Total WC Admin Expenses:	\$395,138	Rate Per \$100 Payroll:	\$ 1.04
Liability Participants	17		

A	B	C	D	E	F	G	H	I	J
Formula/Allocation	CY 2019 Payroll x 3% Inflation Factor	Relative Loss Rate x Credibility Factor	Projected Payroll x Ex Mod	(ExpP/\$100) x Rate	(ExpP/\$100) x Rate	(ExpP/\$100) x Rate	Banking + Shared + Excess Layers	(PP/\$100) x Banking, Shared and Excess Rates	(H) - (I)
MEMBER ENTITY	Projected Payroll (PP)	Ex Mod	Ex-Mod Adjusted Payroll (Exp)	BANKING LAYER at 75% CL \$0 to \$25,000	SHARED LAYER at 75% CL \$25,000 to \$500,000	EXCESS LAYER \$500k TO \$40M CJPRMA PREMIUM	LOSS FUNDING (LF)	UNADJUSTED LOSS FUNDING (ULF)	Ex Mod Impact on Loss Funding Increase or (Decrease)
Rate Per \$100 or Amount	1.03	Calc		\$ 1.23	\$ 2.26	\$ 1.04	Calc		Calc
Biggs	\$421,306	1.18	\$497,772	\$ 6,103	\$ 11,232	\$ 5,163	\$ 22,497	\$ 19,039	\$ 3,458
Colfax	\$815,608	0.93	\$758,609	\$ 9,301	\$ 17,118	\$ 7,868	\$ 34,286	\$ 36,858	\$ (2,572)
Dunsmuir	\$867,785	1.69	\$1,466,524	\$ 17,980	\$ 33,091	\$ 15,210	\$ 66,281	\$ 39,216	\$ 27,064
Etna	\$535,744	0.91	\$486,428	\$ 5,964	\$ 10,976	\$ 5,045	\$ 21,985	\$ 24,211	\$ (2,226)
Isleton	\$390,983	1.02	\$400,184	\$ 4,906	\$ 9,030	\$ 4,150	\$ 18,087	\$ 17,669	\$ 418
Live Oak	\$1,393,398	0.83	\$1,154,683	\$ 14,156	\$ 26,055	\$ 11,976	\$ 52,187	\$ 62,970	\$ (10,783)
Loomis	\$1,182,518	1.18	\$1,394,103	\$ 17,092	\$ 31,457	\$ 14,459	\$ 63,008	\$ 53,440	\$ 9,568
Loyalton	\$161,721	0.98	\$158,807	\$ 1,947	\$ 3,583	\$ 1,647	\$ 7,177	\$ 7,308	\$ (131)
Montague	\$408,234	0.96	\$392,135	\$ 4,808	\$ 8,848	\$ 4,067	\$ 17,723	\$ 18,449	\$ (726)
Mt. Shasta	\$2,507,482	1.52	\$3,807,522	\$ 46,680	\$ 85,915	\$ 39,489	\$ 172,084	\$ 113,316	\$ 58,768
Portola	\$904,933	0.90	\$816,996	\$ 10,016	\$ 18,435	\$ 8,473	\$ 36,925	\$ 40,895	\$ (3,970)
Rio Dell	\$1,216,547	0.82	\$1,003,074	\$ 12,298	\$ 22,634	\$ 10,403	\$ 45,335	\$ 54,977	\$ (9,643)
Shasta Lake	\$4,299,509	0.75	\$3,235,348	\$ 39,665	\$ 73,004	\$ 33,555	\$ 146,224	\$ 194,301	\$ (48,076)
Susanville	\$4,420,501	0.76	\$3,381,395	\$ 41,456	\$ 76,300	\$ 35,070	\$ 152,825	\$ 199,768	\$ (46,943)
Tulelake	\$423,418	0.94	\$399,074	\$ 4,893	\$ 9,005	\$ 4,139	\$ 18,036	\$ 19,135	\$ (1,098)
Weed	\$2,269,813	1.31	\$2,974,421	\$ 36,466	\$ 67,116	\$ 30,849	\$ 134,431	\$ 102,576	\$ 31,856
Yreka	\$3,821,757	0.97	\$3,725,055	\$ 45,669	\$ 84,054	\$ 38,634	\$ 168,357	\$ 172,710	\$ (4,353)
Grand Total	\$26,041,259		\$26,052,131	\$ 319,399	\$ 587,854	\$ 270,195	\$ 1,177,448	\$ 1,176,839	\$ 609

**SMALL CITIES ORGANIZED RISK EFFORT
LIABILITY PROGRAM
Fiscal Year PROPOSED 2020-2021
Funding (75% CL) - \$500k SIR**

CSAC Pollution Premium: \$5,801
 CSAC Pollution Payroll: \$25,165,519
 Rate per \$100: 0.023051383

A	K	L	M	N	O	P	Q	R	S	T
Formula/Allocation	(PP/100) x Rate	(Total Admin/2)/ Number of Members	(Total Admin/2)/ %PP	(L) + (M)	Loss Funding + Pollution + Admin					Member PP/ Total PP
MEMBER ENTITY	CSAC/CPIEA Pollution Coverage	50% ADMIN FIXED EXPENSE	50% ADMIN % PAYROLL	Proposed FY 20-21 Admin Total	Proposed FY 20-21 TOTAL FINAL DEPOSIT	FY 19-20 TOTAL DEPOSIT	\$ Change Overall	% Change Overall	% Change in Payroll	% Payroll (%PP)
Rate Per \$100 or Amount	\$ 0.0231	\$231,170	\$231,170	\$462,340	75% CL	75% CL				
Biggs	\$97	\$13,598	\$3,740	\$17,338	\$39,933	\$39,306	\$626	2%	2%	1.62%
Colfax	\$188	\$13,598	\$7,240	\$20,838	\$55,312	\$49,075	\$6,237	13%	15%	3.13%
Dunsmuir	\$200	\$13,598	\$7,703	\$21,302	\$87,782	\$81,540	\$6,242	8%	9%	3.33%
Etna		\$13,598	\$4,756	\$18,354	\$40,339	\$44,683	-\$4,344	-10%	-18%	2.06%
Isleton		\$13,598	\$3,471	\$17,069	\$35,156	\$32,481	\$2,674	8%	12%	1.50%
Live Oak	\$321	\$13,598	\$12,369	\$25,968	\$78,476	\$76,034	\$2,442	3%	-2%	5.35%
Loomis	\$273	\$13,598	\$10,497	\$24,096	\$87,376	\$74,462	\$12,914	17%	21%	4.54%
Loyalton	\$37	\$13,598	\$1,436	\$15,034	\$22,249	\$19,944	\$2,305	12%	41%	0.62%
Montague	\$94	\$13,598	\$3,624	\$17,222	\$35,039	\$30,993	\$4,046	13%	24%	1.57%
Mt. Shasta	\$578	\$13,598	\$22,259	\$35,857	\$208,520	\$173,964	\$34,555	20%	11%	9.63%
Portola	\$209	\$13,598	\$8,033	\$21,631	\$58,765	\$47,766	\$10,999	23%	27%	3.47%
Rio Dell	\$280	\$13,598	\$10,799	\$24,398	\$70,013	\$61,627	\$8,386	14%	16%	4.67%
Shasta Lake	\$991	\$13,598	\$38,167	\$51,765	\$198,981	\$180,562	\$18,419	10%	3%	16.51%
Susanville	\$1,019	\$13,598	\$39,241	\$52,839	\$206,683	\$190,918	\$15,765	8%	7%	16.97%
Tulelake	\$98	\$13,598	\$3,759	\$17,357	\$35,491	\$34,419	\$1,072	3%	3%	1.63%
Weed	\$523	\$13,598	\$20,149	\$33,748	\$168,702	\$167,121	\$1,581	1%	4%	8.72%
Yreka	\$881	\$13,598	\$33,926	\$47,524	\$216,762	\$197,788	\$18,975	10%	6%	14.68%
Grand Total	\$5,789	\$231,170	\$231,170	\$462,340	\$1,645,578	\$1,542,925	\$102,653	7%	7%	100.00%

SCORE
Liability Experience Modification Calculation
Fiscal Year PROPOSED 2020-2021

FORMULA	Losses as of 12/31/19 Capped at \$50,000						% of Total Losses
	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Total	
MEMBER ENTITY							
Biggs			\$57,737			\$57,737	5%
Colfax	\$596		\$14,174		\$10	\$14,781	1%
Dunsmuir	\$84,000	\$5,365	\$50,000	\$1,450	\$27,669	\$168,484	15%
Etna			\$8		\$9	\$17	0%
Fort Jones					\$13,795	\$13,795	1%
Isleton		\$14,499	\$0		\$8	\$14,507	1%
Live Oak	\$1,155	\$1,371	\$11,720	\$0	\$859	\$15,105	1%
Loomis	\$63,929	\$1,587	\$7,716	\$16	\$1,770	\$75,018	7%
Loyalton				\$0		\$0	0%
Montague	\$1,834	\$3,042	\$360	\$8	\$585	\$5,828	1%
Mt. Shasta	\$63,466	\$29,178	\$51,100	\$78,739	\$21,002	\$243,485	21%
Portola	\$8	\$2,704	\$1,750	\$5,673	\$2,969	\$13,104	1%
Rio Dell	\$8	\$5,455	\$881			\$6,344	1%
Shasta Lake	\$53,572	\$0	\$1,845	\$3,185	\$31,974	\$90,577	8%
Susanville	\$27,119	\$46,683	\$2,033	\$0	\$25,768	\$101,602	9%
Tulelake	\$0	\$2,877			\$0	\$2,877	0%
Weed	\$64,435	\$2,987	\$6,360	\$94,839	\$4,597	\$173,217	15%
Yreka	\$29,535	\$32,787	\$26,656	\$27,900	\$31,497	\$148,375	13%
Grand Total	\$389,655	\$148,535	\$232,340	\$211,810	\$198,717	\$1,144,851	100%

