



President
Mr. Roger Carroll
Town of Loomis

Vice President
Mr. Steve Baker
City of Yreka

Secretary
Ms. Brooke Woodcox
City of Rio Dell

Treasurer
Ms. Linda Romaine
Town of Fort Jones

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

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

Date: Friday, June 24, 2016
Time: 10:00 AM

Location: Gaia Hotel & Spa
4125 Riverside Place
Anderson, CA

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. 5 **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. 6* 1. Board of Directors Meeting *Draft* Minutes – April 1, 2016
- Pg. 17* 2. US Bank Custodial Account Statement – October 2015, April – May 2016
- Pg. 56* 3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investment – March 31, 2016
- Pg. 57* 4. Treasurer’s Report as of March 31, 2016
- Pg. 58* 5. SCORE Checking Account Transaction List – March 1, 2016 – June 14, 2016
- Pg. 61* 6. Investment Statements from Chandler Asset Management – March – May 2016
- Pg. 73* 7. Target Solutions Utilization Report – March – May 2016
- Pg. 76* 8. ACI Utilization Report – January – March 2016
- Pg. 83* 9. Company Nurse Injury Summary Report – March 2016
- Pg. 86* 10. Traveler’s ID Fraud Revised Quote and Annual Premium approved by BOD 4-1-1

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.



Pg. **F. ADMINISTRATIVE REPORTS**

- 1. President’s Report** I 4
Roger Carroll will address the Board on items pertaining to SCORE.
- 2. CJPRMA Update** I 4
Roger Carroll will update the Board on CJPRMA matters pertinent to SCORE. Minutes of the last meeting can be found at <http://www.cjprma.org/>
- 3. LAWCX Update** I 4
Steve Baker will update the Board on LAWCX matters pertinent to SCORE. Minutes of the last meeting can be found at <http://lawcx.org/>
- 4. ERMA Update** I 4
John Duckett will update the Board on ERMA matters pertinent to SCORE. Minutes of the last meeting can be found at www.ermajpa.org/
- 5. Alliant Update** I 4
Marcus Beverly will update the Board on Alliant matters pertinent to SCORE.

G. FINANCIAL

- Pg. 88 **1. Quarterly Financials for QE March 31, 2016** A 2
Board Members will review the March 31, 2016 Quarterly financials and Statement of Net Assets presented by Gilbert Associates, Inc. and may take action to Accept and File and give direction.
- Pg. 89 **2. Delegation of Investment Authority to SCORE Treasurer** A 1
The Board will be asked to review and approve Resolution 16-01 Authorizing Investment of SCORE funds.
- 3. Premium Payment Plan Requests for FY 2016/17** A 1
The Board has received premium payment plan requests for FY 2015/16 from two members. The Board will review and may approve the proposed Premium installment payment plans.
 - Pg. 91 **a. City of Tulelake**
 - Pg. 94 **b. City of Isleton**

H. JPA BUSINESS

- 1. 2016/17 Property Program Renewal** A 1
 - Pg. 98 **a. SCORE Property Renewal Proposal**
The Board of Directors will be asked to review and approve the renewal of the FY 2016/17 Property coverage with Alliant Property Insurance Program.

- Pg. 152 **b. APIP Claims Reporting Acknowledgements**
The Board of Directors will be provided with an outline and be asked to acknowledge the reporting procedure guidelines that should be followed immediately after a Property, Pollution or Cyber Liability loss or incident.
- Pg. 154 **c. Cyber Liability Option-APIP**
The Board will be asked to review and determine if they would be interested in hearing more about this coverage program.
- Time **ACI Lunchtime Presentation**
Certain *Kathryn Mullis and John Schack will present information related to the ACI EAP*
12:00 p *program.*
- Pg. 157 **2. Alliant Crime (ACIP) Presentation** I 4
The Board of Directors will receive a presentation about the Alliant Crime Program.
- Pg. 157 **3. ACI Contract Renewal for FY 2016-2017** A 1
The Board of Directors will review and approve the ACI Contract for FY 2016/17.
- Pg. 164 **4. Memoranda of Coverage (MOC)** A 1
Pg. 172 *Annually, the Board reviews SCORE's Memorandums of Coverage and approves or makes changes to the current version.*
 a. Liability MOC Approval
 b. Workers' Compensation MOC Approval
- Pg. 175 **5. SCORE Dividends Payable** A 1
Pg. 177 *The Board will be presented with recommended dividends for former members.*
 a. Crescent City
 b. Williams
- Pg. 179 **6. Loss Prevention Manual Reimbursement Policy** A 1
The Board will review and may revise or repeal the current Policy and Procedure regarding reimbursement for loss prevention manuals.
- Pg. 185 **7. Adoption of the FY 2016/17 SCORE Program Budget** A 1
Annually, the Board reviews and adopts the Program Budget which includes Administrative Operating expenses and expense of retaining risk and risk transfer.
- Pg. 193 **8. Nomination and Election of SCORE Officer Positions** A 1
The Board will nominate and elect persons to complete the two year term for the following positions: President, Vice President, Secretary, and Treasurer.
- Pg. 194 **9. Excess Partners - Representatives and Alternates**
The Board will discuss and determine representatives and alternates for CJPRMA, ERMA and LAWCX.



Pg. 195	10. Ad Hoc Committee Report <i>The Board will be presented with the Ad Hoc Committee’s recommendations.</i>	I 1
Pg. 203	11. Discussion about October Long Range Planning Meeting Topics <i>Staff will request feedback from Board members as respects the Long Range Planning Discussion Topics.</i>	
Pg. 204	I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES	I 4
	J. INFORMATION ITEMS	I
	1. CAJPA Conference – September 13-16, 2016 in South Lake Tahoe, CA	
Pg. 206	2. SCORE Resource Contact Guide	
Pg. 214	3. SCORE Certificate Request Form	
Pg. 215	4. SCORE Glossary of Terms	
Pg. 224	5. SCORE Travel Reimbursement Form	
	K. CLOSING COMMENTS	
	L. ADJOURNMENT	

UPCOMING MEETING

Board of Directors Teleconference Meeting – August 26, 2016

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.



CONSENT CALENDAR

ACTION ITEM

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

RECOMMENDATION: The Program Administrator recommends adoption of the Consent Calendar after review by the Board of Directors. *Items requested to be removed from Consent will be placed back on the agenda in an order determined by the President.*

FISCAL IMPACT: None

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

ATTACHMENT:

1. Board of Directors Meeting Draft Minutes – April 1, 2016
2. US Bank Custodial Account Statement – October 2015, March – May 2016
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investment – March 31, 2016
4. Treasurer’s Report as of March 31, 2016
5. SCORE Checking Account Transaction List – March 1, 2016 – June 14, 2016
6. Investment Statements from Chandler Asset Management – March – May 2016
7. Target Solutions Utilization Report – March – May 2016
8. ACI Utilization Report – January – March 2016
9. Company Nurse Injury Summary Report – March 2016
10. Traveler’s ID Fraud Revised Quote and Annual Premium approved by BOD 4-1-1



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
April 1, 2016**

Member Cities Present:

John Busch, City of Biggs
Mark Miller, City of Colfax
Marylin Seward, City of Etna
Linda Romaine, Town of Fort Jones
Robert Jankovitz, City of Isleton
Jim Goodwin, City of Live Oak
Roger Carroll, Town of Loomis
Kathy LeBlanc, City of Loyalton

Don Kincade, City of Montague
Muriel Howarth Terrell, City of Mt. Shasta
Robert Meacher, City of Portola
Brooke Woodcox, City of Rio Dell
John Duckett, City of Shasta Lake
Jared Hancock, City of Susanville
Jenny Coelho, City of Tulelake
Steve Baker, City of Yreka

Member Cities Absent:

City of Dunsmuir

City of Weed

Consultants & Guests

Michael Simmons, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Dorienne Zumwalt, York Risk Services
Cameron Dewey, York Risk Services
Marty Cassell, Chandler Asset Management

Kevin Wong, Gilbert Associates, Inc.
Tracey Smith-Reed, Gilbert Associates, Inc.
Becky , Bickmore
David Patzer DKF Risk Services
John Balestrini, DKF Risk Services

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 10:02 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Dunsmuir and the City of Weed.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Mark Miller

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – January 29, 2016
2. US Bank Custodial Account Statement – January – February 2016
3. SCORE Checking Account Transaction List – January – February 2016
4. Investment Statements from Chandler Asset Management – January – February 2016
5. Target Solutions Monthly Utilization Report – January – February 2016

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

MOTION: Linda Romaine

SECOND: Robert Meacher

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F1. President's Report

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

F2. Alliant Update

Michelle Minnick noted that Chandler Asset Management requested permission to list SCORE on their current client list and the Program Administrators were given permission to allow Chandler Asset Management to list SCORE on their current client list.

F3. CJPRMA Update

Mr. Roger Carroll noted that there are indications from CJPRMA that the Excess Layer will see an increase of about 5-10% for the next year. He also thanked members who have Police Departments because there are no shooting claims coming from SCORE but this has been an issue for CJPRMA.

F4. ERMA Update

John Duckett provided the Board of Directors with an update as he attended the ERMA Planning Day and Board of Directors meeting in Yountville this past February and provided a brief review of the items covered. He highlighted the main points covered and noted the goals and objectives were approved. He indicated ERMA will continue with the Ad Hoc training committee and that the Underwriters are in the process of revising the Experience Modified Calculations (Ex Mod). ERMA will also continue the use of an attorney hotline and will continue their marketing efforts to obtain new members.



F5. LAWCX Update

Steve Baker had had no issues to report for SCORE.

G. FINANCIAL

G1. Chandler Asset Management – Investment Manager’s Report

Marty Cassell provided the Board with the Investment Manger’s report which included a brief explanation of the economy which is continuing to grow and noted that the Federal Reserve is the big topic of interest. He went on to mention that the Federal Reserve is still continuing to increase rates this year but noted that the market assumes this is overly ambitious as the Federal Reserve only has direct control of short term rates while long term rates have actually come down. Marty Cassell also indicated that everything is in compliance with state code and the SCORE investment policy and mentioned that prior to any investment transaction is performed there is a check with state code and the SCORE investment policy.

A motion was made to accept and file the Investment Manager’s Report.

MOTION: Robert Meacher

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

G2. Investment Policy Review and Approval

Marcus Beverly noted that Chandler Asset Management has recommended a few changes to the SCORE Investment Policy. On the investment schedule he noted the changes are marked in red with comments in the margin and highlighted that the LAIF Program Limit increased from \$50 million to \$65 million and the Repurchase Agreements and the Money Market Fund changed to 20 percent. We added the Supranationals to the Investment Policy last year and the remainder of changes that are recommended are an effort to clean up the language and to be consistent in the table and the text.

A motion was made to approve the amendments to the investment policy.

MOTION: Linda Romaine

SECOND: Don Kincade

**MOTION CARRIED
UNANIMOUSLY**

G3a. Gilbert Associates Service Agreement FY 2015/16

Marcus Beverly provided that there are recommended changes to the Gilbert Contract and they have added the first two main headings but noted the rest of the agreement is the same. Laura Redwine indicated there is little room to change the wording which comes from the AICPA directly and noted there are misconceptions as to why the auditor doesn’t find fraud every time. Roger Carroll noted that they are probably hiring attorneys to help write the language in the agreement.



A motion was made to approve the Gilbert Associates Service Agreement for FY 2015/16.

MOTION: Muriel Howarth- Terrell SECOND: Mark Miller

**MOTION CARRIED
UNANIMOUSLY**

G3b. Gilbert Associates Service Agreement FY 2016/17

Marcus Beverly noted as we enter into the first of a one year option extension there is a 3.5% increase in the Gilbert Associates fee (\$1,800 increase). It was mentioned that the financial statements are on time and the audits are really smooth. Jared Hancock indicated that the hourly rate for Tracey and Kevin did not change and mentioned that about 3 years they took a lot of extra time to help with the transition from the prior accountant. It was also noted that Gilbert will begin to bill quarterly instead of monthly.

Jared Hancock asked if the reconciliation of the claim payments had been completed when Gilbert took over and helped to create the new dividend and assessment process. Mike Simmons responded that a certain amount had been written off with Board approval and Marcus Beverly indicated he would pull the information from the meeting in Napa to confirm the amount.

A motion was made to approve the Gilbert Associates Agreement for FY 16/17.

MOTION: Jared Hancock SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

G4. Quarterly Financials for Period Ending December 31, 2015

Kevin Wong and Tracey Smith-Reed provided a summary of the Quarterly Financials for Period Ending December 31, 2015.

- The change in Claims Liabilities has had positive claims development in both Workers' Compensation but mostly in the Liability Program (a decrease of approximately \$2 million as claims that were reserved at a fairly high level have reduced as claims developed)
- Dividends in the amount of \$146,000 was the disbursement of the ERMA dividends (distributed to members in late August 2015)
- Ending Net Position Ending for the third quarter of FY 15/16 at \$7.4 million
- There has been an increase in the Workers' Compensation Program and there are undesignated funds and if trends continue there could be funds available in the Shared Layer for distribution next year

A motion was made to accept and file the Quarterly Financials for PE December 31, 2015.

MOTION: Kathy LeBlanc SECOND: Robert Meacher

**MOTION CARRIED
UNANIMOUSLY**



H. JPA BUSINESS

H1. Risk Control Issues

H1a. Suggested Risk Management Services for FY 2016/17

John Balestrini noted that he has completed 17 of 18 member site visits and highlighted that DKF Solutions Group has developed 48 CalOSHA Programs for SCORE members and employees are engaged in the process. He also mentioned that the companion computer based modules are being developed this month. The MSO Training Tracking Tool is something of focus as DKF is taking a list of training to help determine what training is needed and when – members were encouraged to send completed training reports to Edie to ensure this is up to date. He also provided a summary of the services that are available under the current DKF Solutions contract:

- Video Library of safety related training
- Risk Control hotline – recommended that members post this for all employees to use
- CalOSHA policies (three for each City)
- More Regional Trainings – recent trainings have been extremely popular

John Balestrini also mentioned that he will begin regular scheduled contact with members in the form of a quarterly call with members to help ensure smaller steps are being taken toward the goal of updating policies to get into compliance.

David Patzer reminded the Board about the Budget Benchmarking Study for Sewer Collections and noted that sewers are a significant source of losses for the SCORE pool. He went on to mention that Randy Musgraves and will be contacting SCORE members during April-May to review a couple years' worth of budget data as it relates to sanitary sewer systems. David then provided a review of the services that will be provided under the proposed risk control services 3 year contract with two year optional extensions:

- Minimum of one site visit - adding services to include safety inspections to catch safety related issues before they turn into claims
- Updating CalOSHA policies – after this year every member will have three (3) updated policies and this contract will allow us to revisit and revise as necessary those policies that have been created with the goal to get all members up to date on all CalOSHA policies over a five (5) year period.
- Companion computer based training to compliment the CalOSHA policies
- Web based training modules- being revamped and there will be 10 course designed for group training sessions
- App for Lockout/Tag out procedures using a QR code which will pull up the specific procedure associated with that piece of machinery
- Adding Quarterly Risk Control Pulse to ensure progress of Risk Control Work Plan
- Comprehensive special risk control projects to address new/emerging exposures

A motion was made to approve the DKF Solutions Agreement for the FY 2016/17-FY 2018/19.

MOTION: John Duckett

SECOND: Don Kincade

**MOTION CARRIED
UNANIMOUSLY**



H1b. Loss Control Grant Fund Program

Marcus Beverly noted that the Loss Control Grant Fund is an annual program which allocates \$50,000 from both the Workers' Compensation and Liability programs shared layers and provided the allocation for the FY 2016/17 for review. He indicated that there is a minimum allocation amount of \$1,000 per member for each program that a member participates in.

A motion was made to continue to the Loss Control Grant Fund for the FY 2016/17.

MOTION: Mark Miller

SECOND: Muriel Howarth-Terrell

MOTION CARRIED UNANIMOUSLY

H2a. Draft Actuarial Review of the Self-Insured Liability Program

Becky Richard from Bickmore presented a review of the Actuary report for the Liability Program.

- She noted that there was a decrease in the Actual versus Expected of \$122,994 due to claims that had been reserved for a higher amount and then settled for a lesser amount and indicated that the Selected Ultimate Loss and ALAE for claims at 6/30/16 is \$1,164,000
- Prior Outstanding Liabilities for last year are \$1,467,000 and for this year the Expected is at \$1,135,000 (which is a 45% decrease)
- Outstanding Liabilities in the Banking Layer is \$218,000 - a decrease of 26% from last year
- Outstanding Liabilities in the Shared Layer is \$917,000 - a decrease of 22% from last year

**NOTE: At this time the Board requested a review of the Actuary report for the Workers' Compensation program prior to making a motion on this time.*

**NOTE: The Board voted on Items H.2.a. and H.2.b. in the same motion.*

A motion was made to issue the final actuary reports.

MOTION: Mark Miller

SECOND: Kathy LeBlanc

MOTION CARRIED UNANIMOUSLY

H2b. Draft Actuarial Review of the Self-Insured Workers' Compensation Program

Becky Richard from Bickmore presented a review of the Actuary report for the Workers' Compensation Program.

- She noted that there was a decrease in the Actual versus Expected of \$17,100 due to claims that had been reserved for a higher amount and then settled for a lesser amount
- The Selected Ultimate Loss and ALAE for claims at 6/30/16 is \$3,530,664
- Prior Outstanding Liabilities for last year are \$3,681,000 and this year the Expected is at \$3,211,000 (which is a 13% decrease driven by case reserves)



- Outstanding Liabilities in the Banking Layer is \$288,000 - a decrease of 25% from last year
- Outstanding Liabilities in the Shared Layer is \$2,923,000 - a decrease of 11% from last year

**NOTE: The Board voted on Items H.2.a. and H.2.b. in the same motion.*

A motion was made to issue the final actuary reports.

MOTION: Mark Miller

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

H3. FY 2016/17 Funding Rates

H3a. Liability Program Funding Rates

Marcus Beverly presented the FY 2016/17 Liability Program Funding rates and indicated there was no change in the rates from last year. The Board was asked to approve the funding rates at the 70% Confidence Level (CL) as recommended by the Master Plan Documents (MPD's).

A motion was made to continue funding at the current 70% Confidence Level - Banking Layer Rate \$1.54 and Shared Layer Rate \$2.18.

MOTION: Linda Romaine

SECOND: Robert Meacher

MOTION CARRIED

OPPOSED: Susanville - Jared Hancock

H3b. Workers' Compensation Program Funding Rates

Marcus Beverly provided the current 70% Confidence Level rates with the Board and noted that there was a decrease in the funding rates for the FY 2016/17 due to favorable claim development – Banking Layer Rate \$1.56 and \$3.53 for the Shared Layer Rate. Mike Simmons noted that when some pools see rates drop they discuss funding at a higher Confidence Level (CL). He went on to mention that a 70% CL is marginal and it is more conservative to move up to a higher CL especially when there is a decrease in the Workers' Compensation rates. Becky Richard indicated that a jump from a 70% CL to 80% CL is a large jump and would recommend increasing to a 75% CL with the goal of moving up to a higher CL in the future. It was noted that if a city's payroll increased over the last year there may be an increase for those members but the funding rates would not be increasing significantly.

A motion was made to move to a 75% CL for funding in the Workers' Compensation – Banking Layer Rate \$1.70 and Shared Layer Rate \$3.78.

MOTION: Linda Romaine

SECOND: Brooke Woodcox

MOTION CARRIED

OPPOSED: Susanville - Jared Hancock, Mt. Shasta - Muriel Howarth-Terrell, Colfax - Mark Miller



H4. FY 2016/17 SCORE Preliminary Budget

Marcus Beverly and Michelle Minnick provided a presentation to illustrate to the Board regarding how the budget is calculated per the Master Plan Documents (MPD's) for each program. It was also noted that the presentation is posted on the SCORE Website for review. It was mentioned that Projected Payroll is Calendar Year (CY) Payroll reported by members which is then multiplied by an inflation factor of 3%—this is traditionally what has been used to begin the budget calculations. Members were also provided with a detailed description of the calculations in each layer of funding in both the Liability and Workers' Compensation programs. Members were also provided with information related to how the Experience Modification (EX Mod) is calculated and also how it affects their funding. Members expressed appreciation for the detailed explanation as it helped them to better understand the budget and how it is calculated.

This was provided as an information item only.

H5. Master Plan Document Revisions

H5a. Liability

Marcus Beverly indicated that historically the practice of how the budget has been calculated does not match the Master Plan Documents (MPD's) which guides the calculation of the budget. It was mentioned that we amended the practice many years ago and did not amend the document to reflect those changes – as such the MPD's should reflect the practice. Marcus also noted that the EX Mod has traditionally been applied to the Banking Layer, Shared Layer and to the Excess layers as well - applying the EX Mod in the Banking Layer does help to normalize the rate. The Program Administrators recommend applying the EX Mod only to the Banking and Shared Layers and not applying the EX Mod in the Excess Layer (LAWCX and CJPRMA) calculations as it would shift expenses to the two largest members. The Program Administrators indicated that we will bring the issue of applying the EX Mod to the Excess Layers back to the Board for review at the October meeting. Program Administrators also recommended a more clear definition of Projected Payroll as the practice historically has been to use CY payroll including a 3% inflation factor. Marcus Beverly also recommended a change to the order in which the calculation is presented (Projected Payroll x Rate x EX Mod) rather than how it has been presented in the past. This would allow members to see how their EX Mod affects their funding amounts. Marcus recommended clarifying what years of losses are used to calculate the EX Mod. He then noted another recommended change is related to the calculation of the EX Mod and indicated that in 1)iii of the MPD's the formula should replace Relative Loss Rate with Credibility Factor in order to reflect the practice of the calculation. Lastly Marcus indicated that under B of the MPD's we would recommend continuing the practice of multiplying projected payroll by the EX Mod as well as under D of the MPD's to multiply the cost of Excess Coverage by the EX Mod to match the historical practice of what we have been doing.

A motion was made to amend the document with recommended revisions.

MOTION: Steve Baker

SECOND: Mark Miller

MOTION CARRIED

OPPOSED: Susanville - Jared Hancock



H5b. Workers' Compensation

Marcus Beverly indicated that the Program Administrators are recommending the exact same changes to the Workers' Compensation Program that were previously discussed for the Liability Program. Those recommendations include a more clear definition of Projected Payroll as the practice historically has been to use CY payroll including a 3% inflation factor. Marcus Beverly also recommended a change to the order in which the calculation is presented (Projected Payroll x Rate x EX Mod) rather than how it has been presented in the past. This would allow members to see how their EX Mod affects their funding amounts. Marcus then recommended clarifying what years of losses are used to calculate the EX Mod. He then noted another recommended change is related to the calculation of the EX Mod and indicated that in 1)iii of the MPD's the formula should replace Relative Loss Rate with Credibility Factor in order to reflect the historical practice of the calculation. Lastly Marcus indicated that under B of the MPD's we would recommend continuing the practice of multiplying projected payroll by the EX Mod as well as under D of the MPD's to multiply the cost of Excess Coverage by the EX Mod to match the historical practice of what we have been doing.

Marcus Beverly also indicated that he make the above revisions to the budget and will be sending out preliminary budget numbers to members within the next two weeks.

A motion was made to amend the document with recommended revisions.

MOTION: Mark Miller

SECOND: Kathy LeBlanc

MOTION CARRIED

OPPOSED: Susanville - Jared Hancock

H6. SCORE Training Day

Marcus Beverly indicated that this will probably be a Long Range Planning day and Training day. He noted items that will be presented would include defining a Mini-Cities (MC) member, rules for admission to the MC pool and how that impacts the Workers' Compensation funding, Excess Coverage and if we want to continue to apply the EX Mod to the Excess Layer. The Board was asked for suggestions regarding topics they would like to see in October 2016. Roger Carroll indicated that CJPRMA is having another Jurassic Parliament session and indicated this was a good topic for training.

H7. Identity Fraud Quote

Michelle Minnick provided the Board with the Identity Fraud Quote from Traveler's and a brief explanation of the coverage that the program would afford to employees of SCORE Members who provided responses to the questions on the application. It was noted that there were a couple members who did not provide the requested information (City of Colfax, City of Etna, Town of Fort Jones and the City of Live Oak) and so the quote provided for review does not include coverage for those members. Identity Fraud coverage under this policy would provide:

- Reimbursement for expenses associated with resolving 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)

Mike Simmons noted that because the cost of this program is low (Annual Premium of \$2,697) it would make sense to include this cost as part of the Administrative Expenses.

A motion was made to bind coverage for all SCORE members and include the cost of the Annual Premium in Administrative Expenses.

MOTION: John Duckett SECOND: Jenny Coelho MOTION CARRIED
OPPOSED: Susanville - Jared Hancock

H8. City of Yreka – Request funds

Marcus Beverly briefly described the City of Yreka’s request for \$2,000 to help outfit the Yreka City Council Chambers which could then be used as a regional risk management training facility. Roger Carroll asked the Board who would attend a training session in Yreka and members from City of Tulelake, City of Montague, Town of Fort Jones and City of Mount Shasta indicated they would attend – it was also noted that Siskiyou County has all four cities in SCORE.

A motion was made to grant the request of \$2,000 for upgrade the audio visual media in the Yreka City Council Chambers.

MOTION: Linda Romine SECOND: Marylin Seward MOTION CARRIED
UNANIMOUSLY

I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE 54956.95

At 1:49 P.M., pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment of tort liability loss or public liability loss.

1. **Liability**
 - a. Larsen v. Isleton

2. **Workers’ Compensation**
 - a. SCWA-343480 v. Crescent City**
MOTION: Steve Baker SECOND: Kathy LeBlanc
Motion Carried Unanimously
 - b. SCWA-530470 v. Crescent City**
MOTION: Steve Baker SECOND: John Duckett
Motion Carried Unanimously



Small Cities Organized Risk Effort
A Joint Powers Authority

- c. SCWA-231393 & SCWA-75498 v. Susanville**
MOTION: Steve Baker SECOND: Marilyn Seward
Motion Carried Unanimously
- d. SCWA-554038 v. Montague**
MOTION: Don Kincade SECOND: Linda Romaine
Motion Carried Unanimously

J. REPORT FROM CLOSED SESSION

The Board returned from closed session at 2:21 PM.

K. INFORMATION ITEMS

- K1. FY 2016/17 Resource Contact Guide**
- K2. Glossary of Terms**
- K3. Certificate Request Form**
- K4. SCORE Travel Reimbursement Form**

Items K1., K2., K3., and K4. were provided as information items only.

L. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

There were no discussion items.

M. CLOSING COMMENTS

There were no closing comments.

N. AJOURNMENT

The meeting was adjourned at 2:22 PM

NEXT MEETING DATE: June 24, 2016 in Anderson, CA

Respectfully Submitted,

Brooke Woodcox, Secretary

Date



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
October 1, 2015 to October 31, 2015

000001902 2 SP 106481252637507 P

SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

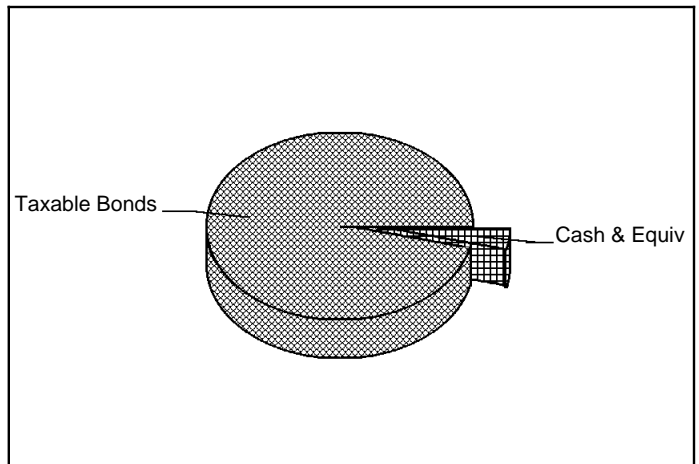
QUESTIONS?