SCORE
Liability Experience Modification Calculation
Fiscal Year PROPOSED 2020-2021

FORMULA	DE-9 Payroll Fiscal Years Ending						% Total Payroll
	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Total	
MEMBER ENTITY							
Biggs	\$382,291	\$379,667	\$392,776	\$398,314	\$403,292	\$1,956,340	1.8%
Colfax	\$431,629	\$553,415	\$685,372	\$795,191	\$729,025	\$3,194,632	2.9%
Dunsmuir	\$528,116	\$529,248	\$670,417	\$693,618	\$814,074	\$3,235,473	2.9%
Etna	\$344,494	\$383,669	\$384,224	\$622,671	\$582,991	\$2,318,049	2.1%
Fort Jones	\$267,933	\$275,881	\$339,322	\$551,670	\$564,774	\$1,999,580	1.8%
Isleton	\$254,161	\$200,387	\$203,541	\$290,929	\$361,240	\$1,310,258	1.2%
Live Oak	\$1,244,049	\$1,340,354	\$1,359,315	\$1,404,840	\$1,145,631	\$6,494,188	5.9%
Loomis	\$708,952	\$716,410	\$786,892	\$885,890	\$1,038,226	\$4,136,370	3.7%
Loyalton	\$146,327	\$110,920	\$121,101	\$101,281	\$133,847	\$613,476	0.6%
Montague	\$319,406	\$321,124	\$342,082	\$344,421	\$357,636	\$1,684,668	1.5%
Mt. Shasta	\$1,729,437	\$1,786,692	\$2,061,747	\$2,083,648	\$2,296,794	\$9,958,318	9.0%
Portola	\$615,012	\$775,449	\$867,805	\$707,151	\$811,353	\$3,776,770	3.4%
Rio Dell	\$991,690	\$975,147	\$1,015,930	\$1,022,382	\$1,106,459	\$5,111,608	4.6%
Shasta Lake	\$3,291,793	\$3,444,570	\$3,719,515	\$3,925,030	\$4,163,629	\$18,544,536	16.8%
Susanville	\$3,553,392	\$3,919,587	\$3,848,191	\$4,024,339	\$4,141,779	\$19,487,289	17.6%
Tulelake	\$316,146	\$365,242	\$355,728	\$382,100	\$398,719	\$1,817,935	1.6%
Weed	\$1,669,833	\$1,568,849	\$1,757,498	\$1,851,307	\$2,199,308	\$9,046,795	8.2%
Yreka	\$2,881,778	\$2,878,897	\$3,115,630	\$3,262,427	\$3,617,069	\$15,755,800	14.3%
Grand Total	\$19,676,437	\$20,525,511	\$22,027,084	\$23,347,208	\$24,865,846	\$110,442,086	100.0%

SCORE
Liability Experience Modification Calculation
Fiscal Year PROPOSED 2020-2021

FORMULA	(Total Member Losses/Total Member Payroll) x 100	Member LR/Total Pool LR	CY 2019 Payroll + 3% Inflation Factor	PP/(PP + Largest Member PP)	Member RLR x Member Cred + (1- Member Cred)	Projected Payroll x Ex Mod	Unadjusted Ex Mod / Weighted Ex Mod Factor*	Projected Payroll x Ex Mod
	Loss Rate Per \$100 (LR)	Relative Loss Rate (RLR)	Projected Payroll (PP)	Credibility Factor (Cred)	Unadjusted Ex Mod	Unadjusted Ex Mod Payroll (UEP)	Ex Mod	Ex Mod Adjusted Payroll (ExP)
MEMBER ENTITY			1.03				0.98	
Biggs	\$2.95	2.85	\$421,306	8.70%	1.16	\$489,018	1.18	\$497,772
Colfax	\$0.46	0.45	\$815,608	15.58%	0.91	\$745,268	0.93	\$758,609
Dunsmuir	\$5.21	5.02	\$867,785	16.41%	1.66	\$1,440,733	1.69	\$1,466,524
Etna	\$0.00	0.00	\$535,744	10.81%	0.89	\$477,873	0.91	\$486,428
Fort Jones	\$0.69	0.67	\$549,942	11.06%	0.96	\$529,590	0.98	\$539,070
Isleton	\$1.11	1.07	\$390,983	8.13%	1.01	\$393,147	1.02	\$400,184
Live Oak	\$0.23	0.22	\$1,393,398	23.97%	0.81	\$1,134,376	0.83	\$1,154,683
Loomis	\$1.81	1.75	\$1,182,518	21.11%	1.16	\$1,369,586	1.18	\$1,394,103
Loyalton	\$0.00	0.00	\$161,721	3.53%	0.96	\$156,014	0.98	\$158,807
Montague	\$0.35	0.33	\$408,234	8.45%	0.94	\$385,239	0.96	\$392,135
Mt. Shasta	\$2.45	2.36	\$2,507,482	36.19%	1.49	\$3,740,562	1.52	\$3,807,522
Portola	\$0.35	0.33	\$904,933	16.99%	0.89	\$802,628	0.90	\$816,996
Rio Dell	\$0.12	0.12	\$1,216,547	21.58%	0.81	\$985,434	0.82	\$1,003,074
Shasta Lake	\$0.49	0.47	\$4,299,509	49.31%	0.74	\$3,178,450	0.75	\$3,235,348
Susanville	\$0.52	0.50	\$4,420,501	50.00%	0.75	\$3,321,929	0.76	\$3,381,395
Tulelake	\$0.16	0.15	\$423,418	8.74%	0.93	\$392,056	0.94	\$399,074
Weed	\$1.91	1.85	\$2,269,813	33.93%	1.29	\$2,922,112	1.31	\$2,974,421
Yreka	\$0.94	0.91	\$3,821,757	46.37%	0.96	\$3,659,546	0.97	\$3,725,055
Grand Total	\$1.04	1.00	\$26,591,201		1.00	\$26,123,560	1.02	\$26,591,201

SCORE General Liability Program Funding Changes 2019/20 to 2020/21 With \$500K SIR

	2020/21	2019/20	Difference
Base Rate*	\$ 3.48	\$ 3.32	4.9%
* \$500K SIR Combined rate at 75% CL			

	2020/21	2019/20	Difference
XS Rate	\$ 1.04	\$ 0.84	23.5%

Member Entity	Deposit Premium Change			Payroll			Losses \$0-\$50K			Experience Mod			Admin Allocation		
	Current Year 2020/21	Prior Year 2019/20	% Change	CY 2019 Payroll with 3% inflation factor	CY 2018 Payroll with 3% inflation factor	% Change	5-Year Total FYE 2014-19	5-Year Total FYE 2013-18	% Change	2020/21	2019/20	% Change	2020/21	2019/20	% Change
	\$500K SIR	\$500K SIR		1.03	1.03										
Biggs	\$39,933	\$39,306	2%	\$421,306	\$413,838	2%	\$57,737	\$68,984	-16%	1.18	1.23	-4%	\$17,338	\$18,176	-5%
Colfax	\$55,312	\$49,075	13%	\$815,608	\$707,527	15%	\$14,781	\$14,771	0%	0.93	0.94	-1%	\$20,838	\$21,154	-1%
Dunsmuir	\$87,782	\$81,540	8%	\$867,785	\$796,486	9%	\$168,484	\$190,934	-12%	1.69	1.75	-4%	\$21,302	\$22,056	-3%
Etna	\$40,339	\$44,683	-10%	\$535,744	\$652,481	-18%	\$17	\$8	116%	0.91	0.89	2%	\$18,354	\$20,596	-11%
Isleton	\$35,156	\$32,481	8%	\$390,983	\$348,933	12%	\$14,507	\$14,499	0%	1.02	1.03	0%	\$17,069	\$17,517	-3%
Live Oak	\$78,476	\$76,034	3%	\$1,393,398	\$1,428,199	-2%	\$15,105	\$8,703	74%	0.83	0.80	4%	\$25,968	\$28,463	-9%
Loomis	\$87,376	\$74,462	17%	\$1,182,518	\$973,672	21%	\$75,018	\$92,554	-19%	1.18	1.23	-4%	\$24,096	\$23,853	1%
Loyalton	\$22,249	\$19,944	12%	\$161,721	\$114,893	41%	\$0	\$0	n/a	0.98	1.00	-2%	\$15,034	\$15,144	-1%
Montague	\$35,039	\$30,993	13%	\$408,234	\$329,375	24%	\$5,828	\$10,336	-44%	0.96	0.99	-3%	\$17,222	\$17,319	-1%
Mt. Shasta	\$208,520	\$173,964	20%	\$2,507,482	\$2,253,506	11%	\$243,485	\$233,508	4%	1.52	1.44	5%	\$35,857	\$36,833	-3%
Portola	\$58,765	\$47,766	23%	\$904,933	\$710,796	27%	\$13,104	\$4,465	193%	0.90	0.89	1%	\$21,631	\$21,187	2%
Rio Dell	\$70,013	\$61,627	14%	\$1,216,547	\$1,047,932	16%	\$6,344	\$6,344	0%	0.82	0.84	-2%	\$24,398	\$24,607	-1%
Shasta Lake	\$198,981	\$180,562	10%	\$4,299,509	\$4,181,350	3%	\$90,577	\$76,524	18%	0.75	0.71	6%	\$51,765	\$56,385	-8%
Susanville	\$206,683	\$190,918	8%	\$4,420,501	\$4,112,518	7%	\$101,602	\$113,349	-10%	0.76	0.79	-3%	\$52,839	\$55,687	-5%
Tulelake	\$35,491	\$34,419	3%	\$423,418	\$410,457	3%	\$2,877	\$2,877	0%	0.94	0.95	-1%	\$17,357	\$18,141	-4%
Weed	\$168,702	\$167,121	1%	\$2,269,813	\$2,186,857	4%	\$173,217	\$207,004	-16%	1.31	1.42	-7%	\$33,748	\$36,157	-7%
Yreka	\$216,762	\$197,788	10%	\$3,821,757	\$3,595,296	6%	\$148,375	\$156,606	-5%	0.97	0.99	-1%	\$47,524	\$50,441	-6%
Grand Total	\$1,645,578	\$1,502,683	9.5%	\$26,041,259	\$24,264,115	7.3%	\$1,144,851	\$1,201,465	-4.7%	1.02	1.03	-0.9%	\$462,340	\$503,231	-8.1%



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item H.6.c.

FY 20/21 WORKERS' COMPENSATION PROGRAM FUNDING

ACTION ITEM

ISSUE: The Board annually reviews and approves the Workers' Compensation Program Funding. Attached is a spreadsheet with each Member's contribution to each element of the funding formula. The funding is based on SCORE's actuary's projections at the 80% Confidence Level (CL) and a \$250,000 SIR, per Board direction and the same as the current year's funding.

Overall funding is increasing by \$219,618, or 10%, while payroll has increased 7%, indicating a 3% increase in the underlying rate.

RECOMMENDATION: Approve funding at the 80% CL and \$250,000 SIR as presented.

FISCAL IMPACT: Increase of \$219,618 in the combined program funding, from \$2,256,898 to \$2,476,516.

BACKGROUND: The Board annually reviews the actuary's rates for projected losses and determines an appropriate funding level. The Confidence Level has been set as high as 85% in the past but was decreased to 70% in FY 2011/12. The Board maintained that level until increasing it to 75% for FY 2016/17 and 80% for FY 2019/20.

Members have considered capping rate increases in the past by using Net Position within SCORE's target funding benchmarks to smooth out the typical increases and decreases in rates. The Program Administrators will continue to annually evaluate the need and ability to cap annual increases in funding.

ATTACHMENTS:

1. Proposed Workers' Compensation Program Funding FY 20/21
2. SCORE Workers' Compensation Experience Modification Calculation
3. SCORE FY 20/21 Workers' Compensation Program Funding Changes

**SMALL CITIES ORGANIZED RISK EFFORT
WORKERS' COMPENSATION PROGRAM
PROPOSED Fiscal Year 2020-21
Funding 80% CL**

Total Admin Expenses:	\$857,479	Liability Participants	17
Total Liab Admin Expenses:	\$462,340	WC Participants	16
Total WC Admin Expenses:	\$395,138	WC members (Mini-Cities as one me)	13
		Mini-Cities Members	4

A	B	C	D	E	F	G	H	I	J
Formula/Allocation	CY 2019 Payroll + 3% Inflation Factor	Relative Loss Rate x Credibility Factor	(Projected Payroll x Ex Mod)/ExP Adjustment Factor	(ExP/\$100) x Rate	(ExP/\$100) x Rate	(ExP/\$100) x Rate	Banking + Shared + Excess Layers	(PP/\$100) x Banking, Shared and Excess Rates	(H) - (I)
MEMBER ENTITY	Projected Payroll (PP)	EX MOD	Ex-Mod Adjusted Payroll (ExP)	BANKING LAYER 80% CL \$0 to \$25K	SHARED LAYER 80% CL \$25K to \$250K	EXCESS LAYER \$250K TO STATUTORY LAW CX PREMIUM	Loss Funding	Unadjusted Loss Funding	Ex Mod Impact on Loss Funding Increase or (Decrease)
Rate/Amount	1.03	Calc		\$ 1.91	\$ 4.93	\$ 1.45	Calc	Calc	Calc
Colfax	\$815,608	0.83	\$ 679,401	\$ 12,991	\$ 33,478	\$ 9,837	\$ 56,307	\$ 67,595	\$ (11,288)
Dunsmuir	\$867,785	1.04	\$ 900,244	\$ 17,214	\$ 44,361	\$ 13,035	\$ 74,610	\$ 71,920	\$ 2,690
Etna	\$535,744	0.87	\$ 465,921	\$ 8,909	\$ 22,959	\$ 6,746	\$ 38,614	\$ 44,401	\$ (5,787)
Live Oak	\$1,393,398	0.74	\$ 1,029,142	\$ 19,679	\$ 50,712	\$ 14,901	\$ 85,292	\$ 115,481	\$ (30,189)
Loomis	\$1,182,518	0.76	\$ 903,453	\$ 17,276	\$ 44,519	\$ 13,081	\$ 74,876	\$ 98,004	\$ (23,128)
Mt. Shasta	\$2,507,482	0.85	\$ 2,136,478	\$ 40,854	\$ 105,278	\$ 30,934	\$ 177,065	\$ 207,813	\$ (30,748)
Portola	\$904,933	1.28	\$ 1,158,580	\$ 22,154	\$ 57,091	\$ 16,775	\$ 96,020	\$ 74,998	\$ 21,022
Rio Dell	\$1,216,547	0.96	\$ 1,170,816	\$ 22,388	\$ 57,693	\$ 16,952	\$ 97,034	\$ 100,824	\$ (3,790)
Shasta Lake	\$4,299,509	0.61	\$ 2,639,885	\$ 50,480	\$ 130,084	\$ 38,223	\$ 218,786	\$ 356,331	\$ (137,545)
Susanville	\$4,420,501	1.10	\$ 4,843,804	\$ 92,623	\$ 238,685	\$ 70,133	\$ 401,441	\$ 366,359	\$ 35,082
Weed	\$2,269,813	1.09	\$ 2,484,338	\$ 47,505	\$ 122,419	\$ 35,970	\$ 205,895	\$ 188,116	\$ 17,779
Yreka	\$3,821,757	1.56	\$ 5,964,158	\$ 114,047	\$ 293,892	\$ 86,354	\$ 494,293	\$ 316,736	\$ 177,556
Subtotal Members	\$24,235,597	0.98	\$ 24,376,218	\$ 457,212	\$ 1,178,211	\$ 346,195	\$ 1,981,618	\$ 1,964,177	\$ 17,441
Isleton (do not participate)									
Biggs	\$421,306	0.93	\$ 391,814	\$ 7,492	\$ 19,307	\$ 5,673	\$ 32,472	\$ 34,917	\$ (2,444)
Loyalton	\$161,721	0.93	\$ 150,401	\$ 2,876	\$ 7,411	\$ 2,178	\$ 12,465	\$ 13,403	\$ (938)
Montague	\$408,234	0.93	\$ 379,658	\$ 7,260	\$ 18,708	\$ 5,497	\$ 31,465	\$ 33,833	\$ (2,368)
Tulelake	\$423,418	0.93	\$ 393,778	\$ 7,530	\$ 19,404	\$ 5,701	\$ 32,635	\$ 35,092	\$ (2,456)
Subtotal Mini Cities	\$1,414,679	0.93	\$ 1,315,651	\$ 25,158	\$ 64,830	\$ 19,049	\$ 109,037	\$ 117,245	\$ (8,207)
Grand Total	\$25,650,275	0.97	\$ 25,691,869	\$ 482,370	\$ 1,243,041	\$ 365,244	\$ 2,090,655	\$ 2,081,421	\$ 9,234

**SMALL CITIES ORGANIZED RISK EFFORT
WORKERS' COMPENSATION PROGRAM
PROPOSED Fiscal Year 2020-21
Funding 80% CL**

Total Admin Expenses:	\$857,479	Liability Participants	17
Total Liab Admin Expenses:	\$462,340	WC Participants	16
Total WC Admin Expenses:	\$395,138	WC members (Mini-Cities as c	13
		Mini-Cities Members	4