If you have any questions regarding
your account or this statement, please
call your Relationship Manager:

Christopher Stewart
CN-OH-W5IT
6225 Lusk Boulevard
San Diego, CA
92121
Phone 513-632-4194
E-mail christopher.stewart3@usbank.com

ASSET SUMMARY AS OF 10/31/15

	<u>Market Value</u>	<u>% of Total</u>	<u>Est Annual Income</u>
Taxable Bonds	\$10,660,044.56	97.8	\$161,512.51
Cash & Equivalents	\$240,953.40	2.2	\$871.17
Total Market Value	\$10,900,997.96	100.0	\$162,383.68



ASSET DETAIL

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
265,000.000	Procter Gamble CO The 1.800 11/15/2015	742718DS5	\$265,127.20 100.048	\$171,770.72	1.80	\$4,770.00
105,000.000	Google Inc 2.125 05/19/2016	38259PAC6	106,021.65 100.973	107,568.30	2.10	2,231.25
310,000.000	F H L M C M T N 2.500 05/27/2016	3137EACT4	313,744.80 101.208	268,105.76	2.47	7,750.00
200,000.000	Federal Home Loan Bks 2.125 06/10/2016	313373SZ6	202,132.00 101.066	209,390.00	2.10	4,250.00
1,546.530	Honda Auto Receivables Owner Trust A B S Ser 2012 4 CI A3 0.520 08/18/2016	43813CAC4	1,546.10 99.972	1,546.38	0.52	8.04
300,000.000	F H L M C M T N 2.000 08/25/2016	3137EACW7	303,777.00 101.259	312,151.20	1.97	6,000.00



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
October 1, 2015 to October 31, 2015

ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
50,000.000	U S Treasury Note 1.000 08/31/2016	912828RF9	50,235.00 100.470	50,338.06	0.99	500.00
75,000.000	U S Treasury Note 1.000 09/30/2016	912828RJ1	75,379.50 100.506	74,809.82	0.99	750.00
65,000.000	F N M A Deb 1.375 11/15/2016	3135G0ES8	65,588.25 100.905	65,514.15	1.36	893.75
250,000.000	Federal Home Loan Bks 1.625 12/09/2016	313371PV2	252,785.00 101.114	256,575.00	1.61	4,062.50
175,000.000	F N M A M T N 1.250 01/30/2017	3135G0GY3	176,456.00 100.832	174,983.73	1.24	2,187.50
200,000.000	F H L M C M T N 1.000 03/08/2017	3137EADC0	201,084.00 100.542	196,430.40	0.99	2,000.00
150,000.000	Exxon Mobil Corporation 0.921 03/15/2017	30231GAA0	150,463.50 100.309	150,000.00	0.92	1,381.50
150,000.000	US Bancorp Medium Term Note 1.650 05/15/2017	91159HHD5	151,293.00 100.862	152,167.50	1.64	2,475.00
105,000.000	Berkshire Hathaway Fin 1.600 05/15/2017	084664BS9	106,068.90 101.018	29,976.90	1.58	1,680.00
200,000.000	Federal Home Loan Bks 1.000 06/09/2017	313379FW4	200,902.00 100.451	199,758.00	1.00	2,000.00
23,446.590	John Deere Owner Trust A B S Ser 2013 B CI A3 0.870 08/15/2017	477879AC4	23,456.20 100.041	23,443.40	0.87	203.99
300,000.000	U S Treasury Note 0.625 08/31/2017	912828TM2	299,526.00 99.842	186,870.74	0.63	1,875.00
160,000.000	Federal Farm Credit Bks 0.830 09/21/2017	3133EAY28	159,942.40 99.964	160,000.00	0.83	1,328.00
105,000.000	F N M A 1.000 09/27/2017	3135G0ZL0	105,408.45 100.389	104,625.15	1.00	1,050.00
300,000.000	U S Treasury Note 0.625 11/30/2017	912828UA6	298,929.00 99.643	298,864.29	0.63	1,875.00
140,000.000	Chevron Corp 1.104 12/05/2017	166764AA8	140,071.40 100.051	40,000.00	1.10	1,545.60
120,000.000	General Electric CO 5.250 12/06/2017	369604BC6	129,516.00 107.930	136,032.00	4.86	6,300.00
135,000.000	Intel Corp 1.350 12/15/2017	458140AL4	135,587.25 100.435	134,711.10	1.34	1,822.50
90,000.000	Toyota Auto Reveivables Owner Trust A B S Ser 2014 A CI A3 0.670 12/15/2017	89231MAC9	89,910.00 99.900	89,983.37	0.67	603.00
150,000.000	F N M A Deb 0.875 12/20/2017	3135G0RT2	150,094.50 100.063	149,523.00	0.87	1,312.50
125,000.000	John Deere Capital Corp Medium Term Note 1.350 01/16/2018	24422EST7	124,951.25 99.961	124,937.50	1.35	1,687.50
65,000.000	Toyota Auto Receivables Owner Tr A B S Ser 15 C CI A2A 0.930 02/15/2018	89231TAB6	65,050.05 100.077	64,994.77	0.93	604.50
300,000.000	F H L M C Deb 0.875 03/07/2018	3137EADP1	299,619.00 99.873	225,281.25	0.88	2,625.00



This statement is for the period from
October 1, 2015 to October 31, 2015

ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
215,000.000	Federal Home Loan Bks 1.375 03/09/2018	313378A43	217,259.65 101.051	213,970.15	1.36	2,956.25
90,000.000	Honda Auto Receivables Owner Trust A B S Ser 2014 2 CI A3 0.770 03/19/2018	43814GAC4	89,883.00 99.870	89,989.18	0.69	623.70
116,486.770	John Deere Owner Trust C M O Ser 2014 A CI A3 0.920 04/16/2018	47787VAC5	116,298.06 99.838	116,468.11	0.92	1,071.68
135,000.000	Apple Inc 1.000 05/03/2018	037833AJ9	134,615.25 99.715	109,594.10	1.00	1,350.00
250,000.000	F N M A Deb 0.875 05/21/2018	3135G0WJ8	249,275.00 99.710	245,652.50	0.88	2,187.50
150,000.000	Federal Home Loan Bks 1.250 06/08/2018	313379DT3	150,946.50 100.631	150,552.00	1.24	1,875.00
50,000.000	U S Treasury Note 1.375 07/31/2018	912828VQ0	50,526.00 101.052	50,021.65	1.36	687.50
250,000.000	U S Treasury Note 1.500 08/31/2018	912828RE2	253,412.50 101.365	247,725.45	1.48	3,750.00
200,000.000	Federal Home Loan Bks 2.000 09/14/2018	313375K48	205,186.00 102.593	204,446.00	1.95	4,000.00
400,000.000	F N M A Deb 1.625 11/27/2018	3135G0YT4	406,396.00 101.599	400,556.00	1.60	6,500.00
135,000.000	Wells Fargo Company Medium Term Note 2.150 01/15/2019	94974BFQ8	136,362.15 101.009	135,160.65	2.13	2,902.50
350,000.000	U S Treasury Note 1.500 01/31/2019	912828B33	353,965.50 101.133	350,803.91	1.48	5,250.00
100,000.000	Toyota Auto Receivables Owner Trust A B S Ser 2015 A CI A3 1.440 02/15/2019	89236WAC2	99,967.00 99.967	99,984.88	1.44	1,440.00
125,000.000	Honda Auto Receivables Owner Trust A B S Ser 2015 2 CI A3 1.320 02/21/2019	43813NAC0	124,637.50 99.710	124,980.81	1.32	1,650.00
225,000.000	U S Treasury Note 1.500 02/28/2019	912828C24	227,425.50 101.078	224,490.99	1.48	3,375.00
135,000.000	Cisco Systems Inc 2.125 03/01/2019	17275RAR3	136,910.25 101.415	135,315.90	2.09	2,868.75
150,000.000	Eli Lilly CO 1.950 03/15/2019	532457BF4	151,633.50 101.089	149,341.50	1.93	2,925.00
150,000.000	F H L M C M T N 1.750 05/30/2019	3137EADG1	152,458.50 101.639	150,455.70	1.72	2,625.00
175,000.000	U S Treasury Note 1.500 05/31/2019	912828WL0	176,536.50 100.878	172,977.15	1.49	2,625.00
200,000.000	U S Treasury Note 1.625 07/31/2019	912828WW6	202,354.00 101.177	199,586.61	1.61	3,250.00
135,000.000	American Honda Finance Medium Term Note 2.250 08/15/2019	02665WAH4	135,388.80 100.288	136,318.95	2.24	3,037.50
135,000.000	Bank Of NY Mellon Medium Term Note 2.300 09/11/2019	06406HCW7	136,599.75 101.185	135,334.80	2.27	3,105.00

This statement is for the period from
October 1, 2015 to October 31, 2015**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
250,000.000	F N M A 1.750 09/12/2019	3135G0ZG1	253,342.50 101.337	249,452.50	1.73	4,375.00
135,000.000	Hsbc Usa Inc 2.375 11/13/2019	40428HPN6	134,771.85 99.831	135,329.40	2.38	3,206.25
250,000.000	U S Treasury Note 1.500 11/30/2019	912828G61	251,177.50 100.471	252,325.06	1.49	3,750.00
135,000.000	Jpmorgan Chase CO 2.250 01/23/2020	46625HKA7	133,933.50 99.210	134,410.05	2.27	3,037.50
150,000.000	U S Treasury Note 1.250 01/31/2020	912828H52	148,938.00 99.292	147,846.21	1.26	1,875.00
150,000.000	U S Treasury Note 1.375 04/30/2020	912828K58	149,382.00 99.588	148,729.02	1.38	2,062.50
110,000.000	Pepsico Inc 1.850 04/30/2020	713448CS5	109,525.90 99.569	109,937.30	1.86	2,035.00
100,000.000	Qualcomm Inc 2.250 05/20/2020	747525AD5	99,473.00 99.473	99,276.00	2.26	2,250.00
250,000.000	U S Treasury Note 1.500 05/31/2020	912828XE5	250,442.50 100.177	247,973.49	1.50	3,750.00
225,000.000	Federal Home Loan Bks 1.750 06/12/2020	313383HU8	226,345.50 100.598	227,929.50	1.74	3,937.50
225,000.000	F N M A Deb 1.500 06/22/2020	3135G0D75	224,313.75 99.695	223,287.75	1.50	3,375.00
125,000.000	U S Treasury Note 1.625 07/31/2020	912828XM7	125,696.25 100.557	125,635.18	1.62	2,031.25
	Total Taxable Bonds		\$10,660,044.56	\$10,106,210.94		\$161,512.51
Cash & Equivalents						
220,000.000	Bank Of Tokyo Mitsubis C P 02/25/2016	06538BBR3	219,775.60 99.898	219,714.00	0.40	869.92
21,177.800	First American Government Obligation Fund Cl Y	31846V203	21,177.80 1.000	21,177.80	0.01	1.25
	Income Cash		\$346,061.30	\$346,061.30		\$0.00
	Principal Cash		- \$346,061.30	- \$346,061.30		\$0.00
	Total Cash & Equivalents		\$240,953.40	\$240,891.80		\$871.17
	Total Investments		\$10,900,997.96	\$10,347,102.74		\$162,383.68

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

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



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
October 1, 2015 to October 31, 2015

CASH SUMMARY

	Income Cash	Principal Cash	Total
Beginning Cash Balance	\$345,294.44	- \$345,294.44	\$0.00
Receipts			
Interest	766.86	0.00	766.86
Sales/Maturities	0.00	411,919.03	411,919.03
Cash Equivalent Sales	0.00	273,661.72	273,661.72
Total Cash Receipts	\$766.86	\$685,580.75	\$686,347.61
Disbursements			
Trust & Investment Fees	0.00	- 104.17	- 104.17
Miscellaneous Disbursements	0.00	- 1,093.00	- 1,093.00
Purchases	0.00	- 447,643.50	- 447,643.50
Cash Equivalent Purchases	0.00	- 237,506.94	- 237,506.94
Total Cash Disbursements	\$0.00	- \$686,347.61	- \$686,347.61
Ending Cash Balance	\$346,061.30	- \$346,061.30	\$0.00



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
October 1, 2015 to October 31, 2015

TRANSACTION DETAIL

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
10/01/15	Beginning Cash Balance	\$345,294.44	- \$345,294.44	\$0.00
10/01/15	Interest Earned On First Amer Govt Oblig Fund Cl Y Interest From 9/1/15 To 9/30/15	0.72		0.72
10/06/15	Cash Disbursement Paid To Chandler Asset Management Investment Counsel Fee Management Fee For The Pe Ending 09/30/15		- 1,093.00	- 1,092.28
10/09/15	Purchased 225,000 Par Value Of F H L B Deb 1.750% 6/12/20 Trade Date 10/8/15 Purchased Through Raymond James/Fi 225,000 Par Value At 101.302 %		- 227,929.50	- 229,021.78
10/09/15	Paid Accrued Interest On Purchase Of F H L B Deb 1.750% 6/12/20 Income Debit 1,279.69- USD	- 1,279.69		- 230,301.47
10/09/15	Sold 100,000 Par Value Of U S Treasury Nt 0.875% 11/30/16 Trade Date 10/8/15 Sold Through Morgan Stanley & CO. LLC 100,000 Par Value At 100.542634 %		100,542.63	- 129,758.84
10/09/15	Received Accrued Interest On Sale Of U S Treasury Nt 0.875% 11/30/16 Income Credit 313.18 USD	313.18		- 129,445.66
10/09/15	Sold 75,000 Par Value Of U S Treasury Nt 1.000% 9/30/16 Trade Date 10/8/15 Sold Through Morgan Stanley & CO. LLC 75,000 Par Value At 100.64029 %		75,480.22	- 53,965.44
10/09/15	Received Accrued Interest On Sale Of U S Treasury Nt 1.000% 9/30/16 Income Credit 18.44 USD	18.44		- 53,947.00
10/15/15	Interest Earned On Toyota Auto 0.930% 2/15/18 0.000767 USD/\$1 Pv On 65,000 Par Value Due 10/15/15	49.83		- 53,897.17
10/15/15	Interest Earned On John Deere Owner 0.870% 8/15/17 \$0.00073/Pv On 25,203.83 Pv Due 10/15/15	18.27		- 53,878.90
10/15/15	Paid Down 1,757.24 Par Value Of John Deere Owner 0.870% 8/15/17 Trade Date 10/15/15		1,757.24	- 52,121.66
10/15/15	Interest Earned On John Deere Owner 0.920% 4/16/18 \$0.00077/Pv On 125,000.00 Pv Due 10/15/15	95.83		- 52,025.83
10/15/15	Paid Down 8,513.23 Par Value Of John Deere Owner 0.920% 4/16/18 Trade Date 10/15/15		8,513.23	- 43,512.60



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
October 1, 2015 to October 31, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
10/15/15	Interest Earned On Toyota Auto Rec 0.29133% 7/15/16 \$0.00038/Pv On 1,668.82 Pv Due 10/15/15	0.64		- 43,511.96
10/15/15	Interest Earned On Toyota Auto 0.670% 12/15/17 \$0.00056/Pv On 90,000.00 Pv Due 10/15/15	50.25		- 43,461.71
10/15/15	Interest Earned On Toyota Auto 1.440% 2/15/19 \$0.00093/Pv On 100,000.00 Pv Due 10/15/15	93.33		- 43,368.38
10/16/15	Paid Down 1,668.82 Par Value Of Toyota Auto Rec 0.29133% 7/15/16 Cmo Final Pay Down		1,668.82	- 41,699.56
10/19/15	Interest Earned On Honda Auto Receivabl 0.520% 8/18/16 \$0.00043/Pv On 5,723.42 Pv Due 10/18/15	2.48		- 41,697.08
10/19/15	Paid Down 4,176.89 Par Value Of Honda Auto Receivabl 0.520% 8/18/16 Trade Date 10/18/15		4,176.89	- 37,520.19
10/19/15	Interest Earned On Honda Auto 0.693% 3/19/18 0.000642 USD/\$1 Pv On 90,000 Par Value Due 10/18/15	57.75		- 37,462.44
10/21/15	Interest Earned On Honda Auto 1.320% 2/21/19 0.000867 USD/\$1 Pv On 125,000 Par Value Due 10/21/15	108.33		- 37,354.11
10/27/15	Matured 220,000 Par Value Of Bank Of Tokyo Mitsubis C P 10/27/15 Trade Date 10/27/15 220,000 Par Value At 100 %		219,780.00	182,425.89
10/27/15	Interest Earned On Bank Of Tokyo Mitsubis C P 10/27/15 220,000 Par Value At 100 %	220.00		182,645.89
10/27/15	Trust Fees Collected Charged For Period 09/01/2015 Thru 09/30/2015		- 104.17	182,541.72
10/28/15	Purchased 220,000 Par Value Of Bank Of Tokyo Mitsubis C P 2/25/16 Trade Date 10/27/15 Purchased Through Bank Of New York (The)/Ipa 220,000 Par Value At 99.87 %		- 219,714.00	- 37,172.28
10/30/15	Interest Earned On Pepsico Inc 1.850% 4/30/20 0.00925 USD/\$1 Pv On 110,000 Par Value Due 10/30/15	1,017.50		- 36,154.78
	Combined Purchases For The Period 10/ 1/15 - 10/31/15 Of First Amer Govt Oblig Fund Cl Y		- 237,506.94	- 273,661.72
	Combined Sales For The Period 10/ 1/15 - 10/31/15 Of First Amer Govt Oblig Fund Cl Y		273,661.72	0.00



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Page 8 of 9

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
October 1, 2015 to October 31, 2015

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
10/31/15	Ending Cash Balance	\$346,061.30	- \$346,061.30	\$0.00



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
October 1, 2015 to October 31, 2015

SALE/MATURITY SUMMARY

Trade Date	Asset	Description	Cost Basis	Proceeds	Estimated Gain/Loss
10/08/15	U S Treasury Nt 0.875% 11/30/16	Sold 100,000	- 100,219.09	100,542.63	323.54
10/08/15	U S Treasury Nt 1.000% 9/30/16	Sold 75,000	- 74,809.82	75,480.22	670.40
10/15/15	John Deere Owner 0.870% 8/15/17	Paid Down 1,757.24	- 1,757.00	1,757.24	0.24
10/15/15	John Deere Owner 0.920% 4/16/18	Paid Down 8,513.23	- 8,511.87	8,513.23	1.36
10/15/15	Toyota Auto Rec 0.29133% 7/15/16	Paid Down 1,668.82	- 1,668.66	1,668.82	0.16
10/18/15	Honda Auto Receivabl 0.520% 8/18/16	Paid Down 4,176.89	- 4,176.49	4,176.89	0.40
10/27/15	Bank Of Tokyo Mitsubis C P 10/27/15	Matured 220,000	- 219,780.00	219,780.00	0.00
Total Assets Disposed			- \$410,922.93	\$411,919.03	\$996.10
			- Cost Basis		
			- Proceeds		
			- Estimated Gain/Loss		

For information only. Not intended for tax purposes.

World Class Service Delivered by World Class Professionals-Guaranteed!



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
March 1, 2016 to March 31, 2016

000001729 2 SP 000638450655472 P

SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

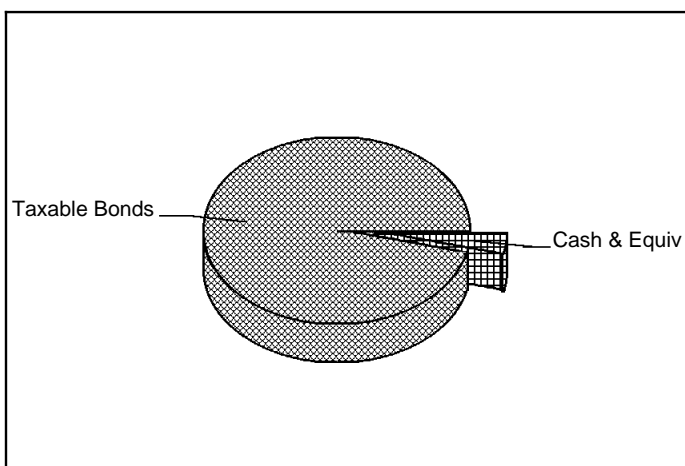
QUESTIONS?

If you have any questions regarding
your account or this statement, please
call your Relationship Manager:

Christopher Lee Stewart
CN-OH-W5IT
6225 Lusk Boulevard
San Diego, CA
92121
Phone 513-632-4194
E-mail christopher.stewart3@usbank.com

ASSET SUMMARY AS OF 03/31/16

	<u>Market Value</u>	<u>% of Total</u>	<u>Est Annual Income</u>
Taxable Bonds	\$10,807,570.96	97.9	\$164,019.41
Cash & Equivalents	\$227,209.68	2.1	\$1,561.82
Total Market Value	\$11,034,780.64	100.0	\$165,581.23



ASSET DETAIL

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
105,000.000	Google Inc 2.125 05/19/2016	38259PAC6	\$105,201.60 100.192	\$107,568.30	2.12	\$2,231.25
150,000.000	F H L M C M T N 2.500 05/27/2016	3137EACT4	150,510.00 100.340	129,728.59	2.49	3,750.00
200,000.000	Federal Home Loan Bks 2.125 06/10/2016	313373SZ6	200,642.00 100.321	209,390.00	2.12	4,250.00
300,000.000	F H L M C M T N 2.000 08/25/2016	3137EACW7	301,779.00 100.593	312,151.20	1.99	6,000.00
75,000.000	U S Treasury Note 1.000 09/30/2016	912828RJ1	75,210.75 100.281	74,809.82	1.00	750.00
65,000.000	F N M A Deb 1.375 11/15/2016	3135G0ES8	65,343.20 100.528	65,514.15	1.37	893.75
250,000.000	Federal Home Loan Bks 1.625 12/09/2016	313371PV2	251,715.00 100.686	256,575.00	1.61	4,062.50

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
March 1, 2016 to March 31, 2016**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
175,000.000	F N M A M T N 1.250 01/30/2017	3135G0GY3	175,820.75 100.469	174,983.73	1.24	2,187.50
200,000.000	F H L M C M T N 1.000 03/08/2017	3137EADC0	200,612.00 100.306	196,430.40	1.00	2,000.00
150,000.000	Exxon Mobil Corporation 0.921 03/15/2017	30231GAA0	150,235.50 100.157	150,000.00	0.92	1,381.50
150,000.000	US Bancorp Medium Term Note 1.650 05/15/2017	91159HHD5	150,787.50 100.525	152,167.50	1.64	2,475.00
105,000.000	Berkshire Hathaway Fin 1.600 05/15/2017	084664BS9	105,878.85 100.837	29,976.90	1.59	1,680.00
200,000.000	Federal Home Loan Bks 1.000 06/09/2017	313379FW4	200,750.00 100.375	199,758.00	1.00	2,000.00
11,004.780	John Deere Owner Trust A B S Ser 2013 B CI A3 0.870 08/15/2017	477879AC4	11,004.56 99.998	11,003.29	0.87	95.74
200,000.000	U S Treasury Note 0.625 08/31/2017	912828TM2	199,758.00 99.879	124,580.49	0.63	1,250.00
160,000.000	Federal Farm Credit Bks 0.830 09/21/2017	3133EAY28	160,052.80 100.033	160,000.00	0.83	1,328.00
105,000.000	F N M A Deb 1.000 09/27/2017	3135G0ZL0	105,395.85 100.377	104,625.15	1.00	1,050.00
140,000.000	Chevron Corp 1.104 12/05/2017	166764AA8	139,757.80 99.827	40,000.00	1.11	1,545.60
120,000.000	General Electric CO 5.250 12/06/2017	369604BC6	128,595.60 107.163	136,032.00	4.90	6,300.00
135,000.000	Intel Corp 1.350 12/15/2017	458140AL4	136,096.20 100.812	134,711.10	1.34	1,822.50
58,154.020	Toyota Auto Reveivables Owner Trust A B S Ser 2014 A CI A3 0.670 12/15/2017	89231MAC9	58,077.26 99.868	58,143.28	0.67	389.63
150,000.000	F N M A Deb 0.875 12/20/2017	3135G0RT2	150,237.00 100.158	149,523.00	0.87	1,312.50
125,000.000	John Deere Capital Corp Medium Term Note 1.350 01/16/2018	24422EST7	125,285.00 100.228	124,937.50	1.35	1,687.50
65,000.000	Toyota Auto Receivables Owner Tr A B S Ser 15 C CI A2A 0.930 02/15/2018	89231TAB6	64,987.00 99.980	64,994.77	0.93	604.50
300,000.000	F H L M C Deb 0.875 03/07/2018	3137EADP1	300,447.00 100.149	225,281.25	0.87	2,625.00
215,000.000	Federal Home Loan Bks 1.375 03/09/2018	313378A43	217,360.70 101.098	213,970.15	1.36	2,956.25
70,058.280	Honda Auto Receivables Owner Trust A B S Ser 2014 2 CI A3 0.770 03/19/2018	43814GAC4	69,947.59 99.842	70,049.86	0.69	485.50
89,085.400	John Deere Owner Trust C M O Ser 2014 A CI A3 0.920 04/16/2018	47787VAC5	89,046.20 99.956	89,071.14	0.92	819.59
135,000.000	Apple Inc 1.000 05/03/2018	037833AJ9	135,278.10 100.206	109,594.10	1.00	1,350.00



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
March 1, 2016 to March 31, 2016**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
250,000.000	F N M A Deb 0.875 05/21/2018	3135G0WJ8	250,307.50 100.123	245,652.50	0.87	2,187.50
150,000.000	Federal Home Loan Bks 1.250 06/08/2018	313379DT3	151,246.50 100.831	150,552.00	1.24	1,875.00
50,000.000	U S Treasury Note 1.375 07/31/2018	912828VQ0	50,668.00 101.336	50,021.65	1.36	687.50
250,000.000	U S Treasury Note 1.500 08/31/2018	912828RE2	254,227.50 101.691	247,725.45	1.47	3,750.00
200,000.000	Federal Home Loan Bks 2.000 09/14/2018	313375K48	205,374.00 102.687	204,446.00	1.95	4,000.00
400,000.000	F N M A Deb 1.625 11/27/2018	3135G0YT4	407,932.00 101.983	400,556.00	1.59	6,500.00
135,000.000	Wells Fargo Company Medium Term Note 2.150 01/15/2019	94974BFQ8	137,423.25 101.795	135,160.65	2.11	2,902.50
350,000.000	U S Treasury Note 1.500 01/31/2019	912828B33	356,331.50 101.809	350,803.91	1.47	5,250.00
100,000.000	Toyota Auto Receivables Owner Trust A B S Ser 2015 A Cl A3 1.440 02/15/2019	89236WAC2	100,062.00 100.062	99,984.88	1.44	1,440.00
125,000.000	Honda Auto Receivables Owner Trust A B S Ser 2015 2 Cl A3 1.040 02/21/2019	43813NAC0	124,828.75 99.863	124,980.81	1.04	1,300.00
225,000.000	U S Treasury Note 1.500 02/28/2019	912828C24	229,052.25 101.801	224,490.99	1.47	3,375.00
135,000.000	Cisco Systems Inc 2.125 03/01/2019	17275RAR3	138,894.75 102.885	135,315.90	2.06	2,868.75
150,000.000	Eli Lilly CO 1.950 03/15/2019	532457BF4	153,450.00 102.300	149,341.50	1.91	2,925.00
150,000.000	F H L M C M T N 1.750 05/30/2019	3137EADG1	153,594.00 102.396	150,455.70	1.71	2,625.00
175,000.000	U S Treasury Note 1.500 05/31/2019	912828WL0	178,130.75 101.789	172,977.15	1.47	2,625.00
200,000.000	U S Treasury Note 1.625 07/31/2019	912828WW6	204,376.00 102.188	199,586.61	1.59	3,250.00
135,000.000	American Honda Finance Medium Term Note 2.250 08/15/2019	02665WAH4	138,146.85 102.331	136,318.95	2.20	3,037.50
135,000.000	Bank Of NY Mellon Medium Term Note 2.300 09/11/2019	06406HCW7	138,219.75 102.385	135,334.80	2.25	3,105.00
250,000.000	F N M A 1.750 09/12/2019	3135G0ZG1	256,202.50 102.481	249,452.50	1.71	4,375.00
135,000.000	Hsbc Usa Inc 2.375 11/13/2019	40428HPN6	135,602.10 100.446	135,329.40	2.36	3,206.25
250,000.000	U S Treasury Note 1.500 11/30/2019	912828G61	254,200.00 101.680	252,325.06	1.47	3,750.00
135,000.000	Jpmorgan Chase CO 2.250 01/23/2020	46625HKA7	136,067.85 100.791	134,410.05	2.23	3,037.50
150,000.000	U S Treasury Note 1.250 01/31/2020	912828H52	151,032.00 100.688	147,846.21	1.24	1,875.00

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
March 1, 2016 to March 31, 2016**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
85,000.000	John Deere Owner Trust A B S Ser 2016 A CI A3 1.360 04/15/2020	47788MAC4	84,926.05 99.913	84,986.62	1.36	1,156.00
150,000.000	U S Treasury Note 1.375 04/30/2020	912828K58	151,552.50 101.035	148,729.02	1.36	2,062.50
110,000.000	Pepsico Inc 1.850 04/30/2020	713448CS5	112,175.80 101.978	109,937.30	1.81	2,035.00
100,000.000	Qualcomm Inc 2.250 05/20/2020	747525AD5	102,510.00 102.510	99,276.00	2.19	2,250.00
250,000.000	U S Treasury Note 1.500 05/31/2020	912828XE5	253,760.00 101.504	247,973.49	1.48	3,750.00
225,000.000	Federal Home Loan Bks 1.750 06/12/2020	313383HU8	229,556.25 102.025	227,929.50	1.71	3,937.50
225,000.000	F N M A Deb 1.500 06/22/2020	3135G0D75	227,484.00 101.104	223,287.75	1.48	3,375.00
125,000.000	U S Treasury Note 1.625 07/31/2020	912828XM7	127,476.25 101.981	125,635.18	1.59	2,031.25
350,000.000	U S Treasury Note 1.375 10/31/2020	912828L99	352,803.50 100.801	345,124.22	1.36	4,812.50
200,000.000	F N M A 1.500 11/30/2020	3135G0F73	202,002.00 101.001	196,460.00	1.48	3,000.00
150,000.000	U S Treasury Note 1.375 01/31/2021	912828N89	151,078.50 100.719	149,162.61	1.36	2,062.50
225,000.000	Federal Home Loan Bks 1.375 02/18/2021	3130A7CV5	225,090.00 100.040	224,140.60	1.37	3,093.75
55,000.000	Exxon Mobil Corporation 2.222 03/01/2021	30231GAV4	55,973.50 101.770	55,000.00	2.18	1,222.10
Total Taxable Bonds			\$10,807,570.96	\$10,346,281.63		\$164,019.41
Cash & Equivalents						
220,000.000	Bank Of Tokyo Mitsubis C P 06/24/2016	06538BFQ1	219,676.60 99.853	219,490.94	0.71	1,561.40
7,533.080	First American Government Obligation Fund CI Y	31846V203	7,533.08 1.000	7,533.08	0.01	0.42
	Income Cash		\$425,058.84	\$425,058.84		\$0.00
	Principal Cash		- \$425,058.84	- \$425,058.84		\$0.00
Total Cash & Equivalents			\$227,209.68	\$227,024.02		\$1,561.82
Total Investments			\$11,034,780.64	\$10,573,305.65		\$165,581.23





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
March 1, 2016 to March 31, 2016

ASSET DETAIL (continued)

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
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Time of trade execution and trading party (if not disclosed) will be provided upon request.