A	K	L	M	N	O	P	Q	R	S	T	U	V
Formula/Allocation	10-year Assessment Allocation	(Total Admin x .5)/ Number of Members	(Total Admin x .5)/ %PP	(L) + (M)			(H) + (K) + (N)					Member PP/Total PP
MEMBER ENTITY	LAWCX ASSESSMENT	50% ADMIN FIXED EXPENSE	50% ADMIN % PAYROLL	Proposed Admin Total FY 20-21	Admin Total FY 19-20	% Change ADMIN	Proposed FY 20-21 TOTAL DEPOSIT	Prior Year FY 19-20 DEPOSIT	\$ Change Overall	% Change Overall	% Change in Payroll	% Projected Payroll (%PP)
Rate/Amount	Calc	\$197,569	\$197,569	\$395,138	\$393,651	0.4%	80% CL	80% CL				
Colfax	\$ 158	\$12,348	\$ 6,282	\$18,630	\$17,271	7.9%	\$75,095	\$63,661	\$11,434	18%	15%	3.2%
Dunsmuir	\$ 374	\$12,348	\$ 6,684	\$19,032	\$17,987	5.8%	\$94,016	\$97,499	-\$3,483	-4%	9%	3.4%
Etna	\$ (346)	\$12,348	\$ 4,127	\$16,475	\$16,828	-2.1%	\$54,743	\$63,671	-\$8,929	-14%	-18%	2.1%
Live Oak	\$ (757)	\$12,348	\$ 10,733	\$23,081	\$23,070	0.0%	\$107,616	\$103,427	\$4,189	4%	-2%	5.4%
Loomis	\$ 223	\$12,348	\$ 9,108	\$21,456	\$19,413	10.5%	\$96,555	\$78,652	\$17,902	23%	21%	4.6%
Mt. Shasta	\$ 1,192	\$12,348	\$ 19,314	\$31,662	\$29,711	6.6%	\$209,919	\$220,191	-\$10,272	-5%	11%	9.8%
Portola	\$ 168	\$12,348	\$ 6,970	\$19,318	\$17,297	11.7%	\$115,506	\$70,815	\$44,691	63%	27%	3.5%
Rio Dell	\$ 112	\$12,348	\$ 9,370	\$21,718	\$20,010	8.5%	\$118,864	\$93,708	\$25,156	27%	16%	4.7%
Shasta Lake	\$ 1,336	\$12,348	\$ 33,117	\$45,465	\$45,223	0.5%	\$265,587	\$260,114	\$5,473	2%	3%	16.8%
Susanville	\$ 2,859	\$12,348	\$ 34,049	\$46,397	\$44,670	3.9%	\$450,696	\$396,370	\$54,327	14%	7%	17.2%
Weed	\$ 803	\$12,348	\$ 17,483	\$29,831	\$29,175	2.3%	\$236,529	\$189,131	\$47,398	25%	4%	8.8%
Yreka	\$ 893	\$12,348	\$ 29,437	\$41,785	\$40,508	3.2%	\$536,970	\$416,923	\$120,047	29%	6%	14.9%
Subtotal Members		\$135,829	\$ 182,546	\$334,850	\$304,334	10.0%	\$2,307,353	\$1,990,492	\$316,861	16%	7%	94.5%
Isleton (do not participate)												
Biggs	\$ 72	\$12,348	\$ 3,245	\$15,593	\$14,908	4.6%	\$48,138	\$44,618	\$3,519	8%	2%	1.6%
Loyalton	\$ (61)	\$12,348	\$ 1,246	\$13,594	\$12,502	8.7%	\$25,998	\$20,751	\$5,247	25%	41%	0.6%
Montague	\$ (174)	\$12,348	\$ 3,144	\$15,492	\$14,228	8.9%	\$46,783	\$37,875	\$8,908	24%	24%	1.6%
Tulelake	\$ -	\$12,348	\$ 3,261	\$15,609	\$14,881	4.9%	\$48,245	\$44,348	\$3,896	9%	3%	1.7%
Subtotal Mini Cities		\$49,392	\$ 10,896	\$60,289	\$89,316	-32.5%	\$169,163	\$266,406	-\$97,243	-37%	12%	5.5%
Grand Total	\$ 6,851	\$185,221	\$ 193,443	\$395,138	\$393,651	0.4%	\$2,476,516	\$2,256,898	\$219,618	10%	7%	100.0%

SCORE
Workers' Compensation Experience Modification Calculation
Fiscal Year PROPOSED 2020-2021

FORMULA	Losses						Payroll					
	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Total	% of Total Losses	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	Total	% Total Payroll
Colfax	\$0	\$5,585	\$127	\$487	\$6,199	0.3%	\$553,415	\$685,372	\$795,191	\$729,025	\$ 2,763,003	3%
Dunsmuir		\$82,947	\$2,080		\$85,027	4.6%	\$529,248	\$670,417	\$693,618	\$814,074	\$ 2,707,357	3%
Etna			\$2,461		\$2,461	0.1%	\$383,669	\$384,224	\$622,671	\$582,991	\$ 1,973,555	2%
Live Oak	\$813		\$320		\$1,133	0.1%	\$1,340,354	\$1,359,315	\$1,404,840	\$1,145,631	\$ 5,250,140	6%
Loomis					\$0	0.0%	\$716,410	\$786,892	\$885,890	\$1,038,226	\$ 3,427,418	4%
Mt. Shasta	\$60,433	\$7,007	\$2,929	\$50,000	\$120,369	6.5%	\$1,786,692	\$2,061,747	\$2,083,648	\$2,296,794	\$ 8,228,881	10%
Portola	\$41,797	\$3,024	\$55,631	\$100,000	\$200,452	10.8%	\$775,449	\$867,805	\$707,151	\$811,353	\$ 3,161,758	4%
Rio Dell	\$33,295	\$2,786	\$225	\$51,323	\$87,630	4.7%	\$975,147	\$1,015,930	\$1,022,382	\$1,106,459	\$ 4,119,918	5%
Shasta Lake	\$24,480	\$1,973	\$57,494	\$2,147	\$86,093	4.6%	\$3,444,570	\$3,719,515	\$3,925,030	\$4,163,629	\$15,252,743	18%
Susanville	\$65,742	\$230,777	\$51,363	\$92,785	\$440,667	23.8%	\$3,919,587	\$3,848,191	\$4,024,339	\$4,141,779	\$15,933,897	19%
Weed	\$7,291	\$12,320	\$100,000	\$54,248	\$173,860	9.4%	\$1,568,849	\$1,757,498	\$1,851,307	\$559,969	\$ 5,737,624	7%
Yreka	\$120,495	\$104,884	\$159,058	\$128,563	\$513,000	27.6%	\$2,878,897	\$3,115,630	\$3,262,427	\$846,719	\$10,103,672	12%
Subtotal Members	\$354,346	\$451,304	\$431,689	\$479,553	\$1,716,892	92.5%	\$18,488,620	\$19,888,310	\$20,655,822	\$18,236,650	\$77,269,402	91%
Isleton (does not participate)												
Biggs				\$1,094	\$1,094	0.1%	\$379,667	\$392,776	\$398,314	\$403,292	\$ 1,574,049	2%
Loyalton	\$90	\$1,304			\$1,394	0.1%	\$110,920	\$121,101	\$101,281	\$133,847	\$ 467,149	1%
Montague			\$36,350		\$36,350	2.0%	\$321,124	\$342,082	\$344,421	\$357,636	\$ 1,365,263	2%
Tulelake			\$0	\$99,623	\$99,623	5.4%	\$365,242	\$355,728	\$382,100	\$398,719	\$ 1,501,789	2%
Subtotal Mini Cities	\$90	\$1,304	\$36,350	\$100,717	\$138,461	7.5%	\$1,836,504	\$1,935,234	\$2,400,457	\$1,293,493	\$ 7,465,687	9%
Grand Total	\$354,436	\$452,608	\$468,039	\$580,270	\$1,855,353	100%	\$20,325,124	\$21,823,544	\$23,056,279	\$19,530,143	\$84,735,090	100%

SCORE
Workers' Compensation Experience Modification Calculation
Fiscal Year PROPOSED 2020-2021

FORMULA	(Total Member Losses/Total Member Payroll) x 100	Member LR/Total Pool LR	CY 2019 Payroll + 3% Inflation Factor	PP/(PP + Largest Member PP)	Member RLR x Member Cred + (1-Member Cred)	Projected Payroll x Ex Mod	Unadjusted Ex Mod / Weighted Ex Mod Factor*	Projected Payroll x Ex Mod
MEMBER ENTITY	Loss Rate Per \$100 (LR)	Relative Loss Rate Per \$100 (RLR)	Projected Payroll (PP)	Credibility Factor (Cred)	Unweighted Experience Mod	Unweighted Ex Mod Payroll (UEP)	Ex Mod	Ex Mod Adjusted Payroll (Exp)
			1.03				1.03264654	
Colfax	\$0.22	\$0.10	\$815,608	0.16	0.86	\$701,581	0.83	\$679,401
Dunsmuir	\$3.14	\$1.43	\$867,785	0.16	1.07	\$929,633	1.04	\$900,244
Etna	\$0.12	\$0.06	\$535,744	0.11	0.90	\$481,132	0.87	\$465,921
Live Oak	\$0.02	\$0.01	\$1,393,398	0.24	0.76	\$1,062,739	0.74	\$1,029,142
Loomis	\$0.00	\$0.00	\$1,182,518	0.21	0.79	\$932,947	0.76	\$903,453
Mt. Shasta	\$1.46	\$0.67	\$2,507,482	0.36	0.88	\$2,206,226	0.85	\$2,136,478
Portola	\$6.34	\$2.90	\$904,933	0.17	1.32	\$1,196,404	1.28	\$1,158,580
Rio Dell	\$2.13	\$0.97	\$1,216,547	0.22	0.99	\$1,209,039	0.96	\$1,170,816
Shasta Lake	\$0.56	\$0.26	\$4,299,509	0.49	0.63	\$2,726,068	0.61	\$2,639,885
Susanville	\$2.77	\$1.26	\$4,420,501	0.50	1.13	\$5,001,937	1.10	\$4,843,804
Weed	\$3.03	\$1.38	\$2,269,813	0.34	1.13	\$2,565,443	1.09	\$2,484,338
Yreka	\$5.08	\$2.32	\$3,821,757	0.46	1.61	\$6,158,867	1.56	\$5,964,158
Subtotal Members	\$2.22	\$1.01	\$24,235,597	0.85	1.01	\$25,172,017	0.98	\$24,376,218
Isleton (does not parti								
Biggs	\$0.07	\$0.03	\$421,306	0.09	1.36	\$570,991	0.93	\$391,814
Loyalton	\$0.30	\$0.14	\$161,721	0.04	1.36	\$219,179	0.93	\$150,401
Montague	\$2.66	\$1.22	\$408,234	0.08	1.36	\$553,275	0.93	\$379,658
Tulelake	\$6.63	\$3.03	\$423,418	0.09	1.36	\$573,853	0.93	\$393,778
Subtotal Mini Cities	\$1.85	\$0.85	\$1,414,679	0.24	0.96	\$1,917,299	0.93	\$1,315,651
Grand Total	\$2.19	\$1.00	\$25,650,275	0.85	1.00	\$27,089,316	0.97	\$25,691,869