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



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
March 1, 2016 to March 31, 2016

CASH SUMMARY

	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Total</u>
Beginning Cash Balance	\$409,923.48	- \$409,923.48	\$0.00
Receipts			
Interest	15,135.36	0.00	15,135.36
Sales/Maturities	0.00	221,009.45	221,009.45
Cash Equivalent Sales	0.00	181,042.32	181,042.32
Total Cash Receipts	\$15,135.36	\$402,051.77	\$417,187.13
Disbursements			
Trust & Investment Fees	0.00	- 104.17	- 104.17
Miscellaneous Disbursements	0.00	- 1,102.00	- 1,102.00
Purchases	0.00	- 329,037.23	- 329,037.23
Cash Equivalent Purchases	0.00	- 86,943.73	- 86,943.73
Total Cash Disbursements	\$0.00	- \$417,187.13	- \$417,187.13
Ending Cash Balance	\$425,058.84	- \$425,058.84	\$0.00





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
March 1, 2016 to March 31, 2016

TRANSACTION DETAIL

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
03/01/16	Beginning Cash Balance	\$409,923.48	- \$409,923.48	\$0.00
03/01/16	Interest Earned On Cisco Systems Inc 2.125% 3/01/19 0.010625 USD/\$1 Pv On 135,000 Par Value Due 3/1/16	1,434.38		1,434.38
03/01/16	Interest Earned On First Amer Govt Oblig Fund Cl Y Interest From 2/1/16 To 2/29/16	0.46		1,434.84
03/02/16	Sold 50,000 Par Value Of U S Treasury Nt 0.625% 11/30/17 Trade Date 3/1/16 Sold Through Barclays Capital Inc. Fixed In 50,000 Par Value At 99.69498 %		49,847.49	51,282.33
03/02/16	Received Accrued Interest On Sale Of U S Treasury Nt 0.625% 11/30/17 Income Credit 79.41 USD	79.41		51,361.74
03/02/16	Purchased 85,000 Par Value Of John Deere Owner 1.360% 4/15/20 Trade Date 2/23/16 Purchased Through Mlpfs Inc/Fixed Income 85,000 Par Value At 99.98426 %		- 84,986.62	- 33,624.88
03/03/16	Cash Disbursement Paid To Chandler Asset Management, Inc. Investment Counsel Fee Mgmt Fee For Pe February 29, 2016 19585		- 1,102.00	- 34,726.88
03/03/16	Purchased 55,000 Par Value Of Exxon Mobil 2.222% 3/01/21 Trade Date 2/29/16 Purchased Through J.P. Morgan Securities LLC 55,000 Par Value At 100 %		- 55,000.00	- 89,726.88
03/07/16	Interest Earned On F H L M C Deb 0.875% 3/07/18 0.004375 USD/\$1 Pv On 300,000 Par Value Due 3/7/16	1,312.50		- 88,414.38
03/08/16	Interest Earned On F H L M C M T N 1.000% 3/08/17 0.005 USD/\$1 Pv On 200,000 Par Value Due 3/8/16	1,000.00		- 87,414.38
03/09/16	Interest Earned On F H L B Deb 1.375% 3/09/18 0.006875 USD/\$1 Pv On 215,000 Par Value Due 3/9/16	1,478.13		- 85,936.25
03/11/16	Interest Earned On Bank NY Mellon Mtn 2.300% 9/11/19 0.0115 USD/\$1 Pv On 135,000 Par Value Due 3/11/16	1,552.50		- 84,383.75
03/14/16	Interest Earned On F N M A 1.750% 9/12/19 0.00875 USD/\$1 Pv On 250,000 Par Value Due 3/12/16	2,187.50		- 82,196.25
03/14/16	Interest Earned On F H L B Deb 2.000% 9/14/18 0.01 USD/\$1 Pv On 200,000 Par Value Due 3/14/16	2,000.00		- 80,196.25



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
March 1, 2016 to March 31, 2016

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
03/15/16	Interest Earned On John Deere Owner 0.870% 8/15/17 \$0.00073/Pv On 13,427.25 Pv Due 3/15/16	9.73		- 80,186.52
03/15/16	Paid Down 2,422.47 Par Value Of John Deere Owner 0.870% 8/15/17 Trade Date 3/15/16		2,422.47	- 77,764.05
03/15/16	Interest Earned On John Deere Owner 0.920% 4/16/18 \$0.00077/Pv On 95,942.23 Pv Due 3/15/16	73.56		- 77,690.49
03/15/16	Paid Down 6,856.83 Par Value Of John Deere Owner 0.920% 4/16/18 Trade Date 3/15/16		6,856.83	- 70,833.66
03/15/16	Interest Earned On Toyota Auto 0.670% 12/15/17 \$0.00056/Pv On 64,477.50 Pv Due 3/15/16	36.00		- 70,797.66
03/15/16	Paid Down 6,323.48 Par Value Of Toyota Auto 0.670% 12/15/17 Trade Date 3/15/16		6,323.48	- 64,474.18
03/15/16	Interest Earned On Toyota Auto 0.930% 2/15/18 \$0.00077/Pv On 65,000.00 Pv Due 3/15/16	49.83		- 64,424.35
03/15/16	Interest Earned On Toyota Auto 1.440% 2/15/19 \$0.00093/Pv On 100,000.00 Pv Due 3/15/16	93.33		- 64,331.02
03/15/16	Interest Earned On Eli Lilly CO 1.950% 3/15/19 0.00975 USD/\$1 Pv On 150,000 Par Value Due 3/15/16	1,462.50		- 62,868.52
03/15/16	Interest Earned On Exxon Mobil 0.921% 3/15/17 0.004605 USD/\$1 Pv On 150,000 Par Value Due 3/15/16	690.75		- 62,177.77
03/16/16	Purchased 150,000 Par Value Of U S Treasury Nt 1.375% 1/31/21 Trade Date 3/15/16 Purchased Through Deutsche Bank Securities, Inc. 150,000 Par Value At 99.441741 %		- 149,162.61	- 211,340.38
03/16/16	Paid Accrued Interest On Purchase Of U S Treasury Nt 1.375% 1/31/21 Income Debit 254.98- USD	- 254.98		- 211,595.36
03/16/16	Sold 150,000 Par Value Of U S Treasury Nt 0.625% 11/30/17 Trade Date 3/15/16 Sold Through Citigroup Global Markets Inc. Sold On The OTC Bulletin Board 150,000 Par Value At 99.448884 %		149,173.33	- 62,422.03
03/16/16	Received Accrued Interest On Sale Of U S Treasury Nt 0.625% 11/30/17 Income Credit 274.08 USD	274.08		- 62,147.95





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
March 1, 2016 to March 31, 2016

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
03/18/16	Interest Earned On Honda Auto 0.693% 3/19/18 \$0.00064/Pv On 76,444.13 Pv Due 3/18/16	49.05		- 62,098.90
03/18/16	Paid Down 6,385.85 Par Value Of Honda Auto 0.693% 3/19/18 Trade Date 3/18/16		6,385.85	- 55,713.05
03/21/16	Interest Earned On Honda Auto 1.040% 2/21/19 \$0.00087/Pv On 125,000.00 Pv Due 3/21/16	108.33		- 55,604.72
03/21/16	Interest Earned On F F C B Deb 0.830% 9/21/17 0.00415 USD/\$1 Pv On 160,000 Par Value Due 3/21/16	664.00		- 54,940.72
03/25/16	Trust Fees Collected Charged For Period 02/01/2016 Thru 02/29/2016		- 104.17	- 55,044.89
03/28/16	Interest Earned On F N M A Deb 1.000% 9/27/17 0.005 USD/\$1 Pv On 105,000 Par Value Due 3/27/16	525.00		- 54,519.89
03/31/16	Interest Earned On U S Treasury Nt 1.000% 9/30/16 0.005 USD/\$1 Pv On 75,000 Par Value Due 3/31/16	375.00		- 54,144.89
03/31/16	Purchased 40,000 Par Value Of F H L B Deb 1.375% 2/18/21 Trade Date 3/30/16 Purchased Through Toronto Dominion Securities (U 40,000 Par Value At 99.72 %		- 39,888.00	- 94,032.89
03/31/16	Paid Accrued Interest On Purchase Of F H L B Deb 1.375% 2/18/21 Income Debit 65.70- USD	- 65.70		- 94,098.59
	Combined Purchases For The Period 3/ 1/16 - 3/31/16 Of First Amer Govt Oblig Fund Cl Y		- 86,943.73	- 181,042.32
	Combined Sales For The Period 3/ 1/16 - 3/31/16 Of First Amer Govt Oblig Fund Cl Y		181,042.32	0.00
03/31/16	Ending Cash Balance	<u>\$425,058.84</u>	<u>- \$425,058.84</u>	<u>\$0.00</u>



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
March 1, 2016 to March 31, 2016

SALE/MATURITY SUMMARY

<u>Trade Date</u>	<u>Asset</u>	<u>Description</u>	<u>Cost Basis</u>	<u>Proceeds</u>	<u>Estimated Gain/Loss</u>
03/01/16	U S Treasury Nt 0.625% 11/30/17	Sold 50,000	- 49,810.72	49,847.49	36.77
03/15/16	John Deere Owner 0.870% 8/15/17	Paid Down 2,422.47	- 2,422.14	2,422.47	0.33
03/15/16	John Deere Owner 0.920% 4/16/18	Paid Down 6,856.83	- 6,855.73	6,856.83	1.10
03/15/16	Toyota Auto 0.670% 12/15/17	Paid Down 6,323.48	- 6,322.31	6,323.48	1.17
03/15/16	U S Treasury Nt 0.625% 11/30/17	Sold 150,000	- 149,432.14	149,173.33	- 258.81
03/18/16	Honda Auto 0.693% 3/19/18	Paid Down 6,385.85	- 6,385.08	6,385.85	0.77
Total Assets Disposed			- \$221,228.12	\$221,009.45	- \$218.67
			- Cost Basis		
			- Proceeds		
			- Estimated Gain/Loss		

For information only. Not intended for tax purposes.

World Class Service Delivered by World Class Professionals-Guaranteed!





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
April 1, 2016 to April 30, 2016

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SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

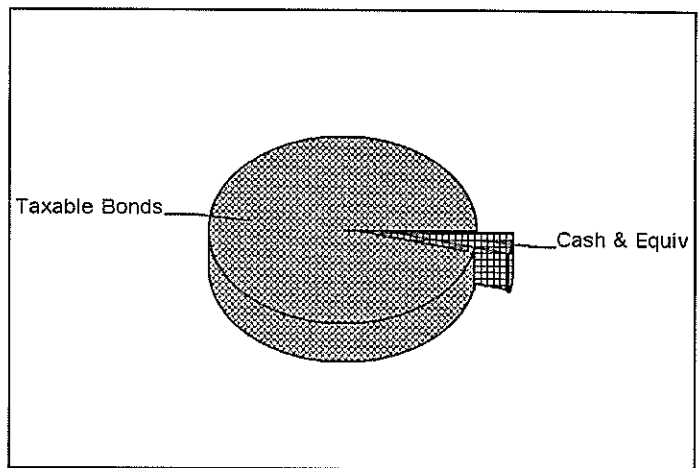
QUESTIONS?

If you have any questions regarding
your account or this statement, please
call your Relationship Manager:

Christopher Lee Stewart
CN-OH-W5IT
6225 Lusk Boulevard
San Diego, CA
92121
Phone 513-632-4194
E-mail christopher.stewart3@usbank.com

ASSET SUMMARY AS OF 04/30/16

	<u>Market Value</u>	<u>% of Total</u>	<u>Est Annual Income</u>
Taxable Bonds	\$10,795,360.75	97.9	\$164,430.09
Cash & Equivalents	\$228,980.10	2.1	\$1,561.96
Total Market Value	\$11,024,340.85	100.0	\$165,992.05



ASSET DETAIL

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
105,000.000	Google Inc 2.125 05/19/2016	38259PAC6	\$105,096.60 100.092	\$107,568.30	2.12	\$2,231.25
150,000.000	F H L M C M T N 2.500 05/27/2016	3137EACT4	150,234.00 100.156	129,728.59	2.50	3,750.00
200,000.000	Federal Home Loan Bks 2.125 06/10/2016	313373SZ6	200,376.00 100.188	209,390.00	2.12	4,250.00
300,000.000	F H L M C M T N 2.000 08/25/2016	3137EACW7	301,425.00 100.475	312,151.20	1.99	6,000.00
65,000.000	F N M A Deb 1.375 11/15/2016	3135G0ES8	65,296.40 100.456	65,514.15	1.37	893.75
250,000.000	Federal Home Loan Bks 1.625 12/09/2016	313371PV2	251,660.00 100.664	256,575.00	1.61	4,062.50
175,000.000	F N M A M T N 1.250 01/30/2017	3135G0GY3	175,845.25 100.483	174,983.73	1.24	2,187.50

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
April 1, 2016 to April 30, 2016**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
200,000.000	F H L M C M T N 1.000 03/08/2017	3137EADC0	200,626.00 100.313	196,430.40	1.00	2,000.00
150,000.000	Exxon Mobil Corporation 0.921 03/15/2017	30231GAA0	150,271.50 100.181	150,000.00	0.92	1,381.50
150,000.000	US Bancorp Medium Term Note 1.650 05/15/2017	91159HHD5	150,952.50 100.635	152,167.50	1.64	2,475.00
105,000.000	Berkshire Hathaway Fin 1.600 05/15/2017	084664BS9	105,835.80 100.796	29,976.90	1.59	1,680.00
200,000.000	Federal Home Loan Bks 1.000 06/09/2017	313379FW4	200,672.00 100.336	199,758.00	1.00	2,000.00
8,502.350	John Deere Owner Trust A B S Ser 2013 B CI A3 0.870 08/15/2017	477879AC4	8,502.44 100.001	8,501.20	0.87	73.97
200,000.000	U S Treasury Note 0.625 08/31/2017	912828TM2	199,860.00 99.930	124,580.49	0.63	1,250.00
160,000.000	Federal Farm Credit Bks 0.830 09/21/2017	3133EAY28	160,030.40 100.019	160,000.00	0.83	1,328.00
105,000.000	F N M A Deb 1.000 09/27/2017	3135G0ZL0	105,378.00 100.360	104,625.15	1.00	1,050.00
140,000.000	Chevron Corp 1.104 12/05/2017	166764AA8	140,081.20 100.058	40,000.00	1.10	1,545.60
120,000.000	General Electric CO 5.250 12/06/2017	369604BC6	128,148.00 106.790	136,032.00	4.92	6,300.00
135,000.000	Intel Corp 1.350 12/15/2017	458140AL4	135,905.85 100.671	134,711.10	1.34	1,822.50
51,718.100	Toyota Auto Reveivables Owner Trust A B S Ser 2014 A CI A3 0.670 12/15/2017	89231MAC9	51,674.14 99.915	51,708.55	0.67	346.51
150,000.000	F N M A Deb 0.875 12/20/2017	3135G0RT2	150,168.00 100.112	149,523.00	0.87	1,312.50
125,000.000	John Deere Capital Corp Medium Term Note 1.350 01/16/2018	24422EST7	125,731.25 100.585	124,937.50	1.34	1,687.50
60,869.900	Toyota Auto Receivables Owner Tr A B S Ser 15 C CI A2A 0.930 02/15/2018	89231TAB6	60,861.99 99.987	60,865.00	0.93	566.09
300,000.000	F H L M C 0.875 03/07/2018	3137EADP1	300,264.00 100.088	225,281.25	0.87	2,625.00
215,000.000	Federal Home Loan Bks 1.375 03/09/2018	313378A43	217,076.90 100.966	213,970.15	1.36	2,956.25
63,968.790	Honda Auto Receivables Owner Trust A B S Ser 2014 2 CI A3 0.770 03/19/2018	43814GAC4	63,911.86 99.911	63,961.10	0.69	443.30
81,605.290	John Deere Owner Trust C M O Ser 2014 A CI A3 0.920 04/16/2018	47787VAC5	81,604.47 99.999	81,592.23	0.92	750.77
135,000.000	Apple Inc 1.000 05/03/2018	037833AJ9	135,056.70 100.042	109,594.10	1.00	1,350.00
250,000.000	F N M A Deb 0.875 05/21/2018	3135G0WJ8	250,270.00 100.108	245,652.50	0.87	2,187.50



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
April 1, 2016 to April 30, 2016**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
150,000.000	Federal Home Loan Bks 1.250 06/08/2018	313379DT3	151,101.00 100.734	150,552.00	1.24	1,875.00
250,000.000	U S Treasury Note 1.500 08/31/2018	912828RE2	253,887.50 101.555	247,725.45	1.48	3,750.00
200,000.000	Federal Home Loan Bks 2.000 09/14/2018	313375K48	205,030.00 102.515	204,446.00	1.95	4,000.00
400,000.000	F N M A Deb 1.625 11/27/2018	3135G0YT4	406,844.00 101.711	400,556.00	1.60	6,500.00
135,000.000	Wells Fargo Company Medium Term Note 2.150 01/15/2019	94974BFQ8	137,288.25 101.695	135,160.65	2.11	2,902.50
350,000.000	U S Treasury Note 1.500 01/31/2019	912828B33	355,782.00 101.652	350,803.91	1.48	5,250.00
100,000.000	Toyota Auto Receivables Owner Trust A B S Ser 2015 A CI A3 1.440 02/15/2019	89236WAC2	100,073.00 100.073	99,984.88	1.44	1,440.00
125,000.000	Honda Auto Receivables Owner Trust A B S Ser 2015 2 CI A3 1.040 02/21/2019	43813NAC0	124,932.50 99.946	124,980.81	1.04	1,300.00
225,000.000	U S Treasury Note 1.500 02/28/2019	912828C24	228,762.00 101.672	224,490.99	1.47	3,375.00
135,000.000	Cisco Systems Inc 2.125 03/01/2019	17275RAR3	138,480.30 102.578	135,315.90	2.07	2,868.75
150,000.000	Eli Lilly CO 1.950 03/15/2019	532457BF4	153,556.50 102.371	149,341.50	1.90	2,925.00
150,000.000	F H L M C M T N 1.750 05/30/2019	3137EADG1	153,265.50 102.177	150,455.70	1.71	2,625.00
175,000.000	U S Treasury Note 1.500 05/31/2019	912828WL0	177,926.00 101.672	172,977.15	1.47	2,625.00
200,000.000	U S Treasury Note 1.625 07/31/2019	912828WW6	204,118.00 102.059	199,586.61	1.59	3,250.00
135,000.000	American Honda Finance Medium Term Note 2.250 08/15/2019	02665WAH4	138,744.90 102.774	136,318.95	2.19	3,037.50
135,000.000	Bank Of NY Mellon Medium Term Note 2.300 09/11/2019	06406HCW7	138,071.25 102.275	135,334.80	2.25	3,105.00
250,000.000	F N M A 1.750 09/12/2019	3135G0ZG1	255,395.00 102.158	249,452.50	1.71	4,375.00
135,000.000	Hsbc Usa Inc 2.375 11/13/2019	40428HPN6	136,741.50 101.290	135,329.40	2.34	3,206.25
250,000.000	U S Treasury Note 1.500 11/30/2019	912828G61	253,847.50 101.539	252,325.06	1.48	3,750.00
135,000.000	Jpmorgan Chase CO 2.250 01/23/2020	46625HKA7	135,988.20 100.732	134,410.05	2.23	3,037.50
150,000.000	U S Treasury Note 1.250 01/31/2020	912828H52	150,802.50 100.535	147,846.21	1.24	1,875.00
85,000.000	John Deere Owner Trust A B S Ser 2016 A CI A3 1.360 04/15/2020	47788MAC4	84,866.55 99.843	84,986.62	1.36	1,156.00

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
April 1, 2016 to April 30, 2016**ASSET DETAIL (continued)**

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
150,000.000	U S Treasury Note 1.375 04/30/2020	912828K58	151,284.00 100.856	148,729.02	1.36	2,062.50
110,000.000	Pepsico Inc 1.850 04/30/2020	713448CS5	111,762.20 101.602	109,937.30	1.82	2,035.00
100,000.000	Qualcomm Inc 2.250 05/20/2020	747525AD5	102,541.00 102.541	99,276.00	2.19	2,250.00
250,000.000	U S Treasury Note 1.500 05/31/2020	912828XE5	253,252.50 101.301	247,973.49	1.48	3,750.00
225,000.000	Federal Home Loan Bks 1.750 06/12/2020	313383HU8	228,656.25 101.625	227,929.50	1.72	3,937.50
225,000.000	F N M A Deb 1.500 06/22/2020	3135G0D75	227,272.50 101.010	223,287.75	1.48	3,375.00
125,000.000	U S Treasury Note 1.625 07/31/2020	912828XM7	127,187.50 101.750	125,635.18	1.60	2,031.25
350,000.000	U S Treasury Note 1.375 10/31/2020	912828L99	352,065.00 100.590	345,124.22	1.37	4,812.50
200,000.000	F N M A 1.500 11/30/2020	3135G0F73	201,244.00 100.622	196,460.00	1.49	3,000.00
150,000.000	U S Treasury Note 1.375 01/31/2021	912828N89	150,721.50 100.481	149,162.61	1.37	2,062.50
225,000.000	Federal Home Loan Bks 1.375 02/18/2021	3130A7CV5	225,002.25 100.001	224,140.60	1.38	3,093.75
150,000.000	F N M A Deb 1.375 02/26/2021	3135G0J20	150,019.50 100.013	150,079.50	1.38	2,062.50
55,000.000	Exxon Mobil Corporation 2.222 03/01/2021	30231GAV4	56,032.35 101.877	55,000.00	2.18	1,222.10
	Total Taxable Bonds		\$10,795,360.75	\$10,344,895.40		\$164,430.09
Cash & Equivalents						
220,000.000	Bank Of Tokyo Mitsubis C P 06/24/2016	06538BFQ1	219,826.20 99.921	219,490.94	0.71	1,561.40
9,153.900	First American Government Obligation Fund CI Y	31846V203	9,153.90 1.000	9,153.90	0.01	0.56
	Income Cash		\$425,484.99	\$425,484.99		\$0.00
	Principal Cash		- \$425,484.99	- \$425,484.99		\$0.00
	Total Cash & Equivalents		\$228,980.10	\$228,644.84		\$1,561.96
	Total Investments		\$11,024,340.85	\$10,573,540.24		\$165,992.05





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
April 1, 2016 to April 30, 2016

ASSET DETAIL (continued)

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
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Time of trade execution and trading party (if not disclosed) will be provided upon request.

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



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
April 1, 2016 to April 30, 2016

CASH SUMMARY

	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Total</u>
Beginning Cash Balance	\$425,058.84	- \$425,058.84	\$0.00
Receipts			
Interest	426.15	0.00	426.15
Sales/Maturities	0.00	152,483.34	152,483.34
Cash Equivalent Sales	0.00	25,560.68	25,560.68
Total Cash Receipts	<u>\$426.15</u>	<u>\$178,044.02</u>	<u>\$178,470.17</u>
Disbursements			
Trust & Investment Fees	0.00	- 104.17	- 104.17
Miscellaneous Disbursements	0.00	- 1,105.00	- 1,105.00
Purchases	0.00	- 150,079.50	- 150,079.50
Cash Equivalent Purchases	0.00	- 27,181.50	- 27,181.50
Total Cash Disbursements	<u>\$0.00</u>	<u>- \$178,470.17</u>	<u>- \$178,470.17</u>
Ending Cash Balance	\$425,484.99	- \$425,484.99	\$0.00





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ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
April 1, 2016 to April 30, 2016

TRANSACTION DETAIL

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
04/01/16	Beginning Cash Balance	\$425,058.84	- \$425,058.84	\$0.00
04/01/16	Interest Earned On First Amer Govt Oblig Fund CI Y Interest From 3/1/16 To 3/31/16	0.18		0.18
04/05/16	Reversal Of Interest Earned On Honda Auto 1.040% 2/21/19 Reversal To Post Correct 3/21/16 Interest	- 108.33		- 108.15
04/05/16	Interest Earned On Honda Auto 1.040% 2/21/19 Correct 3/21/16 Interest	108.33		0.18
04/05/16	Cash Disbursement Paid To Chandler Asset Management Investment Counsel Fee Mgmt Fee For Pe 3/31/2016 Inv# 19828		- 1,105.00	- 1,104.82
04/15/16	Interest Earned On John Deere Owner 0.920% 4/16/18 \$0.00077/Pv On 89,085.40 Pv Due 4/15/16	68.30		- 1,036.52
04/15/16	Paid Down 7,480.11 Par Value Of John Deere Owner 0.920% 4/16/18 Trade Date 4/15/16		7,480.11	6,443.59
04/15/16	Interest Earned On John Deere Owner 1.360% 4/15/20	138.08		6,581.67
04/15/16	Interest Earned On John Deere Owner 0.870% 8/15/17 \$0.00073/Pv On 11,004.78 Pv Due 4/15/16	7.98		6,589.65
04/15/16	Paid Down 2,502.43 Par Value Of John Deere Owner 0.870% 8/15/17 Trade Date 4/15/16		2,502.43	9,092.08
04/15/16	Interest Earned On Toyota Auto 0.670% 12/15/17 \$0.00056/Pv On 58,154.02 Pv Due 4/15/16	32.47		9,124.55
04/15/16	Paid Down 6,435.92 Par Value Of Toyota Auto 0.670% 12/15/17 Trade Date 4/15/16		6,435.92	15,560.47
04/15/16	Interest Earned On Toyota Auto 0.930% 2/15/18 \$0.00077/Pv On 65,000.00 Pv Due 4/15/16	49.83		15,610.30
04/15/16	Paid Down 4,130.1 Par Value Of Toyota Auto 0.930% 2/15/18 Trade Date 4/15/16		4,130.10	19,740.40
04/15/16	Interest Earned On Toyota Auto 1.440% 2/15/19 \$0.00093/Pv On 100,000.00 Pv Due 4/15/16	93.33		19,833.73
04/18/16	Interest Earned On Honda Auto 0.693% 3/19/18 \$0.00064/Pv On 70,058.28 Pv Due 4/18/16	44.95		19,878.68



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ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
April 1, 2016 to April 30, 2016

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
04/18/16	Paid Down 6,089.49 Par Value Of Honda Auto 0.693% 3/19/18 Trade Date 4/18/16		6,089.49	25,968.17
04/20/16	Purchased 150,000 Par Value Of F N M A Deb 1.375% 2/26/21 Trade Date 4/19/16 Purchased Through Nomura Securities Internationa 150,000 Par Value At 100.053 %		- 150,079.50	- 124,111.33
04/20/16	Paid Accrued Interest On Purchase Of F N M A Deb 1.375% 2/26/21 Income Debit 309.38- USD	- 309.38		- 124,420.71
04/20/16	Sold 75,000 Par Value Of U S Treasury Nt 1.000% 9/30/16 Trade Date 4/19/16 Sold Through Bmo Capital Markets Corp. 75,000 Par Value At 100.288728 %		75,216.55	- 49,204.16
04/20/16	Received Accrued Interest On Sale Of U S Treasury Nt 1.000% 9/30/16 Income Credit 40.98 USD	40.98		- 49,163.18
04/20/16	Sold 50,000 Par Value Of U S Treasury Nt 1.375% 7/31/18 Trade Date 4/19/16 Sold Through Morgan Stanley & CO. LLC 50,000 Par Value At 101.257477 %		50,628.74	1,465.56
04/20/16	Received Accrued Interest On Sale Of U S Treasury Nt 1.375% 7/31/18 Income Credit 151.10 USD	151.10		1,616.66
04/21/16	Interest Earned On Honda Auto 1.040% 2/21/19 \$0.00087/Pv On 125,000.00 Pv Due 4/21/16	108.33		1,724.99
04/25/16	Trust Fees Collected Charged For Period 03/01/2016 Thru 03/31/2016		- 104.17	1,620.82
	Combined Purchases For The Period 4/ 1/16 - 4/30/16 Of First Amer Govt Oblig Fund Cl Y		- 27,181.50	- 25,560.68
	Combined Sales For The Period 4/ 1/16 - 4/30/16 Of First Amer Govt Oblig Fund Cl Y		25,560.68	0.00
04/30/16	Ending Cash Balance	\$425,484.99	- \$425,484.99	\$0.00





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
April 1, 2016 to April 30, 2016

SALE/MATURITY SUMMARY

<u>Trade Date</u>	<u>Asset</u>	<u>Description</u>	<u>Cost Basis</u>	<u>Proceeds</u>	<u>Estimated Gain/Loss</u>
04/15/16	John Deere Owner 0.920% 4/16/18	Paid Down 7,480.11	- 7,478.91	7,480.11	1.20
04/15/16	John Deere Owner 0.870% 8/15/17	Paid Down 2,502.43	- 2,502.09	2,502.43	0.34
04/15/16	Toyota Auto 0.670% 12/15/17	Paid Down 6,435.92	- 6,434.73	6,435.92	1.19
04/15/16	Toyota Auto 0.930% 2/15/18	Paid Down 4,130.1	- 4,129.77	4,130.10	0.33
04/18/16	Honda Auto 0.693% 3/19/18	Paid Down 6,089.49	- 6,088.76	6,089.49	0.73
04/19/16	U S Treasury Nt 1.000% 9/30/16	Sold 75,000	- 74,809.82	75,216.55	406.73
04/19/16	U S Treasury Nt 1.375% 7/31/18	Sold 50,000	- 50,021.65	50,628.74	607.09
Total Assets Disposed			- \$151,465.73	\$152,483.34	\$1,017.61
			- Cost Basis		
			- Proceeds		
			- Estimated Gain/Loss		

For information only. Not intended for tax purposes.