1.033

SCORE Workers' Compensation Program Funding Changes 2019/20 to 2020/21

	2020/21	2019/20	Difference
Base Rate*	\$ 6.84	\$ 6.26	9.3%

*Combined Rate at 80% CL

Excess Coverage	2020/21	2019/20	Difference
Base Rate	\$ 1.45	\$ 1.36	6.5%

Member Entity	WC Deposit Premium Change			Payroll			WC Losses \$0-\$50K			WC Experience Mod			WC Admin Allocation		
	Current Year 2020/21 80% CL	Prior Year 2019/20 80% CL	% Change	CY 2019 Payroll with 3% inflation factor	CY 2018 Payroll with 3% inflation factor	% Change	4-Year Total FYE 2015-19	4-Year Total FYE 2014-18	% Change	2020/21	2019/20	% Change	2020/21	2019/20	% Change
				1.03	1.03										
Colfax	\$ 75,095	\$63,661	18%	\$815,608	\$707,527	15%	\$6,199	\$5,971	4%	0.83	0.86	-3%	\$ 18,630	\$16,739	11%
Dunsmuir	\$ 94,016	\$97,499	-4%	\$867,785	\$796,486	9%	\$85,027	\$140,100	-39%	1.04	1.31	-21%	\$ 19,032	\$15,257	25%
Isleton (do not participate)															
Live Oak	\$ 107,616	\$103,427	4%	\$1,393,398	\$1,428,199	-2%	\$1,133	\$1,962	-42%	0.74	0.74	0%	\$ 23,081	\$22,743	1%
Loomis	\$ 96,555	\$78,652	23%	\$1,182,518	\$973,672	21%	\$0	\$0		0.76	0.80	-4%	\$ 21,456	\$17,392	23%
Mt. Shasta	\$ 209,919	\$220,191	-5%	\$2,507,482	\$2,253,506	11%	\$120,369	\$197,660	-39%	0.85	1.11	-23%	\$ 31,662	\$29,586	7%
Portola	\$ 115,506	\$70,815	63%	\$904,933	\$710,796	27%	\$200,452	\$57,290	250%	1.28	0.99	30%	\$ 19,318	\$16,313	18%
Rio Dell	\$ 118,864	\$93,708	27%	\$1,216,547	\$1,047,932	16%	\$87,630	\$52,077	68%	0.96	0.92	4%	\$ 21,718	\$19,011	14%
Shasta Lake	\$ 265,587	\$260,114	2%	\$4,299,509	\$4,181,350	3%	\$86,093	\$100,951	-15%	0.61	0.67	-9%	\$ 45,465	\$47,790	-5%
Susanville	\$ 450,696	\$396,370	14%	\$4,420,501	\$4,112,518	7%	\$440,667	\$373,309	18%	1.10	1.12	-2%	\$ 46,397	\$48,450	-4%
Weed	\$ 236,529	\$189,131	25%	\$2,269,813	\$2,186,857	4%	\$173,860	\$120,317	45%	1.09	0.96	14%	\$ 29,831	\$26,778	11%
Yreka	\$ 536,970	\$416,923	29%	\$3,821,757	\$3,595,296	6%	\$513,000	\$427,206	20%	1.56	1.38	13%	\$ 41,785	\$40,742	3%
Biggs	\$ 48,138	\$44,618	8%	\$421,306	\$413,838	2%	\$1,094	\$573	91%	0.91	0.94	-3%	\$ 15,593	\$12,806	22%
Etna	\$ 54,743	\$63,671	-14%	\$535,744	\$652,481	-18%	\$2,461	\$44,510	-94%	0.91	0.94	-3%	\$ 16,475	\$14,371	15%
Loyalton	\$ 25,998	\$20,751	25%	\$161,721	\$114,893	41%	\$1,394	\$1,394	0%	0.91	0.94	-3%	\$ 13,594	\$9,933	37%
Montague	\$ 46,783	\$37,875	24%	\$408,234	\$329,375	24%	\$36,350	\$82,171	-56%	0.91	0.94	-3%	\$ 15,492	\$12,351	25%
Tulelake	\$ 48,245	\$44,348	9%	\$423,418	\$410,457	3%	\$99,623	\$0		0.91	0.94	-3%	\$ 15,609	\$12,571	24%
Grand Total	\$ 2,476,516	\$2,256,898	10%	\$25,650,275	\$24,460,833	5%	\$1,855,353	\$1,605,490	16%				\$ 395,138	\$376,296	5%



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting
June 4, 2020**

Agenda Item I.

TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

INFORMATION ITEM

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

RECOMMENDATION: None – information only.

FISCAL IMPACT: None

BACKGROUND: None

ATTACHMENTS: None



INFORMATION ITEMS

INFORMATION ITEM

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

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

BACKGROUND: None

FISCAL IMPACT: None

ATTACHMENT(S):

1. SCORE Resource Contact Guide
2. SCORE Glossary of Terms

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

PROGRAM ADMINISTRATION

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

SUBJECT	MAIN CONTACT	PHONE	EMAIL
JPA MANAGEMENT ISSUES –coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development; program budget/funding, financial analysis, coordination w/financial auditor/JPA accountant	Marcus Beverly	(916) 643-2704 (916) 660-2725 (cell)	Marcus.Beverly@alliant.com
	Conor Boughey	(415) 403-1411	cboughey@alliant.com
	Michael Simmons	(415) 403-1425 (925) 708-3374 (cell)	msimmons@alliant.com
	Michelle Minnick	(916) 643-2715	Michelle.Minnick@alliant.com
	Joan Crossley	(916) 643-2712	jcrossley@alliant.com
JPA ADMINISTRATIVE ISSUES – meeting agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website maintenance.	Michelle Minnick Marcus Beverly Joan Crossley		
COVERAGE / RISK MANAGEMENT ISSUES – <ul style="list-style-type: none"> ➤ Certificates of coverage, additions/deletions of coverage’s, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs ➤ Coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development ➤ Insurance Requirements in Contracts (IRIC), hold harmless agreements, indemnification clauses, safety program planning, RFPs for JPA services & audits, third party contract review 	Michelle Minnick Marcus Beverly Joan Crossley		

SCORE RESOURCE CONTACT GUIDE

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIMS ADMINISTRATION – questions regarding liability and Workers’ Compensation claims handling can be forwarded to York Risk Services Group</p> <p>Property Recovery Program This program is designed to recover damages from a third party when a member has incurred a loss caused by a third party who was determined to be liable.</p> <p style="text-align: center;"><u>Liability Claims</u></p> <p style="text-align: center;"><u>Workers’ Compensation Claims</u></p> <p style="text-align: center;"><u>Subrogation</u></p>	<p>Jill Petrarca, Senior Manager Property & Casualty Adjuster</p> <p>Shawn Millar, Property & Casualty Adjuster</p> <p>Caroline Sbabo, Property & Casualty Adjuster</p> <p>Alex Davis, Property & Casualty Adjuster</p> <p>Ariel Leonhard, Claims Examiner</p> <p>John Peshkoff, Senior Claims Manager</p> <p>Alicia Veloz, Senior Claims Examiner</p> <p>Jill Petrarca, Senior Manager Property & Casualty Adjuster</p>	<p>(916) 746-8849</p> <p>(916) 746-8820 C:530-210-4910</p> <p>(916) 746-6340</p> <p>(925) 349-3890</p> <p>(916) 960-0974</p> <p>(916) 960-0956</p> <p>(916) 960-0982</p> <p>(916) 746-8849</p>	<p>jill.petrarca@sedgwick.com</p> <p>shawn.millar@sedgwick.com</p> <p>caroline.sbabo@sedgwick.com</p> <p>alex.davis@sedgwick.com</p> <p>ariel.leonhard@sedgwick.com</p> <p>john.peshkoff@sedgwick.com</p> <p>alicia.veloz@sedgwick.com</p> <p>jill.petrarca@sedgwick.com</p>
<p>ADMINISTRATIVE ISSUES - annual contracts for services, IT issues, reports, service issues</p> <p>COMPUTER SERVICES, TRUST ACCOUNT SERVICES – loss runs, special reports, check registers, bank reconciliations</p>	<p>Dori Zumwalt, Account Executive, Client Services</p> <p>Kelly Stewart, Vice President Property and Casualty Claims</p>	<p>(916) 960-1017</p> <p>(714) 620-1302</p>	<p>dorienne.zumwalt@sedgwick.com</p> <p>kelly.stewart@sedgwick.com</p>

SCORE RESOURCE CONTACT GUIDE

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CLAIM REPORTING AND TRIAGE SERVICES

Company Nurse Injury Hotline

Main: (888) 817-9282

<https://companynurse.com/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIM REPORTING AND TRIAGE SERVICES – Company Nurse strives to streamline injury reporting and reduce injury reporting lag time and overall cost</p> <ul style="list-style-type: none"> • Quick, easy, cost efficient way to immediately report workplace injuries • 24/7 Nurse Triage Hotline 1-888-545-9154 (Please ensure to use the city code specific to your member) 	<p>Chris Park, Account Executive</p>	<p>(480) 717-6842</p>	<p>service@companynurse.com</p>

ACCOUNTING SERVICES

Gilbert Associates, Inc.