World Class Service Delivered by World Class Professionals-Guaranteed!



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
May 1, 2016 to May 31, 2016

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SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

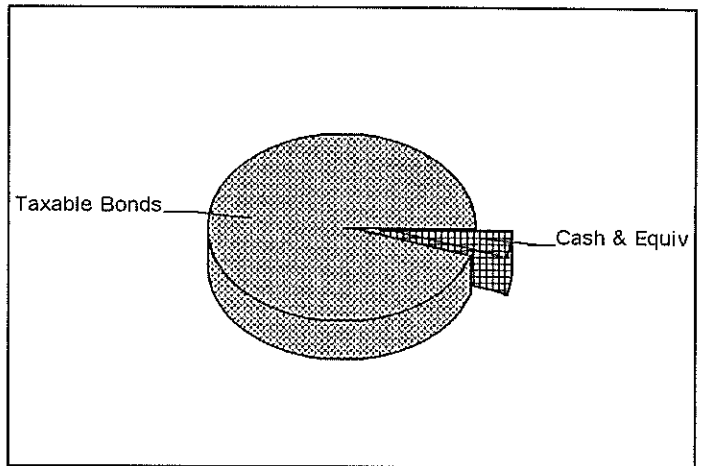
QUESTIONS?

If you have any questions regarding
your account or this statement, please
call your Relationship Manager:

Christopher Lee Stewart
CN-OH-W5IT
6225 Lusk Boulevard
San Diego, CA
92121
Phone 513-632-4194
E-mail christopher.stewart3@usbank.com

ASSET SUMMARY AS OF 05/31/16

	<u>Market Value</u>	<u>% of Total</u>	<u>Est Annual Income</u>
Taxable Bonds	\$10,621,135.59	96.3	\$163,420.48
Cash & Equivalents	\$403,240.06	3.7	\$1,572.22
Total Market Value	\$11,024,375.65	100.0	\$164,992.70



ASSET DETAIL

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
Taxable Bonds						
200,000.000	Federal Home Loan Bks 2.125 06/10/2016	313373SZ6	\$200,088.00 100.044	\$209,390.00	2.12	\$4,250.00
300,000.000	F H L M C M T N 2.000 08/25/2016	3137EACW7	301,068.00 100.356	312,151.20	1.99	6,000.00
65,000.000	F N M A Deb 1.375 11/15/2016	3135G0ES8	65,240.50 100.370	65,514.15	1.37	893.75
250,000.000	Federal Home Loan Bks 1.625 12/09/2016	313371PV2	251,372.50 100.549	256,575.00	1.62	4,062.50
175,000.000	F N M A M T N 1.250 01/30/2017	3135G0GY3	175,677.25 100.387	174,983.73	1.24	2,187.50
200,000.000	F H L M C M T N 1.000 03/08/2017	3137EADC0	200,414.00 100.207	196,430.40	1.00	2,000.00

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
May 1, 2016 to May 31, 2016**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
150,000.000	US Bancorp Medium Term Note 1.650 05/15/2017	91159HHD5	150,783.00 100.522	152,167.50	1.64	2,475.00
105,000.000	Berkshire Hathaway Fin 1.600 05/15/2017	084664BS9	105,710.85 100.677	29,976.90	1.59	1,680.00
200,000.000	Federal Home Loan Bks 1.000 06/09/2017	313379FW4	200,380.00 100.190	199,758.00	1.00	2,000.00
5,567.760	John Deere Owner Trust A B S Ser 2013 B CI A3 0.870 08/15/2017	477879AC4	5,566.81 99.983	5,567.01	0.87	48.44
200,000.000	U S Treasury Note 0.625 08/31/2017	912828TM2	199,632.00 99.816	124,580.49	0.63	1,250.00
160,000.000	Federal Farm Credit Bks 0.830 09/21/2017	3133EAY28	159,852.80 99.908	160,000.00	0.83	1,328.00
105,000.000	F N M A Deb 1.000 09/27/2017	3135G0ZL0	105,240.45 100.229	104,625.15	1.00	1,050.00
120,000.000	General Electric CO 5.250 12/06/2017	369604BC6	127,423.20 106.186	136,032.00	4.94	6,300.00
135,000.000	Intel Corp 1.350 12/15/2017	458140AL4	135,378.00 100.280	134,711.10	1.35	1,822.50
45,934.760	Toyota Auto Receivables Owner Trust A B S Ser 2014 A CI A3 0.670 12/15/2017	89231MAC9	45,893.88 99.911	45,926.28	0.67	307.76
150,000.000	F N M A Deb 0.875 12/20/2017	3135G0RT2	149,994.00 99.996	149,523.00	0.88	1,312.50
125,000.000	John Deere Capital Corp Medium Term Note 1.350 01/16/2018	24422EST7	125,421.25 100.337	124,937.50	1.34	1,687.50
54,888.680	Toyota Auto Receivables Owner Tr A B S Ser 15 C CI A2A 0.930 02/15/2018	89231TAB6	54,887.58 99.998	54,884.26	0.93	510.46
300,000.000	F H L M C 0.875 03/07/2018	3137EADP1	299,670.00 99.890	225,281.25	0.88	2,625.00
215,000.000	Federal Home Loan Bks 1.375 03/09/2018	313378A43	216,666.25 100.775	213,970.15	1.36	2,956.25
58,259.360	Honda Auto Receivables Owner Trust A B S Ser 2014 2 CI A3 0.770 03/19/2018	43814GAC4	58,208.09 99.912	58,252.36	0.69	403.74
72,726.420	John Deere Owner Trust C M O Ser 2014 A CI A3 0.920 04/16/2018	47787VAC5	72,698.78 99.962	72,714.78	0.92	669.08
135,000.000	Apple Inc 1.000 05/03/2018	037833AJ9	134,823.15 99.869	109,594.10	1.00	1,350.00
250,000.000	F N M A Deb 0.875 05/21/2018	3135G0WJ8	249,640.00 99.856	245,652.50	0.88	2,187.50
150,000.000	Federal Home Loan Bks 1.250 06/08/2018	313379DT3	150,867.00 100.578	150,552.00	1.24	1,875.00
250,000.000	U S Treasury Note 1.500 08/31/2018	912828RE2	253,232.50 101.293	247,725.45	1.48	3,750.00
200,000.000	Federal Home Loan Bks 2.000 09/14/2018	313375K48	204,682.00 102.341	204,446.00	1.95	4,000.00





ASSET DETAIL (continued)

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
400,000.000	F N M A Deb 1.625 11/27/2018	3135G0YT4	406,036.00 101.509	400,556.00	1.60	6,500.00
135,000.000	Wells Fargo Company Medium Term Note 2.150 01/15/2019	94974BFQ8	136,840.05 101.363	135,160.65	2.12	2,902.50
350,000.000	U S Treasury Note 1.500 01/31/2019	912828B33	354,770.50 101.363	350,803.91	1.48	5,250.00
100,000.000	Toyota Auto Receivables Owner Trust A B S Ser 2015 A CI A3 1.440 02/15/2019	89236WAC2	100,017.00 100.017	99,984.88	1.44	1,440.00
125,000.000	Honda Auto Receivables Owner Trust A B S Ser 2015 2 CI A3 1.040 02/21/2019	43813NAC0	124,960.00 99.968	124,980.81	1.04	1,300.00
225,000.000	U S Treasury Note 1.500 02/28/2019	912828C24	228,138.75 101.395	224,490.99	1.48	3,375.00
135,000.000	Cisco Systems Inc 2.125 03/01/2019	17275RAR3	138,014.55 102.233	135,315.90	2.08	2,868.75
150,000.000	Eli Lilly CO 1.950 03/15/2019	532457BF4	152,976.00 101.984	149,341.50	1.91	2,925.00
150,000.000	F H L M C M T N 1.750 05/30/2019	3137EADG1	152,809.50 101.873	150,455.70	1.72	2,625.00
175,000.000	U S Treasury Note 1.500 05/31/2019	912828WLO	177,453.50 101.402	172,977.15	1.48	2,625.00
200,000.000	U S Treasury Note 1.625 07/31/2019	912828WW6	203,532.00 101.766	199,586.61	1.60	3,250.00
135,000.000	American Honda Finance Medium Term Note 2.250 08/15/2019	02665WAH4	138,356.10 102.486	136,318.95	2.19	3,037.50
135,000.000	Bank Of NY Mellon Medium Term Note 2.300 09/11/2019	06406HCW7	137,496.15 101.849	135,334.80	2.26	3,105.00
250,000.000	F N M A 1.750 09/12/2019	3135G0ZG1	254,547.50 101.819	249,452.50	1.72	4,375.00
135,000.000	Hsbc Usa Inc 2.375 11/13/2019	40428HPN6	135,947.70 100.702	135,329.40	2.36	3,206.25
250,000.000	U S Treasury Note 1.500 11/30/2019	912828G61	253,095.00 101.238	252,325.06	1.48	3,750.00
135,000.000	Jpmorgan Chase CO 2.250 01/23/2020	46625HKA7	135,562.95 100.417	134,410.05	2.24	3,037.50
150,000.000	U S Treasury Note 1.250 01/31/2020	912828H52	150,387.00 100.258	147,846.21	1.25	1,875.00
85,000.000	John Deere Owner Trust A B S Ser 2016 A CI A3 1.360 04/15/2020	47788MAC4	84,735.65 99.689	84,986.62	1.36	1,156.00
60,000.000	Honda Auto Recievables Owner Tr C M O Ser 2016 2 CI A3 1.390 04/15/2020	43814QAC2	59,998.80 99.998	59,998.84	1.39	834.00
150,000.000	U S Treasury Note 1.375 04/30/2020	912828K58	150,826.50 100.551	148,729.02	1.37	2,062.50
110,000.000	Pepsico Inc 1.850 04/30/2020	713448CS5	110,775.50 100.705	109,937.30	1.84	2,035.00

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORTThis statement is for the period from
May 1, 2016 to May 31, 2016**ASSET DETAIL (continued)**

Shares/ Par	Security Description	CUSIP	Market Value/ Price	Cost Basis	Yield At Market	Est Annual Inc
Taxable Bonds						
100,000.000	Qualcomm Inc 2.250 05/20/2020	747525AD5	102,045.00 102.045	99,276.00	2.20	2,250.00
250,000.000	U S Treasury Note 1.500 05/31/2020	912828XE5	252,402.50 100.961	247,973.49	1.49	3,750.00
225,000.000	Federal Home Loan Bks 1.750 06/12/2020	313383HU8	228,460.50 101.538	227,929.50	1.72	3,937.50
225,000.000	F N M A Deb 1.500 06/22/2020	3135G0D75	226,624.50 100.722	223,287.75	1.49	3,375.00
125,000.000	U S Treasury Note 1.625 07/31/2020	912828XM7	126,728.75 101.383	125,635.18	1.60	2,031.25
350,000.000	U S Treasury Note 1.375 10/31/2020	912828L99	350,766.50 100.219	345,124.22	1.37	4,812.50
200,000.000	F N M A 1.500 11/30/2020	3135G0F73	200,656.00 100.328	196,460.00	1.49	3,000.00
150,000.000	U S Treasury Note 1.375 01/31/2021	912828N89	150,129.00 100.086	149,162.61	1.37	2,062.50
225,000.000	Federal Home Loan Bks 1.375 02/18/2021	3130A7CV5	224,111.25 99.605	224,140.60	1.38	3,093.75
200,000.000	F N M A Deb 1.375 02/26/2021	3135G0J20	199,326.00 99.663	199,852.50	1.38	2,750.00
150,000.000	Exxon Mobil Corporation 2.222 03/01/2021	30231GAV4	152,025.00 101.350	151,124.80	2.19	3,333.00
145,000.000	Chevron Corp 2.100 05/16/2021	166764BG4	144,998.55 99.999	144,150.30	2.10	3,045.00
75,000.000	State Street Corp 1.950 05/19/2021	857477AV5	75,073.50 100.098	74,961.00	1.95	1,462.50
Total Taxable Bonds			\$10,621,135.59	\$10,313,323.06		\$163,420.48
Cash & Equivalents						
220,000.000	Bank Of Tokyo Mitsubis C P 06/24/2016	06538BFQ1	219,927.40 99.967	219,490.94	0.71	1,561.40
183,312.660	First American Government Obligation Fund Cl Y	31846V203	183,312.66 1.000	183,312.66	0.01	10.82
	Income Cash		\$451,831.71	\$451,831.71		\$0.00
	Principal Cash		- \$451,831.71	- \$451,831.71		\$0.00
Total Cash & Equivalents			\$403,240.06	\$402,803.60		\$1,572.22
Total Investments			\$11,024,375.65	\$10,716,126.66		\$164,992.70





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
May 1, 2016 to May 31, 2016

ASSET DETAIL (continued)

<u>Shares/ Par</u>	<u>Security Description</u>	<u>CUSIP</u>	<u>Market Value/ Price</u>	<u>Cost Basis</u>	<u>Yield At Market</u>	<u>Est Annual Inc</u>
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Time of trade execution and trading party (if not disclosed) will be provided upon request.

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



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
May 1, 2016 to May 31, 2016

CASH SUMMARY

	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Total</u>
Beginning Cash Balance	\$425,484.99	- \$425,484.99	\$0.00
Receipts			
Interest	26,346.72	0.00	26,346.72
Sales/Maturities	0.00	574,031.15	574,031.15
Cash Equivalent Sales	0.00	278,746.91	278,746.91
Total Cash Receipts	<u>\$26,346.72</u>	<u>\$852,778.06</u>	<u>\$879,124.78</u>
Disbursements			
Trust & Investment Fees	0.00	- 104.17	- 104.17
Miscellaneous Disbursements	0.00	- 1,107.00	- 1,107.00
Purchases	0.00	- 425,007.94	- 425,007.94
Cash Equivalent Purchases	0.00	- 452,905.67	- 452,905.67
Total Cash Disbursements	<u>\$0.00</u>	<u>- \$879,124.78</u>	<u>- \$879,124.78</u>
Ending Cash Balance	\$451,831.71	- \$451,831.71	\$0.00





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
May 1, 2016 to May 31, 2016

TRANSACTION DETAIL

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
05/01/16	Beginning Cash Balance	\$425,484.99	- \$425,484.99	\$0.00
05/02/16	Interest Earned On U S Treasury Nt 1.375% 10/31/20 0.006875 USD/\$1 Pv On 350,000 Par Value Due 4/30/16	2,406.25		2,406.25
05/02/16	Interest Earned On Pepsico Inc 1.850% 4/30/20 0.00925 USD/\$1 Pv On 110,000 Par Value Due 4/30/16	1,017.50		3,423.75
05/02/16	Interest Earned On U S Treasury Nt 1.375% 4/30/20 0.006875 USD/\$1 Pv On 150,000 Par Value Due 4/30/16	1,031.25		4,455.00
05/02/16	Interest Earned On First Amer Govt Oblig Fund Cl Y Interest From 4/1/16 To 4/30/16	0.06		4,455.06
05/03/16	Interest Earned On Apple Inc 1.000% 5/03/18 0.005 USD/\$1 Pv On 135,000 Par Value Due 5/3/16	675.00		5,130.06
05/04/16	Cash Disbursement Paid To Chandler Asset Management, Inc Investment Counsel Fee Mgmt Fee For Pe 4/30/16 Inv#20074		- 1,107.00	4,023.06
05/13/16	Interest Earned On Hsbc Usa Inc 2.375% 11/13/19 0.011875 USD/\$1 Pv On 135,000 Par Value Due 5/13/16	1,603.13		5,626.19
05/16/16	Interest Earned On John Deere Owner 0.870% 8/15/17 \$0.00072/Pv On 8,502.35 Pv Due 5/15/16	6.16		5,632.35
05/16/16	Paid Down 2,934.59 Par Value Of John Deere Owner 0.870% 8/15/17 Trade Date 5/15/16		2,934.59	8,566.94
05/16/16	Interest Earned On John Deere Owner 1.360% 4/15/20 \$0.00113/Pv On 85,000.00 Pv Due 5/15/16	96.33		8,663.27
05/16/16	Interest Earned On John Deere Owner 0.920% 4/16/18 \$0.00077/Pv On 81,605.29 Pv Due 5/15/16	62.56		8,725.83
05/16/16	Paid Down 8,878.87 Par Value Of John Deere Owner 0.920% 4/16/18 Trade Date 5/15/16		8,878.87	17,604.70
05/16/16	Interest Earned On Toyota Auto 0.670% 12/15/17 \$0.00063/Pv On 51,718.10 Pv Due 5/15/16	28.88		17,633.58
05/16/16	Paid Down 5,783.34 Par Value Of Toyota Auto 0.670% 12/15/17 Trade Date 5/15/16		5,783.34	23,416.92

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
May 1, 2016 to May 31, 2016

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
05/16/16	Interest Earned On Toyota Auto 0.930% 2/15/18 \$0.00077/Pv On 60,869.90 Pv Due 5/15/16	46.67		23,463.59
05/16/16	Paid Down 5,981.22 Par Value Of Toyota Auto 0.930% 2/15/18 Trade Date 5/15/16		5,981.22	29,444.81
05/16/16	Interest Earned On Toyota Auto 1.440% 2/15/19 \$0.00093/Pv On 100,000.00 Pv Due 5/15/16	93.33		29,538.14
05/16/16	Interest Earned On Berkshire Hathaway 1.600% 5/15/17 0.008 USD/\$1 Pv On 105,000 Par Value Due 5/15/16	840.00		30,378.14
05/16/16	Interest Earned On F N M A Deb 1.375% 11/15/16 0.006875 USD/\$1 Pv On 65,000 Par Value Due 5/15/16	446.88		30,825.02
05/16/16	Interest Earned On US Bancorp Mtn 1.650% 5/15/17 0.00825 USD/\$1 Pv On 150,000 Par Value Due 5/15/16	1,237.50		32,062.52
05/18/16	Interest Earned On Honda Auto 0.693% 3/19/18 \$0.00064/Pv On 63,968.79 Pv Due 5/18/16	41.05		32,103.57
05/18/16	Paid Down 5,709.43 Par Value Of Honda Auto 0.693% 3/19/18 Trade Date 5/18/16		5,709.43	37,813.00
05/19/16	Matured 105,000 Par Value Of Google Inc 2.125% 5/19/16 Trade Date 5/19/16 105,000 Par Value At 100 %		105,000.00	142,813.00
05/19/16	Interest Earned On Google Inc 2.125% 5/19/16 0.010625 USD/\$1 Pv On 105,000 Par Value Due 5/19/16	1,115.63		143,928.63
05/19/16	Purchased 75,000 Par Value Of State Street Corp 1.950% 5/19/21 Trade Date 5/16/16 Purchased Through Mlpfs Inc/Fixed Income 75,000 Par Value At 99.948 %		- 74,961.00	68,967.63
05/20/16	Interest Earned On Qualcomm Inc 2.250% 5/20/20 0.01125 USD/\$1 Pv On 100,000 Par Value Due 5/20/16	1,125.00		70,092.63
05/23/16	Interest Earned On Honda Auto 1.040% 2/21/19 \$0.00087/Pv On 125,000.00 Pv Due 5/21/16	108.33		70,200.96
05/23/16	Interest Earned On F N M A Deb 0.875% 5/21/18 0.004375 USD/\$1 Pv On 250,000 Par Value Due 5/21/16	1,093.75		71,294.71





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ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
May 1, 2016 to May 31, 2016

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
05/24/16	Purchased 50,000 Par Value Of F N M A Deb 1.375% 2/26/21 Trade Date 5/23/16 Purchased Through Morgan Stanley & CO. LLC 50,000 Par Value At 99.546 %		- 49,773.00	21,521.71
05/24/16	Paid Accrued Interest On Purchase Of F N M A Deb 1.375% 2/26/21 Income Debit 168.06- USD	- 168.06		21,353.65
05/25/16	Purchased 145,000 Par Value Of Chevron Corp 2.100% 5/16/21 Trade Date 5/20/16 Purchased Through Citigroup Global Markets Inc. Purchased On The OTC Bulletin Board 145,000 Par Value At 99.414 %		- 144,150.30	- 122,796.65
05/25/16	Paid Accrued Interest On Purchase Of Chevron Corp 2.100% 5/16/21 Income Debit 76.13- USD	- 76.13		- 122,872.78
05/25/16	Sold 140,000 Par Value Of Chevron Corp 1.104% 12/05/17 Trade Date 5/20/16 Sold Through Barclays Capital Inc. Fixed In 140,000 Par Value At 99.713 %		139,598.20	16,725.42
05/25/16	Received Accrued Interest On Sale Of Chevron Corp 1.104% 12/05/17 Income Credit 729.87 USD	729.87		17,455.29
05/25/16	Trust Fees Collected Charged For Period 04/01/2016 Thru 04/30/2016		- 104.17	17,351.12
05/26/16	Sold 150,000 Par Value Of Exxon Mobil 0.921% 3/15/17 Trade Date 5/23/16 Sold Through Millennium Advisors, LLC 150,000 Par Value At 100.097 %		150,145.50	167,496.62
05/26/16	Received Accrued Interest On Sale Of Exxon Mobil 0.921% 3/15/17 Income Credit 272.46 USD	272.46		167,769.08
05/26/16	Purchased 95,000 Par Value Of Exxon Mobil 2.222% 3/01/21 Trade Date 5/23/16 Purchased Through Goldman, Sachs & CO. 95,000 Par Value At 101.184 %		- 96,124.80	71,644.28
05/26/16	Paid Accrued Interest On Purchase Of Exxon Mobil 2.222% 3/01/21 Income Debit 486.68- USD	- 486.68		71,157.60
05/27/16	Interest Earned On F N M A Deb 1.625% 11/27/18 0.008125 USD/\$1 Pv On 400,000 Par Value Due 5/27/16	3,250.00		74,407.60



ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
May 1, 2016 to May 31, 2016

TRANSACTION DETAIL (continued)

<u>Date Posted</u>	<u>Description</u>	<u>Income Cash</u>	<u>Principal Cash</u>	<u>Balance</u>
05/27/16	Matured 150,000 Par Value Of F H L M C M T N 2.500% 5/27/16 Trade Date 5/27/16 150,000 Par Value At 100 %		150,000.00	224,407.60
05/27/16	Interest Earned On F H L M C M T N 2.500% 5/27/16 0.0125 USD/\$1 Pv On 150,000 Par Value Due 5/27/16	1,875.00		226,282.60
05/31/16	Purchased 60,000 Par Value Of Honda Auto 1.390% 4/15/20 Trade Date 5/24/16 Purchased Through Mlpfs Inc/Fixed Income Purchased On The OTC Bulletin Board 60,000 Par Value At 99.99806 %		- 59,998.84	166,283.76
05/31/16	Interest Earned On F H L M C M T N 1.750% 5/30/19 0.00875 USD/\$1 Pv On 150,000 Par Value Due 5/30/16	1,312.50		167,596.26
05/31/16	Interest Earned On F N M A 1.500% 11/30/20 0.0075 USD/\$1 Pv On 200,000 Par Value Due 5/30/16	1,500.00		169,096.26
05/31/16	Interest Earned On U S Treasury Nt 1.500% 5/31/19 0.0075 USD/\$1 Pv On 175,000 Par Value Due 5/31/16	1,312.50		170,408.76
05/31/16	Interest Earned On U S Treasury Nt 1.500% 5/31/20 0.0075 USD/\$1 Pv On 250,000 Par Value Due 5/31/16	1,875.00		172,283.76
05/31/16	Interest Earned On U S Treasury Nt 1.500% 11/30/19 0.0075 USD/\$1 Pv On 250,000 Par Value Due 5/31/16	1,875.00		174,158.76
	Combined Purchases For The Period 5/ 1/16 - 5/31/16 Of First Amer Govt Oblig Fund Cl Y		- 452,905.67	- 278,746.91
	Combined Sales For The Period 5/ 1/16 - 5/31/16 Of First Amer Govt Oblig Fund Cl Y		278,746.91	0.00
05/31/16	Ending Cash Balance	\$451,831.71	- \$451,831.71	\$0.00





ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from
May 1, 2016 to May 31, 2016

SALE/MATURITY SUMMARY

<u>Trade Date</u>	<u>Asset</u>	<u>Description</u>	<u>Cost Basis</u>	<u>Proceeds</u>	<u>Estimated Gain/Loss</u>
05/15/16	John Deere Owner 0.870% 8/15/17	Paid Down 2,934.59	- 2,934.19	2,934.59	0.40
05/15/16	John Deere Owner 0.920% 4/16/18	Paid Down 8,878.87	- 8,877.45	8,878.87	1.42
05/15/16	Toyota Auto 0.670% 12/15/17	Paid Down 5,783.34	- 5,782.27	5,783.34	1.07
05/15/16	Toyota Auto 0.930% 2/15/18	Paid Down 5,981.22	- 5,980.74	5,981.22	0.48
05/18/16	Honda Auto 0.693% 3/19/18	Paid Down 5,709.43	- 5,708.74	5,709.43	0.69
05/19/16	Google Inc 2.125% 5/19/16	Matured 105,000	- 107,568.30	105,000.00	- 2,568.30
05/20/16	Chevron Corp 1.104% 12/05/17	Sold 140,000	- 40,000.00	139,598.20	99,598.20
05/23/16	Exxon Mobil 0.921% 3/15/17	Sold 150,000	- 150,000.00	150,145.50	145.50
05/27/16	F H L M C M T N 2.500% 5/27/16	Matured 150,000	- 129,728.59	150,000.00	20,271.41
Total Assets Disposed			- Cost Basis		
			- Proceeds	\$574,031.15	
			- Estimated Gain/Loss		\$117,450.87

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BETTY T. YEE

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

Agency Name

S.C.O.R.E.

Account Number

40-04-001

As of 04/15/2016, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 03/31/2016.

Earnings Ratio		.00001268659292168
Interest Rate		0.46%
Dollar Day Total	\$	36,704,184.09
Quarter End Principal Balance	\$	403,400.07
Quarterly Interest Earned	\$	465.65



June 1, 2016

TREASURER'S REPORT

Attached is the investment report for the period ended 03-31-2016, in accordance with Government Code 53646(b) which requires the authority Treasurer to submit quarterly to the Chief Executive Officer and the legislative body (Board of Directors), a quarterly Investment Report within thirty (30) days following the end of the quarter covered by the report. The report shall contain the following elements; the type of investment, issuer, maturity, par and dollar amounts invested; for the funds managed by contracted parties including lending programs; the market value and source of valuation. The Treasurer must also include a description of the compliance with the stated investment policy. The description of the holdings and market value are not required if all of the Authority's funds are invested in LAIF or equivalent. The Treasurer must also include a statement regarding its ability to meet the next six (6) months cash expenditure requirements.

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

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

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Linda Romaine", is written over a horizontal line.