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

www.gilbertcpa.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>ACCOUNTING SERVICES – any questions regarding accounting, accounts payable, invoicing, and checks can be forwarded to Gilbert Associates</p>	<p style="text-align: center;">Kevin Wong</p> <p style="text-align: center;">Jennifer Zraick</p>	<p>(916) 646-6464</p>	<p>kswong@gilbertcpa.com</p> <p>JZraick@gilbertcpa.com</p>

POLICE AND FIRE RISK MANAGEMENT SERVICES

Lexipol

Main: (949) 484-4444 Fax: (949) 484-4443

<http://www.lexipol.com/>

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>POLICE RISK MANAGEMENT SERVICES – Lexipol helps to review members' Police and Fire Risk Management policies and offers state-specific policy manuals that are integrated with scenario-based daily training on high-risk, low frequency events</p>	<p>Dale Cephers, West Region Market Development Executive</p> <p>Sarah Graham, Marketing Campaign Manager</p>	<p>(469) 731-4685</p> <p>(949) 325-1237</p>	<p>dcephers@lexipol.com</p> <p>sgraham@lexipol.com</p>

SCORE RESOURCE CONTACT GUIDE

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ERMA POOL ADMINISTRATION/EXCESS PARTNER

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>ERMA – provides loss prevention services designed to minimize employment practices liability (EPL) exposure of members</p> <p style="text-align: right;">Board Member - John Duckett</p> <p style="text-align: right;">Alternate - Roger Carroll</p> <p>Services Offered</p> <ul style="list-style-type: none"> • Employee Reporting line • Attorney Hotline • Employment Practices Training 	<p>Jennifer Jobe, Executive Director</p> <p>Mona Hedin, Analyst & Training Coordinator</p>	<p>(530) 275-7427</p> <p>(916) 652-1840</p> <p>(916) 244-1141</p> <p>(916) 290-4645</p>	<p>info@ermajpa.org</p> <p>jduckett@cityofshastalake.org</p> <p>rcarroll@loomis.ca.gov</p> <p>jennifer.jobe@sedgwick.com</p> <p>mona.hedin@sedgwick.com</p>

LAWCX POOL ADMINISTRATION/EXCESS PARTNER

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>LAWCX – Provides Excess Workers’ Compensation coverage and additional training resources</p> <p style="text-align: right;">Board Member - Steve Baker</p> <p style="text-align: right;">Alternate – Marcus Beverly</p> <p>Online Risk Control Services</p> <ul style="list-style-type: none"> • Employees can access online training courses by registering online at www.lawcx.org. • Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available • Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines • Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms • Blog – Timely and informational reports from Risk Control Experts • Can you Risk It? Liability Exposures- real questions from actual members are answered 	<p>Jim Elledge, Executive Director</p> <p>Tammy Vitali, Workers’ Compensation Program Manager</p> <p>Terrie Norris, Risk Control Services Manager</p> <p>Kim Sackett, Board Secretary & Analyst</p>	<p>(530) 841-2321</p> <p>(916) 643-2704</p> <p>(916) 244-1124</p> <p>(916) 244-1114</p> <p>(916) 290-4655</p> <p>(916) 290-4601</p>	<p>sbaker@ci.yreka.ca.us</p> <p>Marcus.Beverly@alliant.com</p> <p>jim.elledge@sedgwick.com</p> <p>tammy.vitali@sedgwick.com</p> <p>terrie.norris@sedgwick.com</p> <p>kim.sackett@sedgwick.com</p>

SCORE RESOURCE CONTACT GUIDE

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CJPRMA POOL ADMINISTRATION/EXCESS PARTNER

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

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

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

SCORE RESOURCE CONTACT GUIDE

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LOSS CONTROL SERVICES

DKF Solutions

Fax: (707) 647-7200

www.dkfsolutions.com

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

SCORE RESOURCE CONTACT GUIDE

FY 2019/20

EMPLOYEE ASSISTANCE PROGRAM
 ACI Specialty Benefits Corporation
 Main: (800) 932-0034 Fax: (858) 452-7819
www.acieap.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>EMPLOYEE ASSISTANCE PROGRAM - EAP provides 24 hour/365 day assistance to employees and their family members who can receive up to three counseling visits per year by contacting 1-800-932-0034 or by visiting the following website http://score.acieap.com</p> <ul style="list-style-type: none"> • Each city has 4 hours per year for On-Site Employee Orientations, Manager & Supervisor Trainings, and Lunch ‘n Learn Seminars Per City per year • <i>Unlimited</i> Critical Incident Stress Management (CISM) Telephonic Consultation for Crisis response • Each city has 1 On-Site Critical Incident Stress Debriefing (CISD) per year for Crisis response • Legal and Financial Hardship Services- Employees and their family members have limited access to telephonic legal and financial hardship services (first 60 minutes are free and if they retain the attorney then additional time is offered at a discounted rate) <p>**Services offered at an additional cost**</p> <ul style="list-style-type: none"> • Wellness Resources The Core Platform wellness program is available to employees which includes workshops, personalized meal and exercise plans, articles about health, health logs, recipes, exercise tracker and log and blogs about wellness 	Colleen Shuster	(858) 529-0171	cshuster@acieap.com

AQUATICS RISK MANAGEMENT
 Total Aquatic Management
 Main: (510) 523-3155
www.totalaquaticmanagement.webs.com

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<ul style="list-style-type: none"> • Aquatic Safety services • Certified Pool Operator (CPO) Trainings 	Jim Wheeler	(510) 523-3155	jim@totalaquaticmanagement.com swimnjim@hotmail.com

SCORE RESOURCE CONTACT GUIDE

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TRAINING SERVICES Target Solutions Main: (800) 840-8048 Fax: (858) 487-8762 www.targetsolutions.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
TRAINING SERVICES – a Web-based Safety Training Platform Services Offered <ul style="list-style-type: none"> • OSHA Training Documentation • Online Video Library http://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&customerid=19258&customerpath=score • Policy Templates (IIPP examples, Bloodborne Pathogens, HAZWOPER, Emergency Response Plans) • Training Records management (i.e. Diplomas, Certificates of Completion) • Continuing Education Courses for Fire and Safety Personnel 	Karly Andrade , Account Specialist	(858) 376-1636	karly.andrade@vectorsolutions.com
CONCRETE CUTTING Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 www.dontgrind.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
SIDEWALK TRIP HAZARD SERVICES Services Offered <ul style="list-style-type: none"> • Sidewalk Asset Management • Surveying Sidewalk Infrastructure • Repairing Uneven Sidewalk Panels 	Joseph Ortega Katrina Lynch	(650) 576-4303 (916) 847-7346	jortega@DontGrind.com Klynch@dontgrind.com
LEAGUE OF CALIFORNIA CITIES Main: (916) 658-8200 Fax: (866) 593-2927 www.cacities.org			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
The League of California Cities is an association of California city officials who work together to enhance their knowledge and skills, exchange information, and combine resources so that they may influence policy decisions that affect cities.	Charles W. Anderson , Regional Public Affairs Manager	(916) 798-2231	canderson@cacities.org

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

AGRIP (Association of Governmental Risk Pools)	A national organization of JPA’s and public agency insurance pools. Formed for educational, information gathering and political lobbying purposes. Affiliated with PRIMA
ALCM (Associate in Loss Control Management)	A professional designation earned after the successful completion of five national examinations given by the Insurance Institute of America (IIA).
ARM (Associate in Risk Management)	A nationally recognized educational program for dedicated risk management professionals, developed by the Insurance Institute of America.
Attachment Point	The dollar amount of a loss where the next layer of insurance begins to pay for the loss
Automobile Liability	Designed to afford bodily injury and property damage liability coverage associated with owned, non-owned and hired vehicles. May include medical payments, uninsured/underinsured motorists’ liability coverages
Automobile Physical Damage	Usually a first party coverage; however, some entities have “Bailment” or “care, custody and control” liability exposures such as garages, maintenance facilities that service vehicles of others, and parking lots
Best’s Rating	A rating system that indicates the operating and financial condition of insurance companies. Information is developed and published annually by the A. M. Best company. Generally one looks for a company with a rating of A VII or better
Binder	A legal agreement issued by either an agent or an insurer to provide temporary evidence of insurance until a policy can be issued. Binders should contain definite time limits, should be in writing, and should clearly designate the insurer with which the risk is bound.
BOD/BD (Board of Directors)	body of elected or appointed members who jointly oversee the activities of a company or organization
BI (Business Interruption)	A form of insurance coverage that replaces business income lost as a result of an event that interrupts the operations of the business, such as fire or a natural disaster.
CAJPA (California Association of Joint Powers Authorities)	Performs regulatory and legislative lobbying as well as accreditation of Joint Powers Authorities to promote the financial stability of JPAs
CIPRA (California Institute for Public Risk Analysis)	Organized to develop, analyze and disseminate information on risk management in California’s public sector, especially self-insured entities and Joint Powers Authorities
CJPRMA (California Joint Powers Risk Management Authority)	CJPRMA provides the excess coverage to SCORE’s Liability Program
California State Association of Governments (CSAC)	CSAC is a lobbying, advocacy and service organization representing the state's 58 counties at the state and federal level. Areas of focus include the state budget, health-care reform, corrections reform, transportation funding, water and climate change
California State Association of Governments - Excess Insurance Authority (CSAC-EIA)	CSAC-EIA is a member directed insurance risk sharing pool. The EIA has developed effective risk management solutions to help California public entities proactively control losses and prepare for different exposures
CalTIP (California Transit Insurance Pool)	In 1986 the California Transit Association formed an insurance committee and authorized the preparation of a study of alternative methods of providing liability insurance coverage and began providing liability coverage in 1987