Linda Romaine, Treasurer

**Small Cities Organized Risk Effort
Transactions by Account
As of June 30, 2016**

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
100 - CASH IN BANK								754,076.36
100-01 - Scott Valley Bank								754,076.36
Transfer	03/01/2016			Funds Transfer	106-01 - Trust - Liab_SVB		176.00	753,900.36
Transfer	03/01/2016			Funds Transfer	106-02 - Trust - WC - SVB		14,302.09	739,598.27
Check	03/02/2016	2694	DKF Soutlions Group, LLC		-SPLIT-		5,433.33	734,164.94
Check	03/02/2016	2695	Rio Dell	Brooke Woodcox Travel to Board Meet ing - 1/29/16	605 - BOD Activities		155.52	734,009.42
Deposit	03/18/2016			Deposit	Workers' Compensation Claims	1,512.98		735,522.40
Transfer	03/18/2016			Funds Transfer	106-01 - Trust - Liab_SVB		9,149.53	726,372.87
Transfer	03/18/2016			Funds Transfer	106-02 - Trust - WC - SVB		25,718.56	700,654.31
Deposit	03/21/2016			Deposit	-SPLIT-	42,141.99		742,796.30
Deposit	03/21/2016			Deposit	12000 - Undeposited Funds	9,553.50		752,349.80
Check	03/30/2016	2696	Gaia Hotel	Board Meeting	605 - BOD Activities		1,846.80	750,503.00
Check	03/30/2016	2697	Tulelake	Board Meeting Travel - Jenny Coelho	605 - BOD Activities		513.05	749,989.95
Check	03/30/2016	2698	Yreka	Grant Funds FY 2015/2016	Grant Fund Program		14,159.91	735,830.04
Check	03/30/2016	2699	York Insurance Services Group, Inc-CA	Claims Mgmt - March 2015	-SPLIT-		16,500.80	719,329.24
Check	03/30/2016	2700	Live Oak	WC & Liability Dividends	-SPLIT-		44,852.00	674,477.24
Check	03/30/2016	2701	Montague	WC & Liability Dividends	-SPLIT-		8,161.00	666,316.24
Check	03/30/2016	2702	Portola	WC & Liability Dividends	-SPLIT-		29,024.00	637,292.24
Check	03/30/2016	2703	Rio Dell	WC & Liability Dividends	-SPLIT-		22,312.00	614,980.24
Check	03/30/2016	2704	Shasta Lake	WC & Liability Dividends	-SPLIT-		108,995.00	505,985.24
Check	03/30/2016	2705	Susanville	WC & Liability Dividends	-SPLIT-		95,695.00	410,290.24
Check	03/30/2016	2706	Yreka	WC & Liability Dividends	-SPLIT-		107,815.00	302,475.24
Check	03/30/2016	2707	Loomis	WC Dividend	950 - Dividends		4,368.00	298,107.24
Check	03/30/2016	2708	Biggs	WC & Liability Dividends	-SPLIT-		9,697.00	288,410.24
Check	03/30/2016	2709	Fort Jones	WC & Liability Dividend	-SPLIT-		8,664.00	279,746.24
Check	03/30/2016	2710	Tulelake	Liability Dividend	950 - Dividends		7,700.00	272,046.24
Check	03/30/2016	2711	Gilbert Associates, Inc.	February 2016	505 - Accounting Services- Gilbert		4,250.00	267,796.24
General Journal	03/30/2016	GAI		Void check # 2662	Due From Members - Adj Premiums	46.00		267,842.24
Check	03/30/2016	2712	Ione	Adjustment for Pollution Premium Charged 2009 - 2015	Due From Members - Adj Premiums		46.00	267,796.24
Check	03/30/2016	2714	Loomis	PARMA - Cricket Strock	610 - Member Conference Reimbursement		1,000.00	266,796.24
Deposit	03/31/2016			Interest	SVB	46.46		266,842.70
Deposit	04/05/2016			Deposit	-SPLIT-	197,476.99		464,319.69
Transfer	04/05/2016			Funds Transfer	106-01 - Trust - Liab_SVB		9,501.33	454,818.36

Small Cities Organized Risk Effort Transactions by Account As of June 30, 2016

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Transfer	04/05/2016			Funds Transfer	106-02 · Trust - WC - SVB		26,911.24	427,907.12
Deposit	04/08/2016			Deposit	-SPLIT-	160.29		428,067.41
Deposit	04/18/2016			Deposit	-SPLIT-	19,051.12		447,118.53
Transfer	04/18/2016			Funds Transfer	106-02 · Trust - WC - SVB		22,586.05	424,532.48
Transfer	04/18/2016			Funds Transfer	106-01 · Trust - Liab _SVB		344.85	424,187.63
Deposit	04/30/2016			Interest	SVB	30.84		424,218.47
Transfer	05/03/2016			Funds Transfer	106-01 · Trust - Liab _SVB		75,000.00	349,218.47
Transfer	05/03/2016			Funds Transfer	106-02 · Trust - WC - SVB		11,855.27	337,363.20
Transfer	05/03/2016			Funds Transfer	106-01 · Trust - Liab _SVB		5,646.82	331,716.38
Check	05/10/2016	2715	York Insurance Services Group, Inc-CA	April & May Claims Mgmt Fee WC & Liab	-SPLIT-		33,001.60	298,714.78
Check	05/10/2016	2716	DKF Soutions Group, LLC	April & May Monthly Risk Control & OEPR Dev (Colfax)	-SPLIT-		11,666.66	287,048.12
Check	05/10/2016	2717	Champion Awards	Inv # 40431	640 · Meeting Expense		200.89	286,847.23
Check	05/10/2016	2718	Montague	B of D Meeting travel 4/1/16 - Don Kincade	605 · BOD Activities		111.88	286,735.35
Check	05/10/2016	2719	Rio Dell	B of D Meeting travel 4/1/16 - Brooke Woodcox	605 · BOD Activities		155.52	286,579.83
Check	05/10/2016	2720	Bickmore Risk Services	Inv # BRS-0013340	-SPLIT-		9,800.00	276,779.83
Check	05/10/2016	2721	Gilbert Associates, Inc.	March & April	-SPLIT-		8,500.00	268,279.83
Check	05/10/2016	2722	Town of Loomis	Grant Funds	Grant Fund Program		3,533.28	264,746.55
Check	06/13/2016	2723	City of Montague	VOID: Loss Control Grant Funds	Grant Fund Program	0.00		264,746.55
Check	06/13/2016	2724	City of Montague	Grant Funds	Grant Fund Program		2,131.39	262,615.16
Check	06/13/2016	2725	DKF Soutions Group, LLC	Prepaid Expenses	-SPLIT-		23,333.33	239,281.83
Check	06/13/2016	2726	PARMA	General and Administrative:Operations:615 · Dues & Subs - CAJPA & PARMA	General and Administrative:Operations:615 · Dues & Subs - CAJPA & PARMA		150.00	239,131.83
Check	06/13/2016	2727	Gaia Hotel	SCORE October 13, 2016 Meeting Deposit	Prepaid Expenses		500.00	238,631.83
Check	06/13/2016	2728	Gilbert Associates, Inc.	29330 ENG	General and Administrative:Contracted Services:505 · Accounting Services- Gilbert		8,500.00	230,131.83
Check	06/14/2016	2729	York Insurance Services Group, Inc-CA	Program Administration & Claims Service Vouchers	Program Administration & Claims Service Vouchers		16,500.80	213,631.03
Check	06/14/2016	2730	Alliant	Prepaid Insurance & Treasurer Bond Premium	Prepaid Insurance & Treasurer Bond Premium		3,699.90	209,931.13
Total 100-01 · Scott Valley Bank						<u>270,020.17</u>	<u>814,165.40</u>	<u>209,931.13</u>
Total 100 · CASH IN BANK						270,020.17	814,165.40	209,931.13

Small Cities Organized Risk Effort
Transactions by Account
As of June 30, 2016

<u>Type</u>	<u>Date</u>	<u>Num</u>	<u>Name</u>	<u>Memo</u>	<u>Split</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u>
						<u>270,020.17</u>	<u>814,165.40</u>	<u>209,931.13</u>

Monthly Account Statement

Small Cities Organized Risk Effort

March 1, 2016 through March 31, 2016

Chandler Team

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

Custodian

US Bank
April Bernhardt
()503-464-3616

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.38
Average Coupon	1.51 %
Average Purchase YTM	1.43 %
Average Market YTM	0.98 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.55 yrs
Average Life	2.45 yrs

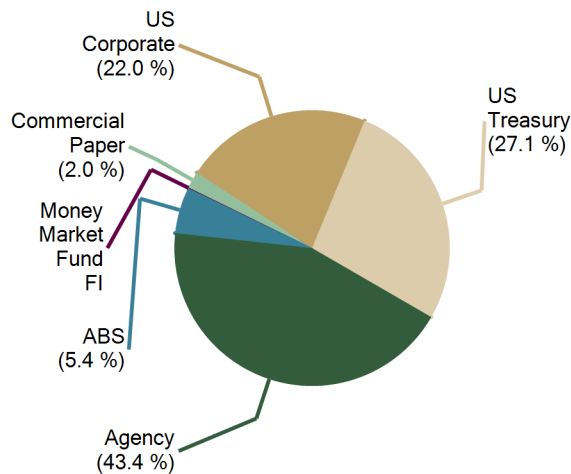
ACCOUNT SUMMARY

	Beg. Values as of 2/29/16	End Values as of 3/31/16
Market Value	10,992,468	11,034,587
Accrued Interest	38,014	36,584
Total Market Value	11,030,481	11,071,170
Income Earned	12,505	12,919
Cont/WD		-1,206
Par	10,901,923	10,915,836
Book Value	10,900,166	10,912,594
Cost Value	10,933,014	10,946,724

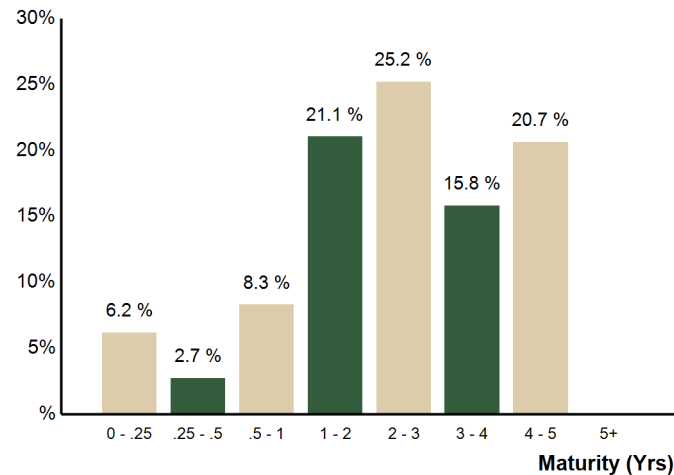
TOP ISSUERS

Issuer	% Portfolio
Government of United States	27.1 %
Federal National Mortgage Assoc	16.7 %
Federal Home Loan Bank	15.2 %
Federal Home Loan Mortgage Corp	10.0 %
Toyota ABS	2.0 %
Bank of Tokyo-Mit UFJ	2.0 %
Exxon Mobil Corp	1.9 %
Honda ABS	1.8 %
Total	76.7 %

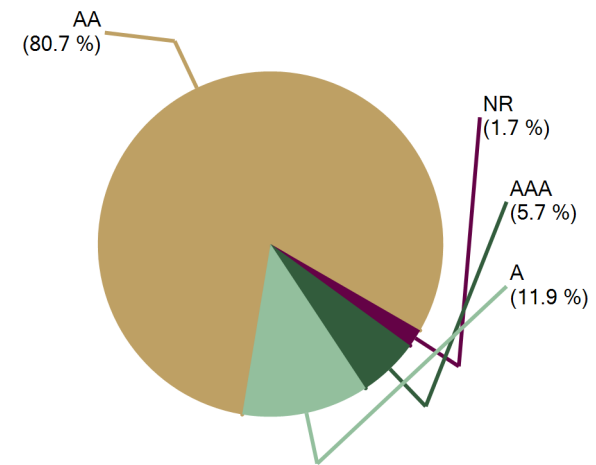
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 3/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs	
Small Cities Organized Risk Effort	0.38 %	1.50 %	1.50 %	1.69 %	1.24 %	1.64 %	3.43 %	40.09 %
BAML 1-5 Yr US Treasury/Agency Index	0.24 %	1.55 %	1.55 %	1.61 %	1.15 %	1.54 %	3.19 %	36.89 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.34 %	1.57 %	1.57 %	1.69 %	1.26 %	1.69 %	3.25 %	37.63 %



**Small Cities Organized Risk Effort
Joint Powers Authority
March 31, 2016**

COMPLIANCE WITH INVESTMENT POLICY

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

Category	Standard	Comment
U.S. Treasury Issues	No limitations	Complies
Government Agencies	No limitations	Complies
Municipal Securities	"A-" 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% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 3/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$10,900,166.21
Acquisition	
+ Security Purchases	\$329,037.23
+ Money Market Fund Purchases	\$87,047.90
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$416,085.13
Dispositions	
- Security Sales	\$199,020.82
- Money Market Fund Sales	\$179,940.32
- MMF Withdrawals	\$1,206.17
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$21,988.63
Total Dispositions	\$402,155.94
Amortization/Accretion	
+/- Net Accretion	(\$786.44)
	(\$786.44)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	(\$714.94)
	(\$714.94)
Ending Book Value	\$10,912,594.02

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$101,631.67
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$199,020.82
Accrued Interest Received	\$353.49
Interest Received	\$15,102.09
Dividend Received	\$0.46
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$21,988.63
Total Acquisitions	\$236,465.49
Disposition	
Withdrawals	\$1,206.17
Security Purchase	\$329,037.23
Accrued Interest Paid	\$320.68
Total Dispositions	\$330,564.08
Ending Book Value	\$7,533.08

Monthly Account Statement

Small Cities Organized Risk Effort

April 1, 2016 through April 30, 2016

Chandler Team

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

Custodian

US Bank
April Bernhardt
(503)-464-3616

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.35
Average Coupon	1.52 %
Average Purchase YTM	1.43 %
Average Market YTM	1.00 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.51 yrs
Average Life	2.42 yrs

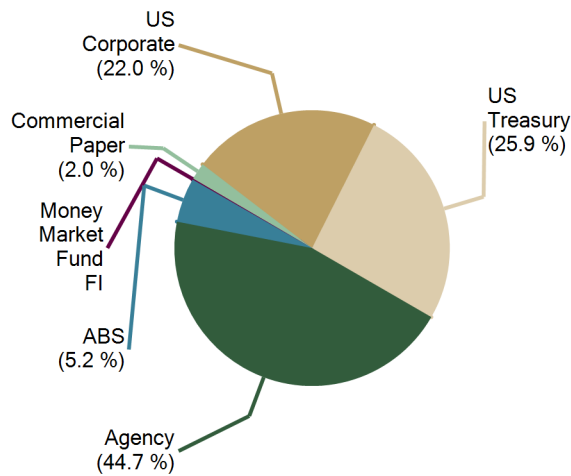
ACCOUNT SUMMARY

	Beg. Values as of 3/31/16	End Values as of 4/30/16
Market Value	11,034,587	11,028,457
Accrued Interest	36,625	45,478
Total Market Value	11,071,212	11,073,936
Income Earned	12,961	12,975
Cont/WD		-1,209
Par	10,915,836	10,920,273
Book Value	10,912,594	10,916,360
Cost Value	10,946,724	10,951,414

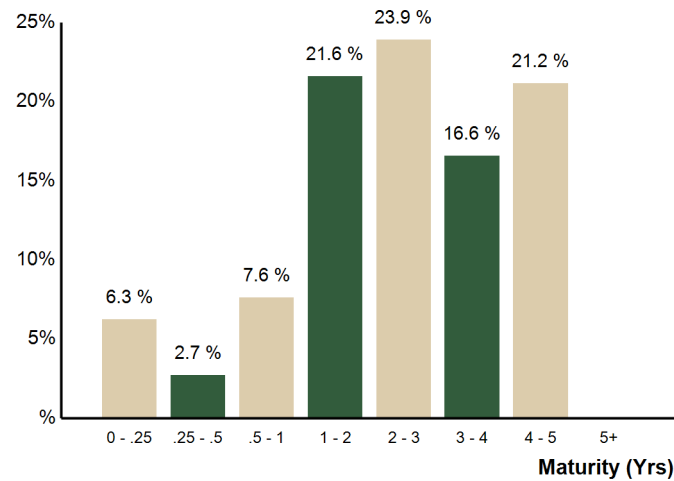
TOP ISSUERS

Issuer	% Portfolio
Government of United States	25.9 %
Federal National Mortgage Assoc	18.0 %
Federal Home Loan Bank	15.2 %
Federal Home Loan Mortgage Corp	10.0 %
Bank of Tokyo-Mit UFJ	2.0 %
Toyota ABS	1.9 %
Exxon Mobil Corp	1.9 %
Honda ABS	1.7 %
Total	76.7 %

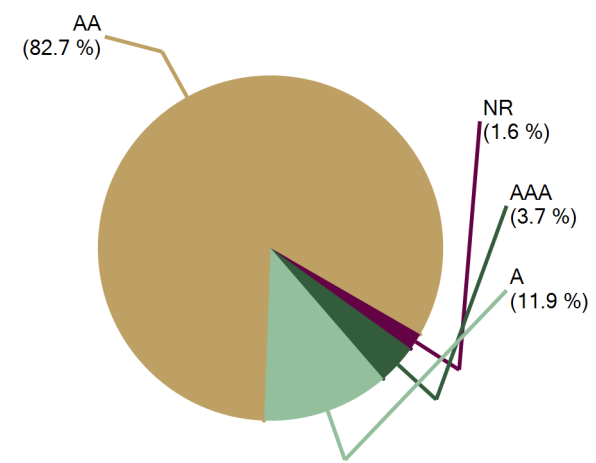
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 4/30/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	0.04 %	0.61 %	1.54 %	1.71 %	1.18 %	1.51 %	3.39 %	3.40 %	40.14 %
BAML 1-5 Yr US Treasury/Agency Index	-0.01 %	0.47 %	1.54 %	1.57 %	1.07 %	1.40 %	3.16 %	3.16 %	36.88 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	0.04 %	0.60 %	1.61 %	1.68 %	1.19 %	1.55 %	3.22 %	3.22 %	37.68 %



**Small Cities Organized Risk Effort
Joint Powers Authority
April 30, 2016**

COMPLIANCE WITH INVESTMENT POLICY

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

Category	Standard	Comment
U.S. Treasury Issues	No limitations	Complies
Government Agencies	No limitations	Complies
Municipal Securities	"A-" 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% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 4/30/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$10,912,594.02
Acquisition	
+ Security Purchases	\$150,079.50
+ Money Market Fund Purchases	\$31,636.50
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$181,716.00
Dispositions	
- Security Sales	\$125,845.29
- Money Market Fund Sales	\$24,351.51
- MMF Withdrawals	\$1,209.17
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$26,638.05
Total Dispositions	\$178,044.02
Amortization/Accretion	
+/- Net Accretion	(\$758.67)
	(\$758.67)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$852.53
	\$852.53
Ending Book Value	\$10,916,359.86

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$7,533.08
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$125,845.29
Accrued Interest Received	\$192.08
Interest Received	\$4,998.27
Dividend Received	\$0.18
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$26,638.05
Total Acquisitions	\$157,673.87
Disposition	
Withdrawals	\$1,209.17
Security Purchase	\$150,079.50
Accrued Interest Paid	\$309.38
Total Dispositions	\$151,598.05
Ending Book Value	\$13,608.90

Monthly Account Statement

Small Cities Organized Risk Effort

May 1, 2016 through May 31, 2016

Chandler Team

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

Custodian

US Bank
April Bernhardt
(503)-464-3616

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



PORTFOLIO CHARACTERISTICS

Average Duration	2.40
Average Coupon	1.51 %
Average Purchase YTM	1.44 %
Average Market YTM	1.10 %
Average S&P/Moody Rating	AA+/Aa1
Average Final Maturity	2.57 yrs
Average Life	2.48 yrs

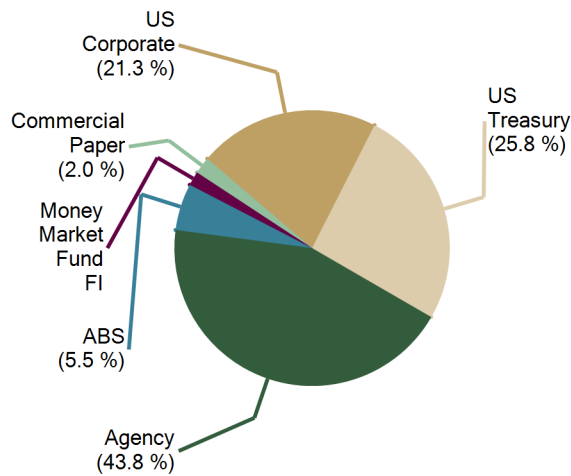
ACCOUNT SUMMARY

	Beg. Values as of 4/30/16	End Values as of 5/31/16
Market Value	11,028,457	11,023,936
Accrued Interest	45,478	37,426
Total Market Value	11,073,936	11,061,362
Income Earned	12,975	13,090
Cont/WD		-1,211
Par	10,920,273	10,940,690
Book Value	10,916,360	10,935,926
Cost Value	10,951,414	10,963,565

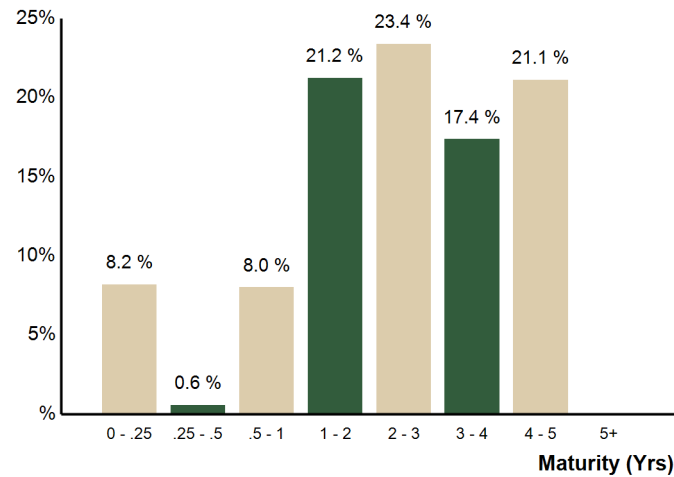
TOP ISSUERS

Issuer	% Portfolio
Government of United States	25.8 %
Federal National Mortgage Assoc	18.4 %
Federal Home Loan Bank	15.2 %
Federal Home Loan Mortgage Corp	8.6 %
Honda ABS	2.2 %
Bank of Tokyo-Mit UFJ	2.0 %
Toyota ABS	1.8 %
First American Govt Oblig Fund	1.7 %
Total	75.8 %

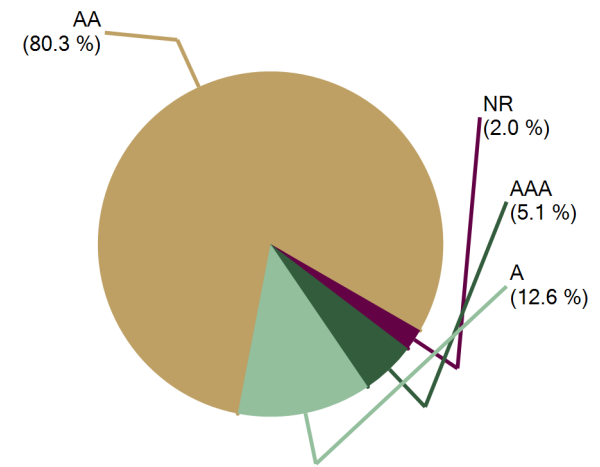
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 5/31/2016	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs	
Small Cities Organized Risk Effort	-0.10 %	0.31 %	1.44 %	1.52 %	1.30 %	1.38 %	3.37 %	39.99 %
BAML 1-5 Yr US Treasury/Agency Index	-0.14 %	0.09 %	1.40 %	1.34 %	1.19 %	1.23 %	3.14 %	36.69 %
BAML 1-5 Yr US Issuers Corp/Govt Rated AAA-A Index	-0.13 %	0.24 %	1.48 %	1.46 %	1.32 %	1.39 %	3.20 %	37.50 %



**Small Cities Organized Risk Effort
Joint Powers Authority
May 31, 2016**

COMPLIANCE WITH INVESTMENT POLICY

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

Category	Standard	Comment
U.S. Treasury Issues	No limitations	Complies
Government Agencies	No limitations	Complies
Municipal Securities	"A-" 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% (except US Government, Agencies, Supranationals, and LAIF)	Complies
Maximum maturity	5 years	Complies



Reconciliation Summary

As of 5/31/2016

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$10,916,359.86
Acquisition	
+ Security Purchases	\$425,007.94
+ Money Market Fund Purchases	\$359,714.19
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$784,722.13
Dispositions	
- Security Sales	\$289,743.70
- Money Market Fund Sales	\$188,799.26
- MMF Withdrawals	\$1,211.17
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$255,000.00
- Calls	\$0.00
- Principal Paydowns	\$29,287.45
Total Dispositions	\$764,041.58
Amortization/Accretion	
+/- Net Accretion	(\$749.65)
	(\$749.65)
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	(\$364.66)
	(\$364.66)
Ending Book Value	\$10,935,926.10

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$13,608.90
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$289,743.70
Accrued Interest Received	\$1,002.33
Interest Received	\$21,620.20
Dividend Received	\$0.06
Principal on Maturities	\$255,000.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$29,287.45
Total Acquisitions	\$596,653.74
Disposition	
Withdrawals	\$1,211.17
Security Purchase	\$425,007.94
Accrued Interest Paid	\$730.87
Total Dispositions	\$426,949.98
Ending Book Value	\$183,312.66



Administrative Summary - March

Assignments

Completions (March 1-31)

Users with completions:	0	0%
-------------------------	---	----

Total completions:	0	
--------------------	---	--

Overdue Assignments (as of March 31)

Users with assignment(s) that are overdue:	0	0%
--	---	----

Total overdue assignments:	0	
----------------------------	---	--

No Assignments (as of March 31)

Users with no assignments:	8	100%
----------------------------	---	------

Users

Log-ins (March 1-31)

Users who have logged in:	3	38%
---------------------------	---	-----

Credentials

Users with credentials expiring next month (April):	0	0%
---	---	----



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For additional help or questions please contact us at:
10805 Rancho Bernardo Road, Suite 200
San Diego, CA 92127-5703

Administrative Summary - April

Assignments

Completions (April 1-30)

Users with completions:	0	0%
Total completions:	0	

Overdue Assignments (as of April 30)

Users with assignment(s) that are overdue:	0	0%
Total overdue assignments:	0	

No Assignments (as of April 30)

Users with no assignments:	8	100%
----------------------------	---	------

Users

Log-ins (April 1-30)

Users who have logged in:	5	63%
---------------------------	---	-----

Credentials

Users with credentials expiring next month (May):	0	0%
---	---	----

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San Diego, CA 92127-5703



Administrative Summary - May

Assignments

Completions (May 1-31)

Users with completions:	0	0%
-------------------------	---	----

Total completions:	0	
--------------------	---	--

Overdue Assignments (as of May 31)

Users with assignment(s) that are overdue:	0	0%
--	---	----

Total overdue assignments:	0	
----------------------------	---	--

No Assignments (as of May 31)

Users with no assignments:	8	100%
----------------------------	---	------

Users

Log-ins (May 1-31)

Users who have logged in:	2	25%
---------------------------	---	-----

Credentials

Users with credentials expiring next month (June):	0	0%
--	---	----



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For additional help or questions please contact us at:
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San Diego, CA 92127-5703

Employee Assistance Program Utilization Report

Utilization Summary and Analysis



SCORE

January 1, 2016 - March 31, 2016

Projected Annual Rate:

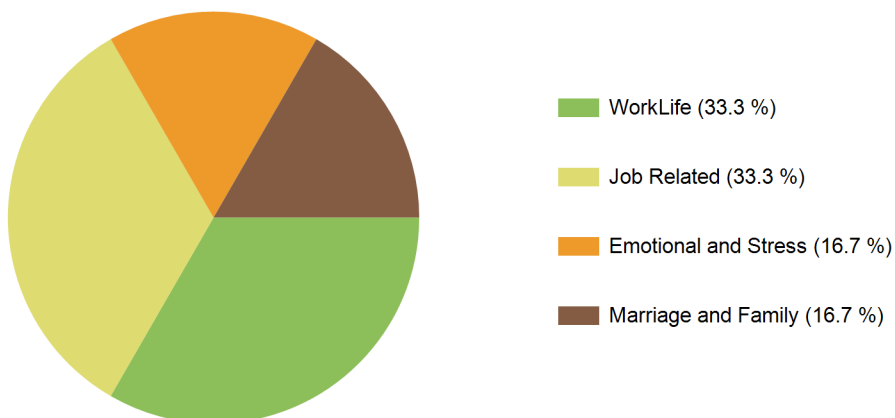
2.6%

Overall Utilization

There were 6 new contacts. 1 was referred by Family Member, 1 was referred by Human Resources, 2 were referred by Poster / Brochure, 1 was referred by Supervisor - Formal, 1 was referred by Website.

The presenting problems were: Emotional, Job Performance, Marital / Relationship and WorkLife.

1 new contact was for a Family Member and 5 new contacts were self-initiated.



Work/Life Utilization

In this time period there were 2 cases that were opened: 100.0 % of the cases were Program Consultation.

Program Consultation was the most utilized with 2 cases.

ACI Specialty Benefits is committed to addressing the needs of today's flexible, tech-savvy workforce with 24/7 access to services and resources through mobile apps, employee landing pages, social media messaging, online videos and blogs. From highly-customized child, pet and elder care referrals to legal and financial services, ACI's comprehensive work-life benefits support a new generation of employees and family members.

Training and Onsite Services

Training Comment:

As a value-added partner, ACI's Training Department offers consultation, support services and flexible training options to fit the needs of any organization. This quarter, ACI was pleased to continue the Quarterly Management Training Series with "Stress Busters." Next quarter, look for the upcoming "Passing the Torch: Generational Changes in the Workplace" training. Visit ACI's YouTube channel for 24/7 access to more trainings and popular videos. Contact ACI at 800-932-0034 and ask to speak with a member of the training team, or email ACI at training@acispecialtybenefits.com to learn more about training services and options available.

Newsletters

ACI provided the following HealthY-mails this quarter: 5 Tips to Achieve Any Goal; A 7-Day Guide to Happiness; Financially Fit in 5 Simple Steps.

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: 1
Number of Informal Referrals: 0

1/1/2016 - 3/31/2016

Employee Assistance Program Utilization Report**Utilization Hours**

Employee Assessment	11.00
Consultation: Employee Consultation	1.00
Consultation: Supervisor, Management and Outside Consultants	7.00
Total Program Hours this Period:	19.00

Utilization Comments

The global revenue from wearable technology is expected to reach 53 billion U.S. dollars in 2019, more than ten times its value five years prior. Today's employees are interacting with more devices than ever before, from smartphones and tablets to smartwatches and fitness trackers. ACI Specialty Benefits utilizes the latest mobile, global and social technology to engage users in every way possible. From videos on Youtube to live chat, online intake, mobile app and text access to services, ACI provides on-demand benefits and resources to meet tech-savvy employees' needs 24/7.

From 1/1/2016 to 3/31/2016, SCORE achieved an annualized utilization rate of 2.6%. With ACI's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

This was an increase over the previous Utilization period which was 0.0%.

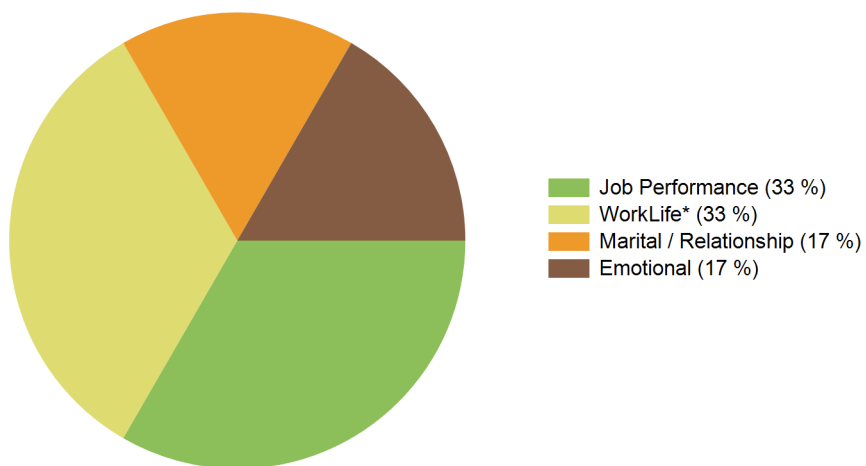
1/1/2016 - 3/31/2016

Employee Assistance Program Utilization Report

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Emotional	1	0	1
Job Performance	2	0	2
Marital / Relationship	1	0	1
WorkLife*	2	0	2

New Issues this Quarter



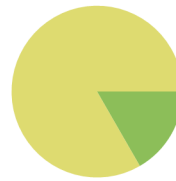
*Any WorkLife and Personal Services cases are detailed later in the report, and 'Other Issues' includes issues <1%.

1/1/2016 - 3/31/2016

Employee Assistance Program Utilization Report

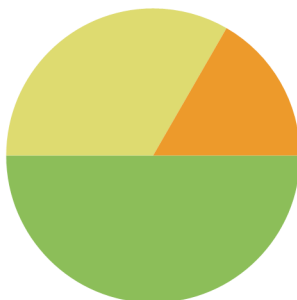
Demographic Data

Gender	New	Previous Quarter	Year To Date
Female	1	0	1
Male	5	0	5



Female (17 %)
 Male (83 %)

Age Range	New	Previous Quarter	Year To Date
0-9	0	0	0
10-19	0	0	0
20-29	3	0	3
30-39	1	0	1
40-49	2	0	2
50-59	0	0	0
60-69	0	0	0
70-79	0	0	0
80-89	0	0	0
90-99	0	0	0

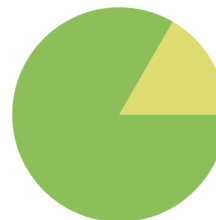


20-29 (50 %)

40-49 (33 %)

30-39 (17 %)

Who is Initiating Contact with ACI	New	Previous Quarter	Year To Date
Self	5	0	5
Family Member	1	0	1
Other	0	0	0



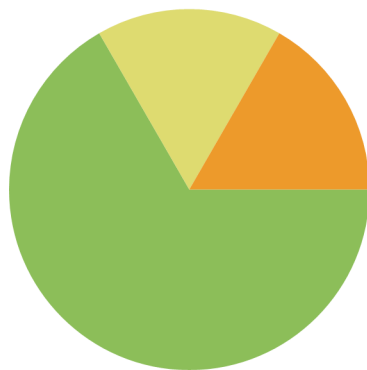
Self (83 %)
 Family Member (17 %)
 Other (0 %)

1/1/2016 - 3/31/2016

Employee Assistance Program Utilization Report

Employment Data

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

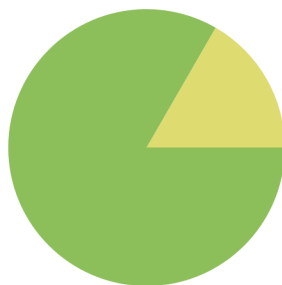


■ 6 - 10 Years (67 %)

■ < 1 Year (17 %)

■ 1 - 5 Years (17 %)

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



■ Professional (83 %)

■ Service (17 %)

1/1/2016 - 3/31/2016

Employee Assistance Program Utilization Report

Referral Source

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



- Poster / Brochure (33 %)
- Supervisor - Formal (17 %)
- Family Member (17 %)
- Human Resources (17 %)
- Website (17 %)

Injury Summary Report

Date Comparison: 3/1/2016 - 3/31/2016



SCORE (Small Cities Organize Risk Effort)

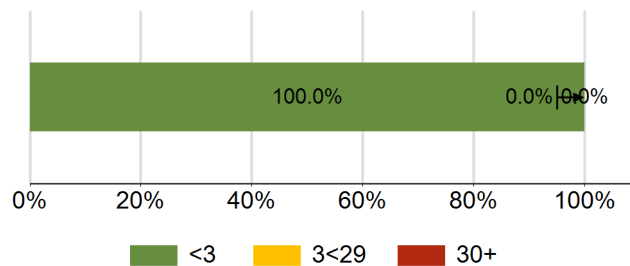
City of Live Oak

Last Name SSN (last 4 Digits)	Injury Date/Time 1st CN Report Date/Time Most Recent Report D/T	Call Conf # Lag Days	# of Calls to CN ER Status	Action	Nature of Injury Part of Body	Treatment Facility Injury Department
Q1080001 - Live Oak (City), CA						
Heffelfinger 6029	3/9/2016 03:30 PM 03/09/2016 05:28 PM 03/09/2016 05:28 PM	264561 0 Days	Calls: 1 ER: N	Triaged: Y Treated: Y	Sprain, Strain, Twist Leg Calf	Rideout Occupational Health Outside

Totals for City of Live Oak

Total Incidents	1
Totals Calls	1
Average Calls per Incidents	1.0
Average Reporting Lag in Days	0.0
Lag Days < 3 Days	1 100.0%
Lag Days 3<29 Days	0 0.0%
Lag Days 30+ Days	0 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%	
Total to ER	0		
Triaged to ER	0	0%	
To ER w/out Triage	0	0%	



Injury Summary Report

Date Comparison: 3/1/2016 - 3/31/2016

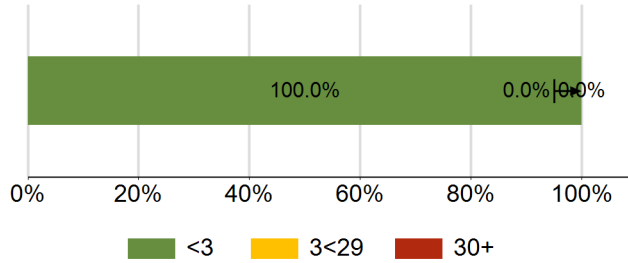


Totals for SCORE (Small Cities Organize Risk Effort)

Total Incidents	1
Totals Calls	1
Average Calls per Incidents	1.0
Average Reporting Lag in Days	0.0
Lag Days < 3 Days	1 100.0%
Lag Days 3<29 Days	0 0.0%
Lag Days 30+ Days	0 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%
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 Self Care	0 0%



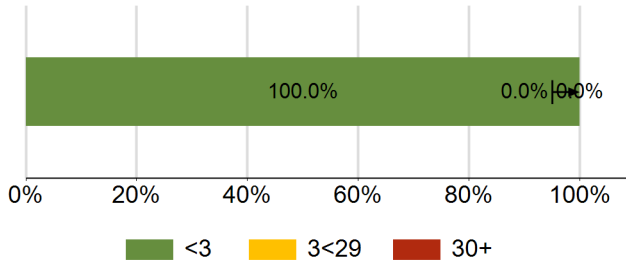
Injury Summary Report

Date Comparison: 3/1/2016 - 3/31/2016



Report Totals

Total Incidents	1	
Totals Calls	1	
Average Calls per Incidents	1.0	
Average Reporting Lag in Days	0.0	
Lag Days < 3 Days	1	100.0%
Lag Days 3<29 Days	0	0.0%
Lag Days 30+ Days	0	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%
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 Self Care	0	0%



Noel Posson | Private & Non-Profit
 Travelers – Bond & Specialty Insurance
 One Tower Square | 3SHS
 Hartford, CT 06183
 W: 860.277.1631 C: 860.948.8347
 E: nposson@travelers.com

May 19, 2016

THIS REVISED QUOTATION REPLACES AND RENDERS VOID THE QUOTATION OF FEBRUARY 8, 2016

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 - New Business REVISED QUOTATION ID-1000SL ID Fraud Master Declaration

Dear Michelle,

On behalf of Travelers Excess and Surplus Lines Company we are pleased to offer this revised 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	\$3,028

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:

N/A

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

Sincerely,

A handwritten signature in black ink, appearing to read "Noel K. Posson", written over a horizontal line.

Noel K. Posson

cc: *Kelly Ziemann*



**Small Cities Organized Risk Effort
Board of Directors Meeting
June 24, 2016**

Agenda Item G.1.

QUARTERLY FINANCIALS FOR QE MARCH 31, 2016

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, 2016 to the Board of Directors for their review.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: Unknown.

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

ATTACHMENT(S): *Handout* - Quarterly Financial Reports as of March 31, 2016



DELEGATION OF INVESTMENT AUTHORITY TO SCORE TREASURER

ACTION ITEM

ISSUE: Annually, the Board is asked to review and approve a resolution authorizing the SCORE Treasurer to invest or reinvest funds, including the sale or exchange of securities.

RECOMMENDATION: Delegate investment authority to the Treasurer by approving Resolution 16-01.

FISCAL IMPACT: None

BACKGROUND: Government Code 53607 provides for delegation of the authority of the legislative body of a local agency to invest funds to the Treasurer. However, such delegation cannot exist beyond one year, so the Board needs to re-authorize the Treasurer to invest the funds for SCORE.

ATTACHMENTS: SCORE Resolution 16-01

REFERENCE: Government Code Sections:

- 53607. The authority of the legislative body to invest or to reinvest funds of a local agency, or to sell or exchange securities so purchased, may be delegated for a one-year period by the legislative body to the treasurer of the local agency, who shall thereafter assume full responsibility for those transactions until the delegation of authority is revoked or expires, and shall make a monthly report of those transactions to the legislative body. Subject to review, the legislative body may renew the delegation of authority pursuant to this section each year.
- 16429.1.(b) Notwithstanding any other law, a local governmental official, with the consent of the governing body of that agency, having money in its treasury not required for immediate needs, may remit the money to the Treasurer for deposit in the Local Agency Investment Fund for the purpose of investment.



RESOLUTION 16-01

**RESOLUTION AUTHORIZING INVESTMENT OF MONIES IN
THE LOCAL AGENCY INVESTMENT FUND**

WHEREAS, Pursuant to Chapter 730 of the statutes of 1976 Section 16429.1 was added to the California Government Code to create a Local Agency Investment Fund in the State Treasury for the deposit of money of a local agency for purposes of investment by the State Treasurer, and

WHEREAS, The Small Cities Organized Risk Effort (SCORE) Board of Directors does hereby find that the deposit and withdrawal of money in the Local Agency Investment Fund in accordance with the provisions of Section 16429.1 of the Government Code for the purposes of investment stated therein is in the best interest of Small Cities Organized Risk Effort.

NOW THEREFORE, BE IT RESOLVED, that the SCORE Board of Directors does hereby authorize the deposit and withdrawal of Small Cities Organized Risk Effort monies in the Local Agency Investment Fund in the State Treasury in accordance with the provisions of Section 16428.1 of the Government Code for the purpose of investment as stated therein, and verification by the State Treasurer’s Office of all banking information provided in that regard.

BE IT FURTHER RESOLVED, that the following Small Cities Organized Risk Effort officers or their successors in office shall be authorized to order the deposit or withdrawal of monies in the Local Agency Investment Fund effective immediately:

- SCORE Treasurer –

I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 16-01 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Small Cities Organized Risk Effort held on the 24th day of June 2016, by the following vote:

AYES:

NAYS:

ABSENT:

ABSTAIN:

SCORE President

SCORE Secretary



**PREMIUM PAYMENT PLAN REQUESTS FOR 2016/17
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 2016/17 contributions to the Liability and Workers' Compensation Programs. The City has been a member of the Liability Program since 2011 and was granted admittance to the Workers' Compensation Program effective July 1, 2015.

RECOMMENDATION: If the Board agrees to the installment plan, the Program Administrators recommend collecting the equivalent of two (2) installments up front on July 1st, followed by 10 equal installments as outlined in the attached payment plan.

If paid in full, the total Liability premium for the City of Tulelake is \$31,252, and the Workers' Compensation premium is \$34,613.

BACKGROUND: The City of Tulelake joined SCORE in 2011 and has paid their liability premiums in full. They joined the Workers' Compensation Program in 2015/16 and requested an installment premium payment plan for both programs which the Board approved at the June 2015 meeting. They are asking for a similar arrangement for FY 2016/17 fiscal year for both the Liability and Workers' Compensation Programs. At the October 2015 meeting the Board also approved a 3% Administrative Fee on the unpaid premium balance to go into effect in FY 2016/17.

ATTACHMENTS:

1. City of Tulelake Payment Plan Request
2. Proposed Payment Plan Statement



CITY OF TULELAKE

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



June 6, 2016

Ms. Michelle Minnick, Account Representative
Small Cities Organized Risk Effort
1792 Tribute Rd, Ste 450
Sacramento, California 95815

Subject: Request to make monthly premium payments for 2016-2017 fiscal year for the liability insurance and quarterly payments for the workman's compensation insurance.

Dear Michelle,

The City of Tulelake would like to make monthly insurance payments for the fiscal year 2016-2017 for liability insurance rather than do a one-time annual payment and make quarterly payments for the workman's compensation insurance. Tulelake is a small city and paying for an annual payment all at once impacts our cash flow for our regular operating expenses. We also had an unexpected downturn with our sales tax revenue this past fiscal year. Please have your board of directors consider this option at their next scheduled board meeting. Thank you.

Sincerely,

Richard Marcillac
Mayor Pro Tem
City of Tulelake

Member: CITY OF TULELAKE
 FY 2016/17 Payment Plan including Administrative Fee

Total Liability Premium	\$31,252	
		Due Date
Down Payment	\$5,209	7/1/2016

Remaining Unpaid Balance	\$26,043
Unpaid Balance including 3% Admin Fee	\$26,824

Installment 1	\$2,682.43	Due Date 8/1/16
Installment 2	\$2,682.43	Due Date 9/1/16
Installment 3	\$2,682.43	Due Date 10/1/16
Installment 4	\$2,682.43	Due Date 11/1/16
Installment 5	\$2,682.43	Due Date 12/1/16
Installment 6	\$2,682.43	Due Date 1/1/17
Installment 7	\$2,682.43	Due Date 2/1/17
Installment 8	\$2,682.43	Due Date 3/1/17
Installment 9	\$2,682.43	Due Date 4/1/17
Installment 10	\$2,682.43	Due Date 5/1/17

Total Paid	\$32,033.29
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Total Work Comp Premium	\$34,613	
		Due Date
Down Payment	\$5,769	7/1/2016

Remaining Unpaid Balance	\$28,844
Unpaid Balance including 3% Admin Fee	\$29,709

Installment 1	\$2,970.93	Due Date 8/1/16
Installment 2	\$2,970.93	Due Date 9/1/16
Installment 3	\$2,970.93	Due Date 10/1/16
Installment 4	\$2,970.93	Due Date 11/1/16
Installment 5	\$2,970.93	Due Date 12/1/16
Installment 6	\$2,970.93	Due Date 1/1/17
Installment 7	\$2,970.93	Due Date 2/1/17
Installment 8	\$2,970.93	Due Date 3/1/17
Installment 9	\$2,970.93	Due Date 4/1/17
Installment 10	\$2,970.93	Due Date 5/1/17

Total Paid	\$35,478.32
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**PREMIUM PAYMENT PLAN REQUESTS FOR 2016/17
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 2016/17 contributions to the Liability Program.

RECOMMENDATION: If the Board agrees to the installment plan, the Program Administrators recommend collecting half of their funding, \$13,500 up front on July 1st, followed by 10 equal installments as outlined in the attached payment plan.

FISCAL IMPACT: If paid in full, the total Liability premium for the City of Isleton is \$26,999.

BACKGROUND: The City of Isleton has previously requested an installment premium payment plan for the 2014/15 fiscal year which the Board approved at the June 2014 meeting as well as the 2015/16 fiscal year which the Board approved at the June 2015 meeting. They are asking for a similar arrangement for the 2016/17 fiscal year. At the October 2015 meeting the Board also approved a 3% Administrative Fee on the unpaid premium balance to go into effect in FY 2016/17.

ATTACHMENTS:

1. City of Isleton Payment Plan Request
2. Proposed Payment Plan Statement

Michelle Minnick

From: Daniel Hinrichs <djhengineering@hughes.net>
Sent: Friday, June 10, 2016 2:48 PM
To: Marcus Beverly
Cc: 'Sandra Rutledge'; Michelle Minnick
Subject: RE: Isleton premium

Monthly please

Dan
Dan Hinrichs, P.E.
DJH Engineering
4541 Luneman Road
Placerville, CA 95667
530-626-4802
Cell – 916-849-7199
Fax 530-626-9427
djhengineering@hughes.net

From: Marcus Beverly [mailto:Marcus.Beverly@alliant.com]
Sent: Friday, June 10, 2016 2:43 PM
To: Daniel Hinrichs
Cc: 'Sandra Rutledge'; Michelle Minnick
Subject: RE: Isleton premium

Dan – to confirm – do you want to pay the other half in monthly installments or a lump sum at a later date?

Regards,

Marcus Beverly

Alliant Insurance Services, Inc.
D 916.643.2704
C 916.660.2725

From: Daniel Hinrichs [mailto:djhengineering@hughes.net]
Sent: Wednesday, June 08, 2016 4:44 PM
To: Marcus Beverly <Marcus.Beverly@alliant.com>
Cc: 'Sandra Rutledge' <sandra.rutledge@cityofisleton.com>
Subject: RE: Isleton premium

We will pay half the premium and finance the other half. Pay \$13,500 and finance 13,499. It isn't as much as I wanted but hopefully we can do better next year.

Dan
Dan Hinrichs, P.E.
DJH Engineering
4541 Luneman Road

Placerville, CA 95667
530-626-4802
Cell – 916-849-7199
Fax 530-626-9427
djhengineering@hughes.net

From: Marcus Beverly [<mailto:Marcus.Beverly@alliant.com>]
Sent: Wednesday, June 8, 2016 10:40 AM
To: Dan Hinrichs (djhengineering@hughes.net)
Cc: Sandra Rutledge
Subject: FW: Isleton premium

Dan & Sandra – see below

Regards,

Marcus Beverly

Alliant Insurance Services, Inc.
D 916.643.2704
C 916.660.2725

From: Michelle Minnick
Sent: Wednesday, June 08, 2016 10:17 AM
To: Marcus Beverly <Marcus.Beverly@alliant.com>
Subject: RE: Isleton premium

Isleton's premium is \$26,999 for the GL program only per the current draft of the 16-17 Budget

Hope this helps!

Michelle Minnick
Administration Coordinator
Specialty Group
Alliant Insurance Services, Inc.

2180 Harvard Street
Suite 460
Sacramento, CA 95815

D 916 643 2715
O 916 643 2700
F 916 643 2750
www.alliant.com

CA License No. 0C36861



From: Marcus Beverly
Sent: Wednesday, June 08, 2016 10:02 AM
To: Michelle Minnick <Michelle.Minnick@alliant.com>
Subject: Isleton premium

**Small Cities Organized Risk Effort
 Premium Installment Schedule for Fiscal Year 2015/16**

**Member: CITY OF ISLETON
 FY 2016/17 Payment Plan including Administrative Fee**

Total Liability Premium	\$26,999
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Down Payment	\$13,500.00	Due Date 7/1/2016
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Remaining Unpaid Balance	\$13,499
Unpaid Balance including 3% Interest	\$13,904

Installment 1	\$1,390.40	Due Date 8/1/16
Installment 2	\$1,390.40	Due Date 9/1/16
Installment 3	\$1,390.40	Due Date 10/1/16
Installment 4	\$1,390.40	Due Date 11/1/16
Installment 5	\$1,390.40	Due Date 12/1/16
Installment 6	\$1,390.40	Due Date 1/1/17
Installment 7	\$1,390.40	Due Date 2/1/17
Installment 8	\$1,390.40	Due Date 3/1/17
Installment 9	\$1,390.40	Due Date 4/1/17
Installment 10	\$1,390.40	Due Date 5/1/17

Total Paid	\$27,403.97
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**Small Cities Organized Risk Effort
Board of Directors Meeting
June 24, 2016**

Agenda Item H.1.a.

2016/17 PROPERTY PROGRAM RENEWAL

ACTION ITEM

ISSUE: The Board of Directors annually reviews and approves SCORE’s Property Program renewal. The SCORE Property Program is currently placed through the Alliant Property Insurance Program (APIP) which renews July 1, 2016. SCORE’s Total Insurable Values (TIV) increased .423% as indicated below:

<u>Small Cities Organized Risk Effort (SCORE)</u>	<u>2015/16</u> <u>\$5,000 Deductible</u>	<u>2016/17</u> <u>\$5,000 Deductible</u>	<u>Variance</u>
Total Insurable Values:	\$ 282,919,616	\$ 284,117,438	.423%
Total Annual Premium:	\$ 357,207.02	\$323,132.54	-10%

The property market at the end of 2015 saw rates generally stable to slightly lower, with underwriters willing to give decreases based on favorable loss history. Last year SCORE received a 15% increase due to three years in a row with losses in excess of premiums paid (\$320,000 in 2012/13, \$325,000 in 2013/14, and \$375,000 in 2014/15). This year, however, losses have returned to normal and the market remains soft. Given this, after an initial quote at roughly the same rates the Program Administrators went back to the underwriters and negotiated a **10% decrease in the overall premium.**

The attached Executive Summary provides a listing of changes to the coverage for 2016/17. Most of the changes are clarifications of the policy language, and limits have increased for Excess Terrorism (to \$500M) and Increased Cost of Construction (from \$25M to \$50M). One exclusion has been added to the pollution liability coverage, for loss arising from lead contaminated water.

RECOMMENDATION: Approve the 2016/17 Property Insurance Renewal and the 2016/17 Property Premium Deposit Calculations per the attached.

FISCAL IMPACT: The projected total premium for a \$5,000 deductible is \$323,132.54, based on total insured values of \$284,117,438.



**Small Cities Organized Risk Effort
Board of Directors Meeting
June 24, 2016**

Agenda Item H.1.a. (continued)

BACKGROUND: SCORE provides optional property insurance for their members through the Alliant Property Insurance Program. This is a joint purchase insurance program currently providing members up to \$1,000,000,000 in all risk limits. Premiums are based on each member's exposures which are provided via a schedule of insured locations.

ATTACHMENT(S):

1. Property Deposit Calculations
2. Executive Summary
3. SCORE Property Proposal
4. SCORE Boiler and Machinery Proposal
5. SCORE Cyber Liability Proposal
6. SCORE Pollution Liability Proposal
7. List of Named Insureds
8. APIP Proposal Schedule of Carriers
9. TRIA Selection
10. Surplus Lines Disclosure
11. Claims Procedures
12. Disclosures and Disclaimers

SCORE APIP Property Renewal FY 2016-2017

MEMBER ENTITY	Property Deductible	Real Property Values	Personal Property Values	Income & Rents	Total Values (not incld Vehicles & Contractor Eq)	Total Insured Values incld Real, Personal, BI, COC (TIV)	Property Premium	Excess Property Premium	Boiler & Machinery Deductible	Boiler & Machinery Values	Excess Boiler & Machinery Premium
Rate/Amount							0.0689563	0.0161039			0.0012431
Biggs	\$5,000	\$5,733,631	\$1,218,759	\$0	\$6,952,390	\$7,192,641	\$4,794	\$1,158	\$5,000	\$6,952,390	\$86
Colfax	\$5,000	\$9,424,334	\$2,365,536	\$0	\$11,789,870	\$12,827,905	\$8,130	\$2,066	\$5,000	\$11,789,870	\$147
Dunsmuir	\$5,000	\$13,573,629	\$1,067,691	\$18,000	\$14,659,320	\$14,659,320	\$10,109	\$2,361	\$5,000	\$14,659,320	\$182
Etna	\$5,000	\$5,709,346	\$479,203	\$8,000	\$6,196,549	\$6,682,646	\$4,273	\$1,076	\$5,000	\$6,196,549	\$77
Fort Jones	\$5,000	\$2,914,083	\$1,463,608	\$7,000	\$4,384,691	\$4,925,191	\$3,024	\$793	\$5,000	\$4,384,691	\$55
Isleton (does not participate)	N/A	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A	N/A
Live Oak	\$5,000	\$22,473,834	\$13,017,427	\$131,000	\$35,622,261	\$36,660,654	\$24,564	\$5,904	\$5,000	\$35,622,261	\$443
Loomis	\$5,000	\$1,591,136	\$231,059	\$0	\$1,822,195	\$2,107,214	\$1,257	\$339	\$5,000	\$1,822,195	\$23
Loyalton	\$5,000	\$5,770,304	\$1,523,662	\$11,000	\$7,304,966	\$9,196,869	\$5,037	\$1,481	\$5,000	\$7,304,966	\$91
Montague	\$5,000	\$7,651,878	\$4,015,519	\$0	\$11,667,397	\$13,036,397	\$8,045	\$2,099	\$5,000	\$11,667,397	\$145
Mt. Shasta	\$5,000	\$8,334,072	\$2,054,726	\$35,000	\$10,423,798	\$10,423,798	\$7,188	\$1,679	\$5,000	\$10,423,798	\$130
Portola	\$5,000	\$5,106,947	\$1,116,059	\$0	\$6,223,006	\$6,344,935	\$4,291	\$1,022	\$5,000	\$6,223,006	\$77
Rio Dell	\$5,000	\$5,983,898	\$3,624,940	\$5,000	\$9,613,838	\$9,853,370	\$6,629	\$1,587	\$5,000	\$9,613,838	\$120
Shasta Lake	\$5,000	\$42,738,662	\$8,309,538	\$50,874	\$51,099,074	\$52,700,486	\$35,236	\$8,487	\$5,000	\$51,099,074	\$635
Susanville	\$5,000	\$15,323,478	\$5,556,528	\$139,000	\$21,019,006	\$25,382,734	\$14,494	\$4,088	\$5,000	\$21,019,006	\$261
Tulelake	\$5,000	\$5,537,005	\$1,093,896	\$0	\$6,630,901	\$7,287,901	\$4,572	\$1,174	\$5,000	\$6,630,901	\$82
Weed	\$5,000	\$10,513,705	\$1,506,642	\$50,826	\$12,071,173	\$12,097,206	\$8,324	\$1,948	\$5,000	\$12,071,173	\$150
Yreka	\$5,000	\$33,429,160	\$13,546,894	\$222,300	\$47,198,354	\$52,738,171	\$32,546	\$8,493	\$5,000	\$47,198,354	\$587
Grand Total		\$201,809,102	\$62,191,687	\$678,000	\$264,678,789	\$284,117,438	\$182,513	\$45,754		\$264,678,789	\$3,290
Totals from APIP Quote		\$201,809,102	\$62,191,687	\$678,000	\$264,678,789	\$284,117,438	\$182,513	\$45,754		\$264,678,789	\$3,290

SCORE APIP Property Renewal FY 2016-2017

MEMBER ENTITY	Contractor's Equipment Values (CEV)	Contractor's Equipment Premium	Auto Physical Damage Deductible	Auto Physical Damage Values	Auto Physical Damage Premium	Terrorism Premium	Cyber Liability Premium	Pollution Premium	SL Taxes & Fees	ABS Fees	2016-2017 TOTAL DEPOSIT	2015-2016 Deposit	\$ Change Overall	% Change Overall	% of Total TIV
Rate/Amount		0.0716605			0.4950014	0.0000758	0.0005128	0.0005315	\$9,746	\$8,839					
Biggs	\$145,000	\$104	\$5,000	\$95,251	\$471	\$5	\$37	\$38	\$247	\$224	\$7,165	\$7,821	\$656	-8%	3%
Colfax	\$614,335	\$440	\$5,000	\$423,700	\$2,097	\$10	\$66	\$68	\$440	\$399	\$13,863	\$14,971	\$1,108	-7%	5%
Dunsmuir	N/A	N/A	N/A	N/A	N/A	\$11	\$75	\$78	\$503	\$456	\$13,775	\$14,429	\$654	-5%	5%
Etna	N/A	N/A	\$5,000	\$486,097	\$2,406	\$5	\$34	\$36	\$229	\$208	\$8,344	\$8,389	\$45	-1%	2%
Fort Jones	N/A	N/A	\$5,000	\$540,500	\$2,675	\$4	\$25	\$26	\$169	\$153	\$6,924	\$7,379	\$455	-6%	2%
Isleton (does not participate)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Live Oak	N/A	N/A	\$5,000	\$1,038,393	\$5,140	\$28	\$188	\$195	\$1,258	\$1,141	\$38,859	\$42,466	\$3,607	-8%	13%
Loomis	N/A	N/A	\$5,000	\$285,019	\$1,411	\$2	\$11	\$11	\$72	\$66	\$3,191	\$3,477	\$286	-8%	1%
Loyalton	\$355,000	\$254	\$5,000	\$1,536,903	\$7,608	\$7	\$47	\$49	\$315	\$286	\$15,176	\$18,122	\$2,946	-16%	3%
Montague	\$126,000	\$90	\$5,000	\$1,243,000	\$6,153	\$10	\$67	\$69	\$447	\$406	\$17,532	\$19,099	\$1,567	-8%	5%
Mt. Shasta	N/A	N/A	N/A	N/A	N/A	\$8	\$53	\$55	\$358	\$324	\$9,795	\$11,015	\$1,220	-11%	4%
Portola	N/A	N/A	\$5,000	\$121,929	\$604	\$5	\$33	\$34	\$218	\$197	\$6,480	\$7,189	\$709	-10%	2%
Rio Dell	\$98,200	\$70	\$5,000	\$141,332	\$700	\$7	\$51	\$52	\$338	\$307	\$9,860	\$11,695	\$1,835	-16%	3%
Shasta Lake	\$174,448	\$125	\$10,000	\$1,426,964	\$7,063	\$40	\$270	\$280	\$1,808	\$1,640	\$55,584	\$66,488	\$10,904	-16%	19%
Susanville	\$117,300	\$84	\$5,000	\$4,246,428	\$21,020	\$19	\$130	\$135	\$871	\$790	\$41,891	\$47,300	\$5,409	-11%	9%
Tulelake	N/A	N/A	\$5,000	\$657,000	\$3,252	\$6	\$37	\$39	\$250	\$227	\$9,639	\$8,705	-\$934	11%	3%
Weed	\$26,033	\$19	N/A	N/A	N/A	\$9	\$62	\$64	\$415	\$376	\$11,367	\$11,931	\$564	-5%	4%
Yreka	\$4,582,819	\$3,284	\$10,000	\$956,998	\$4,737	\$40	\$270	\$280	\$1,809	\$1,641	\$53,687	\$57,139	\$3,452	-6%	19%
Grand Total	\$6,239,135	\$4,471		\$13,199,514	\$65,338	\$215	\$1,457	\$1,510	\$9,746	\$8,839	\$323,133	\$357,615	-\$34,482	-10%	100%
Totals from APIP Quote	\$6,239,135	\$4,471		\$13,199,514	\$65,338	\$215	\$1,457	\$1,510	\$9,746	\$8,839	\$323,133				

**ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
July 1, 2016 – July 1, 2017
EXECUTIVE SUMMARY**

We are pleased to provide the 2016-2017 Alliant Property Insurance Program (APIP) renewal material, attached.