GLOSSARY OF TERMS

Catastrophic Loss Reserve	A separate JPIA reserve account designated to pay losses without additional premium assessments to members
CIC (Certified Insurance Counselor)	an insurance agent professional certification designation
Certificate Of Insurance	A certificate of insurance is a document issued by an insurance company/broker that is used to verify the existence of insurance coverage under specific conditions granted to listed individuals.
Certified Industrial Hygienist (CIH)	CIH is a professional whose job it is to protect the health of workers and the general public. A CIH is educated, trained and certified to recognize health hazards, test the environment for those hazards and determine when they pose a risk to those who might be exposed to them
Chartered Property Casualty Underwriter (CPCU)	CPCU is a professional designation in property-casualty insurance and risk management
Claim	A demand of a right. In general a demand for compensatory damages, resulting from the actions of another
Claims Made	A provision of an insurance policy that requires it to pay only for claims presented during the policy period with no regard for when the action causing the claim took place. Typically, a claims-made form also includes a retroactive date setting the earliest date for which a covered occurrence can happen. (Also see "Occurrence")
Compromise and Release (C&R)	A type of settlement in which you receive a lump sum payment and become responsible for paying for your future medical care. A settlement like this must be approved by a workers' compensation judge.
Conditional	an insurance policy includes a number of conditions that both the insured and the insurer must comply with. (i.e. a covered loss occurs, the insured must notify the insurer about the loss and the insurer must use the valuation methods specified in the policy to settle the loss- thus the contract is conditional)
Conditions	describe the responsibilities and the obligations of both the insured and the insurance company
Confidence Level (CL)	an estimated probability that a given level of funding will be sufficient to pay actual claim costs. The higher a CL the greater the certainty the actuary has that losses will not exceed the dollar value used to attain the CL
Contract	a legal agreement between two competent parties that promises a certain performance in exchange for a certain consideration
Contract of Utmost Good Faith	as the insurance company relies on the truthfulness and integrity of the applicant when an issuing a policy. In return, the insured relies on the company's promise and ability to provide coverage and pay claims
Certified Safety Professional (CSP)	CSP's are qualified persons that are competent and trained to detect and appraise hazardous materials, procedures and activities of workers, materials and work environments. They are highly educated, trained and experienced in the field of safety.
California State Association of Counties Excess Insurance Authority (CSAC-EIA)	SCORE participates in a group purchase of pollution liability coverage with CSAC-EIA
Cumis Counsel	Cumis refers to a lawsuit against the Cumis Insurance Society in which they were found to have controlled the defense attorney to the detriment of their insured. The court determined that the Society should have assigned separate counsel to represent the exclusive interests of the insured. The need for <i>cumis</i>

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	<i>counsel</i> arises in situations where there are significant coverage issues and defense counsel is conflicted between his duty to his client and the obligations to the insurance carrier.
DE9	Quarterly Contribution Return and Report of Wages
Declarations	contain information such as the name of the insured, the address, the amount of coverage provided, a description of property, and the cost of the policy
Deductible	It is that portion of each claim that is paid by the member at the time of loss. It is in addition to any premium already paid
Defense	A defendant's denial to a complaint or cause of action
Definitions	clarify the meaning of certain terms used in the policy
Deposit Premium	Premium required at the beginning of a policy period based on estimated costs
Difference In Conditions (DIC)	A specialized property insurance policy written to provide coverage for perils not covered in a standard property policy or in the JPIA's Memorandum of Property Coverage. In particular, it is most often used to provide coverage for earthquake and/or flood losses
Directors and Officers (D&O)	Liability insurance payable to the directors and officers of a company, or to the organization(s) itself, as indemnification (reimbursement) for losses or advancement of defense costs in the event an insured suffers such a loss as a result of a legal action brought for alleged wrongful acts in their capacity as directors and officers.
Directors, Officers and Trustees Liability	Intended to protect nonprofit board members, officers, and directors for faulty decisions, which imperil the entity. Usually written to include entity reimbursement for legal actions and personal liability of specific wrongdoers
Date of Loss (DOL)	Regarding property claims this is usually the date of occurrence of physical damage to property. In WC claims this is usually the date a physical injury occurred to an employee.
Doctrine of reasonable expectations	a policy includes coverages that an average person would reasonably expect it to include regardless of what the policy actually provides
Earthquake (EQ)	a sudden and violent shaking of the ground, sometimes causing great destruction, as a result of movements within the earth's crust or volcanic action
Employers' Liability	Included as part of a worker's compensation insurance policy. Covers liability for losses arising out of injuries to employees that are not covered by statutory workers' compensation benefits
Employment Practices Liability (EPL)	Written to protect an entity from liabilities arising from allegations of discrimination, failure to promote or hire, harassment, ADA responsibilities, wrongful termination, etc
Endorsement	any change to the original policy (attached to the policy itself)
Environmental Impairment Liability	Also referred to as "Pollution" and "Pollution Legal" Liability; can be written to protect an entity from actions resulting from contamination of air, water, property. First party (damage to owned property) and third party (liability for damage to others) protections are often provided on the same policy
Employment Risk Management Authority (ERMA)	ERMA provides employment practices Liability coverage to SCORE members desiring such coverage

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Errors and Omissions Insurance (E&O)	Professional liability insurance that protects companies and individuals against claims made by clients for inadequate work or negligent actions, usually includes both court costs and any settlements up to the amount specified on the insurance contract.
Errors and Omissions Liability	Excludes bodily injury and property damage; intended to afford protection for the “misfeasance, malfeasance or non-feasance” of public officials, employees and volunteers. May also include incidental medical personnel (paramedics), police and fire personnel, architects and plan checkers, engineers, and on-staff attorneys
Excess Insurance	Insurance that is purchased to provide higher limits than the primary policy or coverage provides
Excess Loss	The portion of a loss that is allocated to, or paid by, excess coverage
Exclusions	describe the losses for which the insured is not covered
Executive Committee (EC)	committee within that organization which has the authority to make decisions and ensures that these decisions are carried out
Expected liabilities	Outstanding reserves plus Incurred But Not Reported (IBNR) and Loss Adjustment Expense, discounted at the “Expected” Confidence Level (CL)
Exposure	a condition or situation that presents a possibility of loss (i.e. home built on flood plain is exposed to the possibility of flood damage)
Financial Accounting Standards Board (FASB)	FASB standards, known as generally accepted accounting principles (GAAP), govern the preparation of corporate financial reports and are recognized as authoritative by the Securities and Exchange Commission
Fidelity Bonds	Written as financial guarantees of employees’ honesty. Personnel with money-handling responsibilities are considered exposures to loss
Fiduciary Liability	Covers board members, executives and other decision-making personnel with responsibilities for pension funds, retirement plans and employee benefit monies for negligent decisions that result in losses to such funds
Generally Accepted Accounting Principles (GAAP)	GAAP refers to the standard framework of guidelines for financial accounting used in any given jurisdiction; generally known as accounting standards or standard accounting practice
Governmental Accounting Standards Board (GASB)	GASB) is the source of generally accepted accounting principles (GAAP) used by State and Local governments in the United States. As with most of the entities involved in creating GAAP in the United States, it is a private, non-governmental organization
General Liability	Written to protect the member's assets against liability for property damage of or bodily injury to third parties (see definition of parties)
Hazard	anything that increases the chance of loss (also see Physical Hazard, Morale Hazard and Moral Hazard)
Health Insurance Portability and Accountability Act (HIPAA)	A federal law enacted in 1996 that protects continuity of health coverage when a person changes or loses a job, that limits health-plan exclusions for preexisting medical conditions, that requires that patient medical information be kept private and secure
Incurred But Not Reported (IBNR)	It is that part of the total claims that is unknown at any point in time. At any time, SCORE has claims that have not been reported or recognized by SCORE or has claims recognized by SCORE but without knowledge of the cost when such claim is finally closed. SCORE uses an actuary to project the costs of these unknown liabilities to SCORE <ul style="list-style-type: none"> - □ the estimate of funds needed to pay for covered losses that have occurred but have not been reported to the member and/or SCORE and expected future development on claims already reported

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Incurred Loss	This is the ultimate expected total value of any claim. It includes the amount already paid, plus the estimated amount yet to be paid (reserves)
Injury Illness Prevention Program (IIPP)	Proactive process of assessing workplace hazards prior to an injury being reported
Insurable Interest	before you can benefit from insurance; you must have a chance of financial loss or a financial interest in the property
Insurance	a contract or device for transferring risk from a person, business, or organization to an insurance company that agrees, in exchange for a premium, to pay for losses through an accumulation of premiums
Insurance Requirements in Contracts (IRIC)	In insurance, the insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay.
Insurance Services Office, Inc. (ISO)	An insurance industry association that collects statistical data for rate making and develops standard insurance policy forms. ISO is the organization that drafted the standard commercial general liability (CGL) commonly used by insurers
Insuring agreements	state in general what is to be covered, also includes a description of what type of property is covered and the perils against which it is insured (i.e. the losses for which the insured will be indemnified)
Inverse Condemnation	Both the United States Constitution and the California Constitution require that a private citizen be compensated if property is "taken" by a public entity. When the property is taken proactively it is called eminent domain. When the property is taken "accidentally," without due course, it is called inverse condemnation. Negligence need not be proven. The claimant's legal expenses are payable in addition to actual damages
Limit	The most that will be paid in a loss
Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)	LAWCX provides excess coverage to SCORE's workers' compensation pool
Long Range Planning (LRP)	Exercise aimed at formulating a long-term plan, to meet future needs estimated usually by extrapolation of present or known needs. It begins with the current status and charts out a path to the projected status, and generally includes short-term (operational or tactical plans) for achieving interim goals.
Loss Adjustment Expense (LAE)	administrative expense to manage a claim to conclusion- Allocated LAE (ALEA) are expenses attributable to a specific claim such as attorney fees- Unallocated LAE (ULAE) are overhead expenses not attributable to a specific claim such as salaries or office rental
Loss Payee	The party to whom the claim from a loss is to be paid. Loss payee can mean several different things; in the insurance industry, the insured or the party entitled to payment is the loss payee. The insured can expect reimbursement from the insurance carrier in the event of a loss.
Loss Ratio	The amount of loss divided by the amount of premium, contributions, payroll or property values
Master Plan Documents	A document issued by a JPA defining the structure, rights and obligations of the participants and procedures of an insurance or self- funded program
Maximum Medical Improvement (MMI)	When an injured employee's condition is well stabilized and unlikely to change substantially in the next year, with or without medical treatment. Once