The property market has been in a soft cycle for the last few years with underwriters willing to provide decreases based on the lack of catastrophe losses worldwide and record capacity available in the marketplace. While physical and human catastrophes abound, in recent years most of these have occurred in regions of the world that are not significantly insured. Therefore, for the 2016-2017 renewal, most insureds will see rate decreases over expiring rates. However, for those insureds that have either experienced significant losses or consistent attritional losses, rates may increase. In keeping with the programs' general history, we expect rates to remain below what can be achieved in the market for similar coverage.

The primary \$2,500,000 layer will continue to be placed with our long-term partner, Lexington Insurance Company, A.M. Best Rated A XV. Lexington will also continue to provide the majority of capacity in the \$22,500,000 x/s \$2,500,000 layer, sharing that with Lloyd's of London, A.M. Best Rated A XV. Excess limits up to \$1,000,000,000 will be placed with London, Bermudian, European, and U.S domestic markets, all A.M. Best Rated at least of A- VII. Members should note several key highlights for this year's renewal:

- Boiler & Machinery cover for participating members of the APIP Boiler Program will be maintained with Hartford Steam Boiler (HSB), who will also continue to perform jurisdictionals and inspections
- Cyber (Privacy Liability) Coverage for both 1st and 3rd parties from the Beazley Syndicate at Lloyd's, A.M. Best Rated A XV, (for those eligible insureds) with coverage as outlined on the following proposal will be maintained.
- Pollution Coverage for both 1st and 3rd parties from Illinois Union Insurance Company, A.M. Best Rated A++ XV, (for those eligible insureds) with coverage as outlined on the following proposal will be maintained.

Alliant Business Services (ABS) will continue to play a significant role not only in providing various types of loss control services, but also in providing appraisal services. For the 2016-2017 policy year, property valuations will continue to be a key focus. As a reminder, it is underwriters' intent to have all buildings with a scheduled value of \$5,000,000 or more appraised once every five years. This service is included in the total annual cost. Insureds may also choose to have lower valued buildings appraised. The cost to have all or specific buildings appraised between \$25,000 and \$5,000,000 will be quoted at the time the request is made.

Our Disclosures and Loss Notification information are now combined into one section of the renewal materials. Your review and acknowledgement of these documents are required with your signature once you authorize a request to bind coverage with your Alliant representative.

The following table depicts key statistics relative to last year:

Year-over-Year Rate and Premium Comparison

<u>Small Cities Organized Risk Effort</u>	<u>2015-2016</u> (at 11/15/2015)	<u>2016-2017</u>	<u>Variance</u>
Total Insured Values:	\$ 282,882,603	\$ 284,117,438	0.43%
Account Rate (per hundred dollars):	0.1262025	0.1137320	-9.88%
Earthquake TIV:	\$ 0	\$ 0	N/A
Earthquake Limit:	Not Covered	Not Covered	N/A
*Total Annual Cost:	\$ 357,004.94	\$ 323,132.54	-9.48%

* TOTAL COST includes: all premiums (except Cyber Enhancement option, if purchased), underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes

Thank you for your continued support of APIP. We look forward to working with you this next year. Please let us know if you have any questions about your renewal.

Below are coverage items currently being negotiated with the APIP markets to be effective on 7/1/2016.

Coverage	2015-2016	Proposed 2016-2017 Changes	Status
Automatic Acquisition Sub-limit	\$25,000,000 Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Liability if less than \$100,000,000 for 90 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally a sub-limit of \$2,500,000 applies for Tier 1 Wind Counties, Parishes and Independent Cities for 60 days for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii. The peril of EQ is excluded for the states of Alaska and California. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.	\$25,000,000 Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Liability if less than \$100,000,000 for 120 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally a sub-limit of \$2,500,000 applies for Tier 1 Wind Counties, Parishes and Independent Cities for 60 days for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii. The peril of EQ is excluded for the states of Alaska and California. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.	Approved
Increase Cost of Construction Sub-limit	\$25,000,000	\$50,000,000	Approved
Earthquake Deductible description	Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the stated minimum.	Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form; subject to the stated minimum deductible per occurrence .	Approved
Cyber Claims Reporting by:	Telephone: (646) 943-5900 Email: tmbclaims@beazley.com	Telephone number is active, but the preferred method to report a claim is via Email: tmbclaims@beazley.com	Update

Coverage	2015-2016	Proposed 2016-2017 Changes	Status
JPA/Pool per Occurrence Deductible:	Per Occurrence for each and every loss before exhaustion of the Annual Aggregate Pool Deductible amount unless a more specific deductible is applicable to a loss as noted in the Deductibles for Specific Perils and Coverages or Special Terms section below.	<p>Incorporated wording from Master Policy Form into description:</p> <p><u>JPA/Pool Basic Deductible – when applicable will be in excess of a JPA or Pool member's deductible amount unless a more specific deductible is applicable to a loss as noted in the Deductibles for Specific Perils and Coverages or Special Terms section below. The Named Insured(s) deductible amount will be agreed upon between the JPA or Pool and its members. The “JPA/Pool Basic Deductible” shown here, shall apply per occurrence. The company will not pay for loss or damage in any one occurrence until the amount of the loss or damage exceeds the applicable constituent members' deductible and the “JPA/Pool Basic Deductible”, until the “JPA/Pool Annual Aggregate Amount” is exhausted.</u></p>	Clarification
JPA/Pool Annual Aggregate Deductible:	Annual Aggregate Pool Deductible	<p>Incorporated wording from Master Policy Form into description:</p> <p>The “JPA/Pool Annual Aggregate Amount” - when applicable is the accumulation of payments made by the JPA or Pool that are categorized as “JPA/Pool Basic Deductibles” above. Once the annual aggregate amount is reached, all subsequent losses in chronological order are subject to the “JPA/Pool Maintenance Deductible” indicated below.</p>	Clarification
JPA/Pool Maintenance Deductible	Pool Maintenance Deductible applicable to each occurrence after the Annual Aggregate Deductible is reached. The specific deductibles for Flood, Earthquake and Wind will always apply to losses caused by those perils regardless if it is greater or less than the Pool Maintenance Deductible. The maintenance deductible does not apply to those items listed in the Deductibles for Specific Perils and Coverages or Special Terms & Conditions section below if those perils do not erode the annual aggregate deductible.	<p>Pool Maintenance Deductible applicable to each occurrence after the Annual Aggregate Deductible is reached. <u>As with the “JPA/Pool Basic Deductible” this maintenance deductible will be applicable in excess of the applicable JPA or Pool constituent member's deductible.</u> The specific deductibles for Flood, Earthquake and Wind will always apply to losses caused by those perils regardless if it is greater or less than the Pool Maintenance Deductible. The maintenance deductible does not apply to those items listed in the Deductibles for Specific Perils and Coverages or Special Terms & Conditions section below if those perils do not erode the annual aggregate deductible.</p>	Clarification
Pollution Liability Coverage	Not Applicable	<p>Addition of Lead Contaminated Water Exclusion:</p> <p>“Loss” arising out of or related to “pollution conditions” involving, in whole or in part, lead within potable water, regardless of whether any such “pollution conditions” have otherwise been affirmatively disclosed to the Insurer in an Application for coverage pursuant to this Policy.</p>	Update

Coverage	2015-2016	Proposed 2016-2017 Changes	Status
Excess Terrorism	<p><u>\$400,000,000</u> Per Member/Entity for Terrorism (Excess Layer) subject to:</p> <p><u>\$900,000,000</u> Per Occurrence, All Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;</p> <p><u>\$1,050,000,000</u> Annual Aggregate shared by all Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer)</p>	<p><u>\$500,000,000</u> Per Member/Entity for Terrorism (Excess Layer) subject to:</p> <p><u>\$1,000,000,000</u> Per Occurrence, All Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;</p> <p><u>\$1,300,000,000</u> Annual Aggregate shared by all Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer)</p>	Approved

Master Policy Form Wording

Policy Term	July 1, 2015 to July 1, 2016	July 1, 2016 to July 1, 2017	Renewal item
Section I, G. 6.	Library Book table	Updated library book values per U.S. inflation calculator	Update
Section II, B., 1. Ingress / Egress	This Policy is extended to insure the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a <u>10 mile radius</u> of covered property, ingress to or egress from the covered property covered by this Policy is prevented. Coverage under this extension is subject to a 24-hour waiting period.	This Policy is extended to insure the actual loss sustained during the period of time not exceeding 30 days when, as a direct result of physical loss or damage caused by a covered peril(s) specified by this Policy and occurring at property located within a <u>20 mile radius</u> of covered property, ingress to or egress from the covered property covered by this Policy is prevented. Coverage under this extension is subject to a 24-hour waiting period.	Approved
Section II, B. 2. Interruption by Civil Authority	This Policy is extended to include the actual loss sustained by the Named Insured, as covered hereunder during the length of time, not exceeding 30 days, when as a direct result of damage to or destruction of property by a covered peril(s) occurring at property located within a <u>10 mile radius</u> of covered property, access to the covered property is specifically prohibited by order of a civil authority. Coverage under this extension is subject to a 24-hour waiting period.	This Policy is extended to include the actual loss sustained by the Named Insured, as covered hereunder during the length of time, not exceeding 30 days, when as a direct result of damage to or destruction of property by a covered peril(s) occurring at property located within a <u>20 mile radius</u> of covered property, access to the covered property is specifically prohibited by order of a civil authority. Coverage under this extension is subject to a 24-hour waiting period.	Enhancement Pending Marketing Approval
Section II, Item D. 7. Vehicle Replacement Valuation	Second paragraph: If the values, provided by the Named Insured, provides a valuation based on <u>replacement cost</u> , then recovery will be on the same basis, if replaced. If not replaced, the basis of recovery shall be <u>actual cash value</u> .	Second paragraph change only: If the values, provided by the Named Insured, provides a valuation based on <u>Replacement Cost (New)</u> , then recovery will be on the same basis, if replaced. If not replaced, the basis of recovery shall be <u>Actual Cash Value</u> .	Clarification Pending Market Approval

Coverage	2015-2016	Proposed 2016-2017 Changes	<u>Status</u>
Section III, Item B. 4. Contingent Time Element Coverage	Business interruption, rental income, tuition income and extra expense coverage provided by this Policy is extended to cover loss directly resulting from physical damage to property of the type not otherwise excluded by this Policy at direct supplier or direct customer locations (<u>whether such location is owned by the Named Insured or not</u>) that prevents a supplier of goods and/or services to the Named Insured from supplying such goods and/or services, or that prevents a recipient of goods and/or services from the Named Insured from accepting such goods and/or services. The coverage provided by this clause separately as respects each of these coverage's is sub-limited to USD as per Declaration Page.	Deleted wording in parenthesis Business interruption, rental income, tuition income and extra expense coverage provided by this Policy is extended to cover loss directly resulting from physical damage to property of the type not otherwise excluded by this Policy at direct supplier or direct customer locations (whether such location is owned by the Named Insured or not) that prevents a supplier of goods and/or services to the Named Insured from supplying such goods and/or services, or that prevents a recipient of goods and/or services from the Named Insured from accepting such goods and/or services. The coverage provided by this clause separately as respects each of these coverage's is sub-limited to USD as per Declaration Page.	Clarification Pending Market Approval
Section IV, Exclusions 1.	Loss or damage caused by or resulting from moths, vermin, termites, or other insects, inherent vice, latent defect, faulty materials, error in design, faulty workmanship, wear, tear or gradual deterioration, <u>contamination</u> , rust, corrosion, wet or dry rot, unless physical loss or damage not otherwise excluded herein ensues and then only for such ensuing loss or damage.	Deleted "contamination" Loss or damage caused by or resulting from moths, vermin, termites, or other insects, inherent vice, latent defect, faulty materials, error in design, faulty workmanship, wear, tear or gradual deterioration, contamination , rust, corrosion, wet or dry rot, unless physical loss or damage not otherwise excluded herein ensues and then only for such ensuing loss or damage.	Clarification Pending Market Approval
Section IV, Exclusions 18.	Loss, damage, costs or expenses in connection with any kind or description of seepage and/or pollution and/or contamination, direct or indirect, arising from any cause whatsoever.	Loss, damage, costs or expenses in connection with any kind or description of seepage and/or pollution and/or contamination, direct or indirect, arising from any cause whatsoever. <u>Except as provided in Section II Property Damage, B. Extension of Coverage, 21. Accidental Contamination.</u>	Clarification Pending Market Approval
Section I, E., 2. Sub-limits g.	Unscheduled Landscaping, tees, sand traps, greens and athletic fields if specific values for such items have not been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc.;	Unscheduled Landscaping, tees, sand traps, greens, athletic fields, <u>and artificial turf</u> if specific values for such items have not been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc.;	Clarification Pending Market Approval
Section I, E., 2. Sub-limits h.	Scheduled Landscaping, tees, sand traps, greens, and athletic fields if specific values for such items have been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc.;	Scheduled Landscaping, tees, sand traps, greens, athletic fields, <u>and artificial turf</u> if specific values for such items have been reported as part of the Named Insured(s) schedule of values held on file with Alliant Insurance Services, Inc.;	Clarification Pending Market Approval

Coverage	2015-2016	Proposed 2016-2017 Changes	<u>Status</u>
Section II, C. 3. Land	Land (including land on which covered property is located), and land values (except athletic fields, landscaping, sand traps, tees and greens).	Land (including land on which covered property is located), and land values (except athletic fields, landscaping, artificial turf , sand traps, tees and greens).	Clarification Pending Market Approval
Section II, D. 9. Landscaping	Landscaping, sand traps, tees, putting greens and athletic fields; the actual replacement cost of sod, shrubs, sand, plants and trees; however the Company's liability for replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed USD25,000 per item.	Landscaping, artificial turf , sand traps, tees, putting greens and athletic fields; the actual replacement cost of sod, shrubs, sand, plants and trees; however the Company's liability for replacement of trees, plants and shrubs will be limited to the actual size of the destroyed plant, tree or shrub at the time of the loss up to a maximum size of 25 gallons per item but not to exceed USD25,000 per item.	Clarification Pending Market Approval

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

PROPERTY PROPOSAL

TYPE OF INSURANCE: Insurance Reinsurance

NAMED INSURED: Small Cities Organized Risk Effort

DECLARATION: 4-Cities 4

POLICY PERIOD: July 1, 2016 to July 1, 2017

COMPANIES: See Attached List of Companies

**TOTAL INSURED
VALUES:** \$ 284,117,438 as of June 14, 2016

**ALL RISK
COVERAGES &
LIMITS:**

\$	1,000,000,000	Per Occurrence: all Perils, Coverages (subject to policy exclusions) and all Named Insureds (as defined in the policy) combined, per Declaration, regardless of the number of Named Insureds, coverages, extensions of coverage, or perils insured, subject to the following per occurrence and/or aggregate sub-limits as noted below.
	Not Covered	Flood Limit - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage)
	Not Covered	Per Occurrence and in the Annual Aggregate for all locations in Flood Zones A & V (inclusive of all 100 year exposures). This Sub-limit does not increase the specific flood limit of liability for those Named Insured(s) that purchase this optional dedicated coverage.
	Not Covered	Earthquake Shock - Per Occurrence and in the Annual Aggregate (for those Named Insured(s) that purchase this optional dedicated coverage)
\$	100,000,000	Combined Business Interruption, Rental Income and Tax Revenue Interruption and Tuition Income (and related fees). However, if specific values for such coverage have not been reported as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc., this sub-limit amount is limited to \$500,000 per Named Insured subject to maximum of \$2,500,000 Per Occurrence for Business Interruption, Rental Income and Tuition Income combined, and \$5,000,000 per occurrence for Tax Revenue Interruption. Coverage for power generating plants is excluded, unless otherwise specified.
\$	50,000,000	Extra Expense

**ALL RISK
COVERAGES &
LIMITS: (continued)**

\$	25,000,000	Miscellaneous Unnamed Locations for existing Named Insured's Excluding Earthquake coverage for Alaska and California Named Insureds. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
	180 Days	Extended Period of Indemnity
	See Policy Provisions	\$25,000,000 Automatic Acquisition up to \$100,000,000 or a Named Insured's Policy Limit of Liability if less than \$100,000,000 for 90 days excluding licensed vehicles for which a sub-limit of \$10,000,000 applies per policy Automatic Acquisition and Reporting Condition. Additionally a sub-limit of \$2,500,000 applies for Tier 1 Wind Counties, Parishes and Independent Cities for 60 days for the states of Virginia, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Louisiana, Texas and/or situated anywhere within the states of Florida and Hawaii. The peril of EQ is excluded for the states of Alaska and California. If Flood coverage is purchased for all scheduled locations, this extension will extend to include Flood coverage for any location not situated in Flood Zones A or V.
\$	1,000,000	Unscheduled Landscaping, tees, sand traps, greens and athletic fields and further subject to \$25,000 / 25 gallon maximum per item
\$	5,000,000	or 110% of the scheduled values, whichever is greater, for Scheduled Landscaping, tees, sand traps, greens and athletic fields and further subject to \$25,000 / 25 gallon maximum per item.
\$	50,000,000	Errors & Omissions - This extension does not increase any more specific limit stated elsewhere in this policy or Declarations.
\$	25,000,000	Course of Construction and Additions (including new) for projects with completed values not exceeding the sub-limit shown. Projects valued between \$25,000,001 and \$50,000,000 can be added for an additional premium with underwriting approval
\$	2,500,000	Money & Securities for named perils only as referenced within the policy
\$	2,500,000	Unscheduled Fine Arts
\$	250,000	Accidental Contamination per occurrence and annual aggregate per Named Insured with \$500,000 annual aggregate for all Named Insureds per Declaration

**ALL RISK
COVERAGES &
LIMITS: (continued)**

\$	2,000,000	Unscheduled Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets, Sidewalks, Culverts, Street Lights and Traffic Signals unless a specific value has been declared (excluding coverage for the peril of Earthquake Shock, and excluding Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters, providing said declaration provides funding for repairs)
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\$	25,000,000	Increased Cost of Construction due to the enforcement of building codes/ ordinance or law (includes All Risk and Boiler & Machinery)
\$	25,000,000	Transit
\$	2,500,000	Unscheduled Animals; not to exceed \$50,000 per Animal, per Occurrence
\$	2,500,000	Unscheduled Watercraft up to 27 feet Included Per Occurrence for Off Premises Vehicle Physical Damage
\$	25,000,000	Off Premises Services Interruption including Extra Expense resulting from a covered peril at non-owned/operated locations
\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Earthquake Shock on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Earthquake Shock coverage, and/or where specific values for such items are not covered for optional dedicated Earthquake Shock coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc.
\$	5,000,000	Per Occurrence Per Named Insured subject to an Annual Aggregate of \$10,000,000 for Flood on Licensed Vehicles, Unlicensed Vehicles, Contractor's Equipment and Fine Arts combined for all Named Insured(s) in this Declaration combined that do not purchase optional dedicated Flood coverage, and/or where specific values for such items are not covered for optional dedicated Flood coverage as part of the Named Insured's schedule of values held on file with Alliant Insurance Services, Inc.
\$	3,000,000	Contingent Business Interruption, Contingent Extra Expense, Contingent Rental Values and Contingent Tuition Income separately
\$	500,000	Jewelry, Furs, Precious Metals and Precious Stones Separately
\$	1,000,000	Claims Preparation Expenses
\$	50,000,000	Expediting Expenses
\$	1,000,000	Personal Property Outside of the USA
\$	100,000,000	Per Named Insured Per Occurrence subject to \$200,000,000 Annual Aggregate of Declarations 1-14, 18-22, 25-30 and 32-34 combined as respects Property Damage, Business Interruption, Rental Income and Extra Expense Combined for Terrorism (Primary Layer)

**ALL RISK
COVERAGES &
LIMITS: (continued)**

\$	400,000,000	Per Named Insured for Terrorism (Excess Layer) subject to;
\$	900,000,000	Per Occurrence, All Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34 for Terrorism (Excess Layer) subject to;
\$	1,050,000,000	Annual Aggregate shared by all Named Insureds combined in Declarations 1-9, 11-14, 18-22, 25-30 and 32-34, as respects Property Damage, Business Interruption, Rental Income and Extra Expense combined for Terrorism (Excess Layer)
	Not Covered	Per Occurrence Per Declaration Upgrade to Green Coverage subject to the lesser of, the cost of upgrade, an additional 25% of the applicable limit of liability shown in the schedule of values or this sub limit.
	Included	Information Security & Privacy Insurance with Electronic Media Liability Coverage. See Cyber Coverage Document for details of coverage terms, limits and deductibles
	Included	See Alliant Property Insurance Program (APIP) Pollution Liability Insurance Summary for applicable limits and deductibles

VALUATION:

- Repair or Replacement Cost
- Actual Loss Sustained for Time Element Coverages
- Contractor's Equipment / either Replacement Cost or Actual Cash Value (ACV) as declared by each member. If not declared, valuation will default to Actual Cash Value (ACV)

**EXCLUSIONS
(Including but not limited to):**

- Seepage & Contamination
- Cost of Clean-up for Pollution
- Mold

Deductibles: If two or more deductible amounts provided in the Declaration Page apply for a single occurrence the total to be deducted shall not exceed the largest per occurrence deductible amount applicable. (The Deductible amounts set forth below apply Per Occurrence unless indicated otherwise).

**"ALL RISK"
DEDUCTIBLE:**

\$	5,000	Per Occurrence, which to apply in the event a more specific deductible is not applicable to a loss
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**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:**

Not Covered	All Flood Zones Per Occurrence excluding Flood Zones A & V
Not Covered	Per Occurrence for Flood Zones A & V (inclusive of all 100 year exposures)

Not Covered Earthquake Shock: If the stated deductible is a flat dollar amount, the deductible will apply on a Per Occurrence basis, unless otherwise stated. If the stated deductible is on a percentage basis, the deductible will apply Per Occurrence on a Per Unit basis, as defined in the policy form, subject to the stated minimum.

**DEDUCTIBLES FOR
SPECIFIC PERILS
AND COVERAGES:
(continued)**

\$	1,000	Per Occurrence for Specially Trained Animals
\$	500,000	Per Occurrence for Unscheduled Tunnels, Bridges, Dams, Catwalks (except those not for public use), Roadways, Highways, Streets, Sidewalks, Culverts, Street Lights and Traffic Signals unless a specific value has been declared (excluding coverage for the peril of Earthquake Shock, and excluding Federal Emergency Management Agency (FEMA) and/or Office of Emergency Services (OES) declared disasters)
\$	10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits
\$	50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Earthquake for Named Insured(s) who do not purchase dedicated Earthquake limits
\$	10,000	Per Vehicle or Item for Licensed Vehicles, Unlicensed Vehicles and Contractor's Equipment subject to \$100,000 Maximum Per Occurrence, Per Named Insured for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits
\$	50,000	Per Occurrence Per Named Insured for this Declaration for Fine Arts for the peril of Flood for Named Insured(s) who do not purchase dedicated Flood limits
	24 Hour	Waiting Period for Service Interruption for All Perils and Coverages
	2.5%	of Annual Tax Revenue Value per Location for Tax Interruption
\$	5,000	except for \$10,000 for City of Shasta Lake and City of Yreka. Per Occurrence for Off Premises Vehicle Physical Damage. If Off-Premises coverage is included/purchased, the stated deductible will apply to vehicle physical damage both on and off-premises on a Per Occurrence basis, unless otherwise stated. If Off-Premises coverage is not included, On-Premises/In-Yard coverage is subject to the All Risk (Basic) deductible.
	Agreed Value	Vehicle Valuation Basis
\$	5,000	Per Occurrence for Contractor's Equipment
\$	5,000	Per Occurrence for Primary Terrorism

\$ 500,000 Per Occurrence for Excess Terrorism (Applies only if the Primary Terrorism Limit is exhausted)

Included Information Security & Privacy Insurance with Electronic Media Liability Coverage. See Cyber Coverage Document for details of coverage terms, limits and deductibles. (Cyber Liability)

TERMS & CONDITIONS:

25% Minimum Earned Premium and cancellations subject to 10% penalty

Except Cyber Liability Premium is 30% Earned at Inception

Except Pollution Liability Premium is 100% Earned at Inception

NOTICE OF CANCELLATION:

90 Days except 10 Days for non-payment of premium

	Annual Cost*
Total Property Premium:	\$ 301,258.00
Excess Boiler:	\$ 3,290.00
ABS Fee:	\$ 8,839.00
SLT&F's (Estimate)	\$ 9,745.54
Broker Fee:	\$ 0.00
TOTAL COST †: (Including Taxes and Fees)	\$ 323,132.54
*Premiums are based on valid selectable options and the TIV's above. Changes in TIV's will require a premium adjustment.	
† TOTAL COST includes: premiums, underwriting fees, commissions, loss control expenses, program administration charges, and applicable taxes (excluding the Cyber Enhancement premium - should you have elected to purchase this coverage)	

PRINT DATE: June 14, 2016

PROPOSAL VALID UNTIL: July 1, 2016

BROKER: **ALLIANT INSURANCE SERVICES, INC.**
License No. 0C36861

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Michelle Minnick
Account Representative

NOTES:

- ***Major pending and approved changes to the APIP Program are described in the Executive Summary.***
- ***Change in Total Insurable Values will result in adjustment in premium***
- ***Some coverage, sub-limits, terms and conditions could change until negotiations with the insurance carriers have been finalized***
- ***Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions***

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

BOILER & MACHINERY PROPOSAL

NAMED INSURED: Small Cities Organized Risk Effort
POLICY PERIOD: July 1, 2016 to July 1, 2017
COMPANIES: See Attached List of Companies
TOTAL INSURED VALUES: \$ 284,117,438 as of June 14, 2016
STATUS/RATING: See Attached List of Companies

COVERAGES & LIMITS:

\$	100,000,000	Boiler Explosion and Machinery Breakdown, (for those Named Insureds that purchase this optional dedicated coverage) as respects Combined Property Damage and Business Interruption/Extra Expense (Including Bond Revenue Interest Payments where Values Reported and excluding Business Interruption for power generating facilities unless otherwise specified). Limit includes loss adjustment agreement and electronic computer or electronic data processing equipment with the following sub-limits:
	Included	Jurisdictional and Inspections
\$	10,000,000	Per Occurrence for Service/Utility/Off Premises Power Interruption
	Included	Per Occurrence for Consequential Damage/Perishable Goods/Spoilage
\$	10,000,000	Per Occurrence for Electronic Data Processing Media and Data Restoration
\$	2,000,000	Per Occurrence, Per Named Insured and in the Annual Aggregate per Declaration for Earthquake Resultant Damage for Members who purchase Dedicated Earthquake Coverage
\$	10,000,000	Per Occurrence for Hazardous Substances/ Pollutants/Decontamination
	Included	Per Occurrence for Machine or Apparatus used for Research, Diagnosis, Medication, Surgical, Therapeutic, Dental or Pathological Purposes

NEWLY ACQUIRED LOCATIONS:

\$ 25,000,000 Automatic Acquisition for Boiler & Machinery values at newly acquired locations. Values greater than \$25,000,000 or Power Generating Facilities must be reported within 90 days and must have prior underwriting approval prior to binding

VALUATION:

Repair or Replacement except Actual Loss sustained for all Time Element coverages

EXCLUSIONS

(Including but not limited to):

- Testing
- Explosion, except for steam or centrifugal explosion
- Explosion of gas or unconsumed fuel from furnace of the boiler

OBJECTS EXCLUDED:

(Including but not limited to):

- Insulating or refractory material
- Buried Vessels or Piping
- Furnace, Oven, Stove, Incinerator, Pot Kiln

NOTICE OF CANCELLATION:

90 days except 10 days for non-payment of premium

DEDUCTIBLES:

- | | |
|-------------------------------|---|
| \$ 5,000 | Except as shown for Specific Objects or Perils |
| \$ 5,000 | Electronic Data Processing Media |
| \$ 5,000 | Consequential Damage |
| \$ 5,000 | Objects over 200 hp, 1,000 KW/KVA/Amps or Boilers over 5,000 square feet of heating surface |
| \$ 50,000 | Objects over 350 hp, 2,500 KW/KVA/Amps or Boilers over 10,000 square feet of heating surface |
| \$ 100,000 | Objects over 500 hp, 5,000 KW/KVA/Amps or Boilers over 25,000 square feet of heating surface |
| \$ 250,000 | Objects over 750 hp, 10,000 KW/KVA/Amps or Boilers over 75,000 square feet of heating surface |
| \$ 350,000 | Objects over 25,000 hp, 25,000 KW/KVA/Amps or Boilers over 250,000 square feet of heating surface |
| 10 per foot / \$2,500 Minimum | Deep Water Wells |
| 24 Hour Waiting Period | Utility Interruption |
| 24 Hours | Business Interruption/Extra Expense Except as noted below |
| 30 Days | Business Interruption - Revenue Bond |
| 5 x 100% of Daily Value | Business Interruption - All objects over 750 hp or 10,000 KW/KVA/Amps or 10,000 square feet heating surface |

5 x 100% of Daily Value

Business interruption - All Objects at Waste
Water Treatment Facilities and All Utilities

Annual Cost

COST: Cost is included on Property Proposal

PRINT DATE: June 14, 2016

PROPOSAL VALID UNTIL: July 1, 2016

BROKER: **ALLIANT INSURANCE SERVICES, INC.**

License No. 0C36861

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President

Michelle Minnick
Account Representative

NOTES:

- *Major pending and approved changes to the APIP Program are described in the Executive Summary.*
- *Change in Total Insurable Values will result in adjustment in premium*
- *Some coverage, sublimits, terms and conditions could change until negotiations with the insurance carriers have been finalized*
- *Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions*

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)
CYBER LIABILITY PROPOSAL**

TYPE OF COVERAGE: Information Security & Privacy Insurance with Electronic Media Liability Coverage

PROGRAM: **Alliant Property Insurance Program (APIP) inclusive of Public Entity Property Insurance Program (PEPIP), and Hospital All Risk Property Program (HARPP)**

NAMED INSURED: Any member(s), entity(ies), agency(ies), organizations(s), enterprise(s) and/or individuals(s) attached to each Declaration insured as per schedule on file with Insurer.