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	an employee reaches MMI, a doctor can assess how much, if any, permanent disability resulted from the work injury. See also P&S
Memorandum of Coverage (MOC)	A document issued by a JPA defining the coverage provided to the members
Moral Hazard	a person might create a loss situation on purpose just to collect from the insurance company (i.e. a pre-arranged faked theft of an older vehicle so the owner could collect insurance money and buy something new)
Morale Hazard	an individual, through carelessness or by irresponsible actions, can increase the possibility for a loss (i.e. a person who drives a car carelessly because he knows a loss will be insured if an accident occurs)
Mutual interest company	the insureds are also owners of the company and so they can vote to elect the management of the company (profits are returned to the insureds in the form of dividends or reductions in future premiums)
Named Insured	Any person, firm, or corporation, or any of its members specifically designated by name as insured(s) in the policy as distinguished from others who, although unnamed, are protected by the policy definition. A named insured under the policy has rights and responsibilities not attributed to additional insureds, such as premium payment, premium return, notice of cancellation, and dividend participation
Net Assets	(Equity, surplus or Net Position) Total assets less Expected liabilities- the amount of funds remaining after subtracting liabilities at the actuarially determined "Expected" Confidence Level (approx. 50% CL)
Net Contribution	a total contribution for losses less excess insurance costs
Non Vacant land	refers to land that is occupied and used, and/or has structures on it (i.e. shack, building, park with benches)
Obligee	Is an individual, partnership, corporation, or a government entity which requires the guarantee that an action or service will be performed. If not properly performed, the surety pays the obligee for any damages or fulfills the obligation
Occurrence	A) In order for SCORE to pay a liability claim, it must arise out of an occurrence. This is an accident, event, act or omission to act which results in "damages," "bodily injury," or "property damage" neither expected nor intended from the covered parties' conduct. B) A provision of an insurance policy that requires it to pay for a claim caused during the policy period regardless of when it is presented.
Passive Negligence	The party that was negligent did not take part in the action that caused the damage, but was responsible for somehow allowing it to take place. For example, a city allowed a contractor to dig a hole on city property and someone fell in
Peril	Cause of a loss
Permanent and Stationary (P&S)	When an employee's medical condition has reached maximum medical improvement. Once an employee is declared P&S, a doctor can assess how much, if any, permanent disability resulted from the work injury. If the disability is rated under the 2005 schedule you will see the term maximal medical improvement (MMI) used in place of P&S. See also MMI
Permanent Disability (PD)	Any lasting disability that results in a reduced earning capacity after maximum medical improvement is reached

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Personal Protective Equipment (PPE)	PPE refers to protective clothing, helmets, goggles, or other garments or equipment designed to protect the wearer's body from injury
Physical Hazard	a hazard that arises from the condition, occupancy, or use of the property itself (i.e. skateboard left on the porch steps)
Plaintiff	The party who complains or sues in a personal action. A claimant becomes a plaintiff by filing suit
Pooled Loss	The portion of a loss that is allocated to, or paid by, the self-insured pool. SCORE's Liability Program pools, or self-insures, the first \$500,000 of each occurrence. Loss costs exceeding this amount are paid by excess insurance
Principal	Is an individual, partnership, or corporation who offers an action or service and is required to post a bond. Once bonded, the surety guarantees that he will perform as promised
Principle of Indemnity	when a loss occurs an individual should be restored to the approximate financial condition he was in before the loss no more and no less
Property Insurance	This covers the member for damage to its own property, sometimes called first-party coverage
Public Agency Risk Managers Association (PARMA)	A statewide association for risk managers in the public sector. Educational and lobbying activities
Public Entity Property Insurance Program (PEPIP)	A group purchase program from which many SCORE members purchase their insurance
Public Risk Management Association (PRIMA)	A national association for risk managers in the public sector. Formed for educational, information gathering and political lobbying purposes
Pure Risk	involves only the possibility of loss
QME (Qualified Medical Examiner)	A medical provider who has been certified by the Division of Workers' Compensation by passing an administrative exam.
Reciprocal company	(to give/take), a member of a reciprocal agrees to share the insurance responsibilities with all other members of the unincorporated group (all members insure each other and share the losses with each other) NOTE: managed by an attorney-in-fact who is empowered to handle all of the business of the reciprocal
Replacement Cost (RC)	The cost to replace damaged property with like kind and quality, with no deduction for depreciation, but still subject to a "limit"
Reserve	In order to budget for its expected costs and to know when a claim must be reported to the excess coverage, SCORE estimates the ultimate expected total value of each claim and "reserves" part of the not paid. As moneys are paid out for a claim, the reserve amount is decreased
Retrospective Premium Adjustment	At the beginning of each policy period, SCORE collects a deposit premium representing the estimated costs for that year. Each year a calculation of expenses associated with the policy period are subtracted from the deposit premium. At some point the excess funds will be returned, or shortage of funds will be charged. This process is repeated annually for each coverage year until all claims for that year are closed out and there is no IBNR allocated to that policy year.
Risk	the chance or uncertainty of loss (also see Speculative Risks and Pure Risks)

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Risk and Insurance Management Society (RIMS)	National professional organization to promote principles of risk management and assist risk managers in their daily activities
Risk Control	Those risk management techniques designed to minimize the frequency and/or severity of claims. Risk control techniques include exposure avoidance, loss prevention, loss reduction, segregation of loss exposures, and contractual transfer to shift losses to others
Risk Financing	Techniques for generating funds to pay for losses that risk control methods do not entirely eliminate. There are two types of risk financing techniques -- retention and transfer. Retention involves paying for losses using an organization's own assets; transfer involves covering losses by an unrelated entity for a consideration (such as a payment of a premium)
Risk Management	One of the specialties within the general field of management, the process of managing an organization's activities to minimize the adverse effects of accidental losses on a cost-effective basis. Risk management has two components -- risk control and risk financing.
Self-Insured	Coverage of losses from the insured's own funds, rather than an insurance policy. Generally refers to a planned program for financing or otherwise recognizing losses
Self-Insured Retention (SIR)	the maximum amount of exposure to a single loss retained by SCORE
Severability of Interests Clause	An insurance policy provision clarifying that the word "insured," as it appears within various parts of a policy, applies severally and not collectively. When there is more than one insured, the effect is as though a separate policy is issued to each insured. Thus, a policy containing such a clause will cover a cross liability claim – a claim made by one insured against another insured. The one exception to the separate application to each insured of a policy containing a severability of interest clause is that the limits are not cumulative; that is, one set of limits applies to all insureds collectively
Special Events	Designed to cover your sponsorship of events, such as fireworks shows, festivals, community/entity celebrations; often written to protect other policies' loss integrity. Another type of special event coverage, known as a "tenants and permittees" policy, can be issued for third parties who rent or use your owned facilities.
Speculative Risk	risks in which there exists both the possibility of gain and the possibility of loss (i.e. poker game)
Spread of Risk	the greater the spread of risk the less likely that there will be a catastrophic loss for the insurance company (i.e. NOT insuring every person in a single town that could be hit by a fire which destroys the town= catastrophic loss for the insurance company vs. insuring several people in MANY towns to spread out the risk of a catastrophic loss)
Stock company	sells stock to stockholders to raise the money necessary to operate the business (profits attributed to the operation of the company are returned as dividends to the stockholders, not the insureds)
Subrogation	The insurer's right to proceed against a third person if that third person was responsible for a claim paid by the insurer. Employee dishonesty can be subrogated by the insurance company against a dishonest employee
Surety	Is usually a corporation which determines if an applicant (principal) is qualified to be bonded for the performance of some act or service. If so, the

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	surety issues the bond. If the bonded individual does not perform as promised, the surety performs the obligation or pays for any damages
Temporary Disability Benefits (TD)	Payments an employee receives if they lose wages because of a work related injury which prevents them from doing their usual job while recovering
Third Party Administrator (TPA)	TPA is a person or organization that processes claims and performs other administrative services in accordance with a service contract, usually in the field of employee benefits
Total Insured Values (TIV)	The values shown on a member city's schedule or appraisal for property coverage. Only those items shown on the schedule are covered for loss
Terrorism Risk Insurance Act (TRIA)	TRIA is a United States federal law signed into law by President George W. Bush on November 26, 2002. The Act created a federal "backstop" for insurance claims related to acts of terrorism.
Vacant land	refers to land that is unoccupied and unused, and/or has no structures on it
Vehicle Identification Number (VIN)	unique code including a serial number, used by the automotive industry to identify individual motor vehicles, towed vehicles, motorcycles, scooters and mopeds as defined in ISO 3833