DECLARATION: Various Declarations as on file with Insurer

POLICY PERIOD: July 1, 2016 to July 1, 2017

TERRITORY: WORLD-WIDE

RETROACTIVE DATE: **APIP/PEPIP**
For new members – the retro active date will be the date of addition
 July 1, 2015 For existing members included on the July 1, 2015/16 policy
 July 1, 2014 For existing members included on the July 1, 2014/15 policy
 July 1, 2013 For existing members included on the July 1, 2013/14 policy
 July 1, 2012 For existing members included on the July 1, 2012/13 policy
 July 1, 2011 For existing members included on the July 1, 2011/12 policy
 July 1, 2010 For existing members included on the July 1, 2010/11 policy

HARPP
For new members – the retro active date will be the date of addition
 July 1, 2009 For members endorsed onto the July 1, 2009/10 policy at a \$500,000 limit except for those members who did not provide a “No Known Losses Letter” then the retro date is the date that the member was added
 July 1, 2010 For \$1,500,000 excess \$500,000

CSU
 July 1, 2008 California State University and CSU Auxiliary Organizations

INSURER: Lloyd’s of London - Beazley Syndicate:
 Syndicates 2623 - 623 - 100%

COVERAGES & LIMITS:

THIRD PARTY LIABILITY	Ai.	\$	25,000,000	Annual Policy and Program Aggregate Limit of Liability (subject to policy exclusions) for all Insured’s/Members combined (Aggregate for all coverage’s combined, including Claims Expenses), subject to the following sub-limits as noted.
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THIRD PARTY LIABILITY <i>(continued)</i>	Aii.	\$	2,000,000	Annual Aggregate Limit of Liability for each Insured/Member for Information Security & Privacy Liability . Each Member of a JPA will have a \$2,000,000 Limit Each (Aggregate for all coverages combined, including Claim Expenses) but sublimited to:
	B.	\$	500,000	Annual Policy Aggregate Limit of Liability for each Insured/Member Privacy Notification Costs coverage. Limit is \$1,000,000 if Beazley vendor services are used.
	C.	\$	2,000,000	Annual Policy Aggregate Limit of Liability for each Insured/Member for all Claims Expenses and Penalties for Regulatory Defense and Penalties PCI Fines and Penalties coverage added with sub-limit of \$100,000.
	D.	\$	2,000,000	Annual Policy Aggregate Limit of Liability for each Insured/Member for all Damages and Claims Expenses for Website Media Content Liability (Occurrence Based)
FIRST PARTY COMPUTER SECURITY	E.	\$	2,000,000	Policy Aggregate Sublimit of Liability for each Insured/Member for Cyber Extortion Loss
	F.	\$	2,000,000	Policy Aggregate Sublimit of Liability for each Insured/Member for Data Protection Loss and Business Interruption Loss
	G.			First Party Business Interruption Sub-Limits of Liability for each Insured/Member \$ 50,000 1) Hourly Sublimit \$ 50,000 2) Forensic Expense Sublimit \$ 150,000 3) Dependent Business Interruption Sublimit.

The sub-limits of liability displayed above in Items B, C and D are part of, and not in addition to, the overall Annual Aggregate Limit of Liability for each Insured/Member (Item Aii)

RETENTION:	\$	25,000	CSU Auxiliary Organizations only
	\$	50,000	Per Occurrence for each Insured/Member with TIV up to \$500,000,000 at the time of loss
		8	Hour waiting period for first party claims
	\$	100,000	Per Occurrence for each Insured/Member with TIV greater than \$500,000,000 at time of loss
		8	Hour waiting period for first party claims

NOTICE: Policy coverage sections I.A - Information Security & Privacy Liability, I.B.- Privacy Notification Costs and I.C.-Regulatory Defense & Penalties of this policy provide coverage on a claims made and reported basis; except as otherwise provided, coverage under these insuring agreements applies only to claims first made against the insured and reported to underwriters during the policy period. Claims expenses shall reduce the applicable limit of liability and are subject to the applicable retention.

**EXTENDED
REPORTING PERIOD:**

For First Named Insured - To be determined at the time of election (additional premium will apply)

**SPECIFIC COVERAGE
PROVISIONS:**

A. Information Security and Privacy Liability pays on behalf of the Insured/Member damages and claims expenses excess of the retention which the Insured/Member shall become legally obligated to pay because of any claim, including a claim for violation of a privacy law first made against the Insured/Member and reported to underwriters during the policy period for

- theft, loss or unauthorized disclosure of personally identifiable non-public information or third party corporate information that is in the care, custody or control of the Insured/Member, or an independent contractor that is holding, processing or transferring such information on behalf of the Insured/Member.
- Acts or incidents that directly result from the failure of computer security to prevent a security breach including
 - Alteration, corruption, destruction, deletion, or damage to a data asset stored on computer systems
 - Failure to prevent transmission of malicious code from computer systems to third party computer systems
 - Participation in a denial of service attack directed against a third party computer system
- The failure to timely disclose any of the above in violation of any breach notice law
- The failure to comply with a privacy policy involving the disclosure, sharing or selling of personally identifiable non-public information
- The failure to administer an identity theft prevention program

B. Privacy Notification Costs pay the Insured/Member for reasonable and necessary costs to comply with a breach notice law because of an incident that first takes place on or after the retroactive date and before the end of the policy period. Privacy Notification Costs means costs incurred within one year of the reporting of the incident or suspected incident to the Underwriters:

- To hire security experts;
- Notification provisions,
- Public relations mitigation up to \$50,000 subject to Nil coinsurance
- Credit monitoring for the purpose of mitigating potential damages and are subject to Nil coinsurance
 - Credit file monitoring,
 - Mailing and third party administrative costs

To provide notification to:

- (a) Individuals who are required to be notified by the **Insured Organization** under the applicable **Breach Notice Law**; and
- (b) In the Underwriters' discretion, to individuals affected by an incident in which their **Personally Identifiable Non-Public Information** has been subject to theft, loss, or Unauthorized Disclosure in a manner which compromises the security or privacy of such individual by posing a significant risk of financial, reputational or other harm to the individual.

SPECIFIC COVERAGE PROVISIONS:
(Continued)

- C. Regulatory Defense and Penalties** pays on behalf of the Insured/Member claims expenses and penalties which the Insured/Member shall become legally obligated to pay because of any claim in the form of a regulatory proceeding resulting from a violation of a privacy law and caused by an incident described under certain sections of the information security and privacy liability section of the policy.
- D. Website Media Content Liability** (occurrence based) pays on behalf of the insured damages and claims expenses resulting from any claim made against the Insured/Member for one or more of the following acts committed in the course of covered media activities:
- Defamation, libel, slander, trade libel
 - Privacy violation
 - Invasion or interference with publicity
 - Plagiarism, piracy, misappropriation of ideas under implied contract
 - Infringement of copyright
 - Infringement of domain name, trademark
 - Improper deep-linking or framing within electronic content
- E. Cyber Extortion** indemnifies the Insured/Member for costs incurred as a result of an extortion threat by a person other than employees, directors, officers, principals, trustees, governors, managers, members, etc.
- F. First Party Data Protection** indemnifies the Insured/Member for data protection loss as a result of alteration, corruption, destruction, deletion, damage or inability to access data assets.
- G. First Party Network Business Interruption** indemnifies the Insured/Member for business interruption loss as a direct result of the actual and necessary interruption or suspension of computer systems and is directly caused by a failure of computer security to prevent a security breach.

**EXCLUSIONS:
(Including but not limited to)**

Coverage does not apply to any claim or loss from

- Bodily Injury or Property Damage
- Any employer-employee relations, policies, practices
- Contractual Liability or Obligation
- Any actual or alleged act, error or omission or breach of duty by any director, officer, manager if claim is brought by principals, officers, directors, stockholders and the like
- Anti-Trust violations
- Unfair trade practices
- Unlawful collection or acquisition of Personally Identifiable Non-Public Information
- Distribution of unsolicited e-mails, facsimile, audio or video recording
- Prior knowledge or previously reported incidents
- Incidents occurring prior to retroactive date/continuity date
- Any act, error, omission, of computer security if occurred prior to policy inception
- Collusion
- Securities Act Violations
- Fair Labor Act Violations
- Discrimination
- Intentional Acts with regard to Privacy and Security Breach
- Infringement - Patent and Copyright
- Federal Trade Commission and related state, federal, local and foreign governmental activities
- Insured vs. Insured
- Money/Securities/Funds Transfer
- Broadcasting, Publications and Advertising
- War and Terrorism
- Pollution
- Nuclear Incident
- Radioactive Contamination

NOTICE OF CLAIM:

- **IMMEDIATE NOTICE** must be made to Beazley NY of all potential claims and circumstances (assistance, and cooperation clause applies)
- Claim notification under this policy is to:
Beazley Group
Attn: Beth Diamond
1270 Avenue of the Americas
New York, NY 10020
tmbclaims@beazley.com

NOTICE OF CANCELLATION:

10 days for non-payment of premium

REINSTATEMENT PROVISIONS:

Optional reinstatement at 125% of the annual premium

CYBER COST:

Cost is included in Total Property Premium
30% Earned Premium at Inception

OTHER SERVICES Unlimited Access to Beazley Breach Solutions as per attached brochure.

**PROPOSAL VALID
UNTIL:** July 1, 2016

BROKER: ALLIANT INSURANCE SERVICES, INC.

License No. 0C36861

NOTES: Coverage outlined in this Proposal is subject to the terms and conditions set forth in the policy. Please refer to Policy for specific terms, conditions and exclusions.

**ALLIANT INSURANCE SERVICES, INC.
ALLIANT PROPERTY INSURANCE PROGRAM (APIP)**

POLLUTION LIABILITY COVERAGE PROPOSAL

TYPE OF INSURANCE: Insurance Reinsurance

TYPE OF COVERAGE: Claims Made and Reported Pollution Liability

PROGRAM: **Alliant Property Insurance Program (APIP)**

NAMED INSURED: Any member(s), entity(ies), agency(ies), organization(s), enterprise(s), pool(s), Joint Powers Authority(ies) and/or individual(s) attached to each Declaration insured as per Named Insured Schedule on file with Insurer, listed below.

POLICY PERIOD: July 1, 2016 to July 1, 2017

RETROACTIVE DATE: July 1, 2011 for existing insureds included on the 2011-2012 policy at inception; For all other insureds the retroactive date is the date of addition to the Program.

COMPANY: Illinois Union Insurance Company

A.M. BEST INSURANCE RATING: A++u, Superior, Financial Category XV (\$2 Billion or greater)
Effective July 2, 2015

STANDARD & POORS RATING: AA (Very Strong) as of March 23, 2016

ADMITTED STATUS: Non-Admitted in all states except Illinois

COVERAGE LOCATIONS: Per the following SOVs submitted on 3/16/2016:

1. PEPID DEC 1 – SOVs
2. PEPID DEC 2 – SOVs
3. PEPID DEC 3 – SOVs
4. PEPID DEC 4 – SOVs
5. PEPID DEC 5 – SOVs
6. PEPID DEC 8 – SOVs (Excludes SPIP, except as endorsed)
7. PEPID DEC 11 – SOVs
8. PEPID DEC 12 – SOVs
9. PEPID DEC 19 – SOVs
10. PEPID DEC 20 – SOVs
11. PEPID DEC 21 – SOVs
12. PEPID DEC 25 – SOVs
13. PEPID DEC 26 – SOVs
14. PEPID DEC 27 – SOVs
15. PEPID DEC 28 – SOVs
16. PEPID DEC 30 – SOVs
17. PEPID DEC 33 – SOVs
18. PEPID DEC 34 – SOVs

COVERAGE LOCATIONS: CONTINUED

Covered locations include any location owned, operated, managed, leased or maintained by the Insured at policy inception. Covered locations also include any subsurface potable water, wastewater or storm water pipes to or from a covered location, that is not a pipe, provided that such pipes are located within a one thousand (1,000) foot radius of such covered location.

COVERAGES & LIMITS:

\$25,000,000 Policy Program Aggregate (all insureds combined)
\$ 2,000,000 Per Pollution Condition or Indoor Environmental Condition
\$ 2,000,000 Per Named Insured Aggregate

SUBLIMITS:

\$ 500,000 Per Bacteria / Virus Indoor Environmental Condition Insured Aggregate Sublimit*
 \$ 250,000 Catastrophe Management Costs Sublimit*

*Note: the above sub-limits payable under this coverage do not increase and are not in addition to the applicable limit of liability.

EXTENDED REPORTING PERIOD:

For First Named Insured - To be determined at the time of election (additional premium can apply); Ninety (90) day basic extended reporting period available without additional premium

SPECIFIC COVERAGE PROVISIONS:

CLAIMS MADE AND REPORTED

Coverage A – New Pollution Conditions or Indoor Environmental Conditions Coverage:

First-party and third-party coverage for claims arising out of a pollution condition on, at, under or migrating from a covered location, or an indoor environmental condition at a covered location, provided the claim is first made or the Insured first discovers such pollution condition or indoor environmental condition during the policy period.

Coverage B – Transportation Coverage:

First-party and third-party coverage for claims arising out of a pollution condition resulting from transportation, provided the claim is first made or the Insured first discovers such pollution condition during the policy period.

Coverage C – Non-Owned Disposal Site Coverage:

Third-party coverage for claims arising out of a pollution condition on, at, under or migrating from a non-owned disposal site, provided the claim is first made during the policy period.

Supplemental coverage for First-party and Third-party claims arising out of pollution conditions and indoor environmental conditions resulting from covered operations is included. Covered operations are defined as any operations within the capacity of a public entity which are performed by or on behalf of a “named insured” outside the physical boundaries of a “covered location”.

**SPECIFIC
COVERAGE
PROVISIONS (cont.):**

Coverage for catastrophe management costs and emergency response costs (first-party remediation costs incurred within seven (7) days following the discovery of a pollution condition) included, provided that the costs are reported to the insurer within fourteen (14) days.

Supplemental coverage for Products Pollution is included for potable, reclaimed and recycled water processed at any covered location that is also a potable water or wastewater treatment plant. This coverage covers Third-party claims arising out of product pollution, provided the claim is first made during the policy period. Coverage of lead contamination of potable water is excluded.

All Named Insureds scheduled on this policy have the same rights as the First Named Insured; this includes any member of a pool or Joint Powers Authority specifically scheduled onto this policy.

Coverage for mid-term transactions for values that are less than \$25,000,000 shall automatically be added as a covered location, upon the closing date of such acquisition, or the effective date of such lease, management, operation or maintenance right or obligation, respectively.

Automatic Acquisition and Due Diligence – Property purchased in the amount of or in excess of \$25,000,000 need to be reported within 90 days, along with a Phase I Environmental Site Assessment, or two (2) years of property insurance loss runs or a completed, signed application.

Illicit Abandonment is included in the definition of pollution condition.

Mold, fungi and legionella pneumophila are included in the definition of an indoor environmental condition.

Defense Costs and Expenses are within Limits of Liability.

The insurance afforded by this Policy shall apply in excess of any other valid, collectible insurance, with the exception of policies specifically written to be in excess of this policy.

Underground Storage Tanks coverage included, with a self-insured retention of \$750,000. **Note: Does not meet financial assurance requirements.**

Loss covered pursuant to a Federal, State, County or Municipality administered underground storage tank fund, or any functional equivalent to such fund, shall be considered primary insurance, to which the coverage afforded pursuant to this Policy shall only apply in excess. Under such primary insurance policy shall erode the \$750,000 per pollution condition self-insured retention. *This includes storage tank pollution liability insurance.*

Blanket Coverage included for Non-Owned Disposal Sites. Includes Any properly permitted and licensed non-owned disposal sites that has not been identified by the United States EPA National Priorities List, CERCLIS list or any functional equivalent of those listings, and is not undergoing voluntary or regulatory required remediation at the time the waste was received for disposal.

**EXCLUSIONS
(including but not
limited to):**

Coverage does not apply to any claim or loss from:

- *Asbestos and Lead Based Paint. This exclusion does not apply to Third-party claims for Bodily Injury, Property Damage or any associated legal defense expenses, nor to First-party Remediation Costs arising out of asbestos, asbestos-containing material, or lead-based paint discovered in soil or groundwater. Also does not apply to first-party remediation costs that first commenced during the policy period, do not arise out of or relate to any pollution conditions which existed prior to policy inception, are sudden, unintended and unexpected by the Insured and discovered within seven (7) days of commencement, as long as they are reported to the Insurer within twenty-one (21) days of discovery. This does not include coverage for asbestos or lead-based paint abatement, removal, or disposal resulting from the maintenance, renovation or physical improvement of a covered location.*
- *Contractual Liability – Does not apply to environmental indemnity obligations, or to liability of others that would have attached to the Insured in the absence of a contract or agreement.*
- *Divested Property*
- *Employers Liability*
- *Criminal Fines and Criminal Penalties*
- *Fraud or Misrepresentation*
- *Sewage Backup – based upon or arising out of the reverse flow of sewage through a sanitary lateral into any structure, including, but not limited to, 3rd party residences and commercial buildings. This exclusion does not apply to your insured locations.*
- *First Party Property Damage – Does not apply to remediation costs, emergency response costs, business interruption costs or catastrophe management costs.*
- *Insured's Internal Expenses - Does not apply to emergency response costs, along with any associated catastrophe management costs.*
- *Insured vs. Insured*
- *Intentional Non-Compliance*
- *Known Conditions*
- *Landfills, Recycling Facilities, or Oil and/or Gas Producing or Refining Facilities*
- *Ports – Defined as a location on the coast or any other body of water where ships or watercraft can dock and transfer cargo to or from land and engages in the business of importing/exporting of goods.*
- *Airports – Defined as a location whereby enplanement occurs and/or cargo is moved for a fee and the following operations are conducted: storage, transportation and dispensing of fuel and/or de-icing solutions.*
- *Material Change in Risk – Does not apply to covered operations that are performed with respect to uses and operations that are within the capacity of a Public Entity.*
- *Professional Liability*
- *Regulatory Compliance – Does not apply to any such non-compliance that occurs subsequent to release from a covered underground storage tank.*

**EXCLUSIONS
(including but not
limited to, cont.):**

- Work Product
- Workers' Compensation
- Products Liability. *Does not apply to a pollution condition that first commences during transportation, or to pollution conditions resulting from the use of potable, reclaimed or recycled water processed at any covered location that is also a potable water or wastewater treatment plant, if applicable. Also does not apply to coverage afforded for product pollution pursuant to the Products Pollution Coverage Endorsement attached to this policy. Lead contamination of potable water is not covered and is excluded.*
- Lead Contaminated Water
- Property damage to any automobile, aircraft, watercraft, railcar or other conveyance utilized for transportation.
- War or Terrorism
- Any subsurface potable water, wastewater or storm water pipes leading to or exiting from a covered location, which is not a pipe, provided that such pipe sections are located beyond a one thousand (1,000) foot radius of such covered location.

RETENTION:

\$ 75,000	Per Pollution Condition or Indoor Environmental Condition
\$375,000	Per Named Insured Aggregate retention applicable to all Pollution Conditions or Indoor Environmental Conditions
\$ 37,500	Per Named Insured maintenance retention applicable to all Pollution Conditions or Indoor Environmental Conditions
\$750,000	Underground Storage Tanks Specific
10 Days	Waiting Period for Business Income and Extra Expense

CLAIMS REPORTING NOTICE

PLEASE NOTE THAT POLLUTION LIABILITY POLICIES CONTAIN EXTREMELY STRICT CLAIM REPORTING PROCEDURES. Below please find your policy specific claim reporting requirements - Please make sure you understand these obligations. Contact your Alliant Service Team with any questions.

THIS IS A CLAIMS MADE POLICY

This claims-made policy contains a requirement stating that this policy applies only to any claim first made against the Insured and reported to the insurer during the policy period or applicable extended reporting period. Claims must be submitted to the insurer during the policy period, or applicable extended reporting period, as required pursuant to the Claims/Loss Notification Clause within the policy in order for coverage to apply. Late reporting or failure to report pursuant to the policy's requirements could result in a disclaimer of coverage by the insurer.

LOSS REPORTING REQUIREMENTS:

Written notice of any claim or pollution condition, within seven (7) days of discovery for pollution conditions requiring immediate emergency response. Concurrently, please send to:

- 1) ACE Environmental Risk Claims Manager
ACE USA Claims
P.O. Box 5103
Scranton, PA 18505-0510
(888) 310-9553 24 Hour Environmental Emergency Hotline
(800) 951-4119 (Fax – First Notices Only)
(866) 635-5687 (Fax – All Other Items)
CasualtyRiskEnvironmentalFirstNotice@chubb.com
- 2) ACE Alert Program
Sign up for ACE Alert at <https://ace.spillcenter.net/>
24/7 incident reporting via phone, web or mobile device
App Available on Apple App Store, Google Play and Blackberry App World
- 3) Martin Fox-Foster
Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
415-403-1417
415-403-1466 – fax
Martin.Fox-Foster@alliant.com

NOTICE OF CANCELLATION:

90 days except 15 days for non-payment of premium

REINSTATEMENT PROVISIONS:

Not Provided.

POLLUTION LIABILITY COST:

Cost is included in Total Property Premium
100% Earned Premium at Inception

OTHER SERVICES:

- Value-Added Engineering Package:
- Mold Awareness Training
 - ACE will offer a single Mold Awareness Training Presentation, provided by ACE ESIS personnel, for little or no additional cost. Must be held at one central location or online.
 - Due Diligence Program Overview
 - ACE will provide up to 50 First Search Reports of government environmental databases for no additional charge
 - Asbestos-Containing Materials (ACM)/Lead Based Paint (LBP) Plan
 - ACE will assist the insured in the creation of a single ACM/LBP plan for a minimal additional cost
 - Mold Operations & Maintenance (O&M) Plan
 - ACE will assist the insured in the creation of a single Mold O&M plan for a minimal additional cost

QUOTE VALID UNTIL: July 1, 2016

BROKER:

ALLIANT INSURANCE SERVICES, INC.
License No. 0C36861

ACE ALERTSM

ACE LOGISTICAL ENVIRONMENTAL RESPONSE TECHNOLOGY

Environmental releases can happen unexpectedly and at any moment. When these events occur companies are faced with the responsibility of cleanup and site remediation, not to mention the additional cost factors and regulatory implications that can be involved.

ACE ALERTSM is a complimentary program developed to assist ACE Environmental Risk clients find and dispatch qualified incident response contractors, monitor cleanup costs (in real time) and mitigate potential liabilities associated with environmental releases.

ACEALERTSM Services

- Incident Reporting
- Contractor Referrals
- Response Coordination Assistance
- Incident Documentation
- Invoice Review
- Customized Alerts
- Contractor Registration
- Subject - Relevant E-Marketing communications

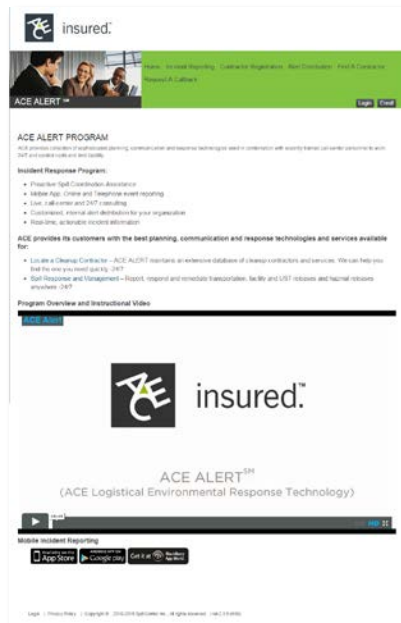
Key Highlights

- 24/7 incident reporting via phone, web or mobile device
- Access to a database of over 3,500 response contractors that clients can independently engage for services
- Assistance with Federal/State/Local Regulatory reporting (through an ACE vendor)
- Response coordination assistance (multilingual capabilities)
- Capability of establishing customized alerts via email and/or text message when the system is activated
- Complete data package delivered electronically
- Business Continuity – minimize disruption to the clients' business and focus on returning to normal operations

How to Access

- Details of the program, including access to where ACE Environmental Risk clients can complete their enrollment, is available online at <https://ace.spillcenter.net>
- Once enrollment is complete, clients can report an environmental incident either online, by telephone or mobile device via the ACE ALERTSM application available on iPhone, Android and certain Blackberry models

Visit <https://ace.spillcenter.net> to learn more about ACE ALERTSM



CONTACT US

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215 640-1451
Robert.Winterburn@esis.com

Steve Piatkowski
215 640-4890
Steven.Piatkowski@acegroup.com

www.acegroup.com/us

ACE ALERTSM is offered through Spill Center, a North American leader in environmental regulatory reporting and spill support that draws from a database of more than 3,500 environmental cleanup contractors throughout North America who are experienced and equipped to react to particular kinds of spills.

Reporting a spill using Spill Center services does not constitute the reporting of a claim in accordance with the terms and conditions of your policy and nor is it an indication that coverage is available under any such policy. Any communications in connection with your use of Spill Center services are not intended to alter, amend or provide interpretive commentary on any insurance policy contracts. Spill Center is not a subsidiary or affiliate of the ACE Group. ACE Group disclaims all liability, loss, damages and other costs that may arise out of your use of or reliance upon any spill reporting services, other services, communications and representations or warranties made by Spill Center or its affiliates.

ACE USA is the U.S.-based retail operating division of the ACE Group, a global leader in insurance and reinsurance, serving a diverse group of clients. Headed by ACE Limited (NYSE: ACE), a component of the S&P 500 stock index, the ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries. Additional information can be found at www.acegroup.com/us

Insurance provided by ACE American Insurance Company, Philadelphia, PA and in some jurisdictions, other insurance companies within the ACE Group. The product information above is a summary only. The insurance policy actually issued contains the terms and conditions of the contract. All products may not be available in all states. Surplus lines insurance sold only through licensed surplus lines producers.



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**ALLIANT PROPERTY INSURANCE PROGRAM
2016-2017**

**NAMED INSURED SCHEDULE
As of 06/14/2016**

THE NAMED INSURED IS:

Small Cities Organized Risk Effort
2180 Harvard St. STE 460
Sacramento, CA 95815

First Named Insured Member shall be deemed the sole agent of each and every Named Insured for the purpose of:

- (1) Giving notice of cancellation,
- (2) Giving instructions for changes in the Policy and accepting changes in this Policy
- (3) The payment of assessments / premiums or receipt of return assessments / premiums.

Member(s), entity(ies), agency(ies), organization(s), enterprise(s) and/or individual(s) for whom the Named Insured has extended coverage is as follows:

NAMED INSURED:

Small Cities Organized Risk Effort	City of Portola
City of Biggs	City of Rio Dell
City of Colfax	City of Shasta Lake
City of Dunsmuir	City of Susanville
City of Etna	City of Tulelake
City of Live Oak	City of Weed
City of Loyalton	City of Yreka
City of Montague	Town of Fort Jones
City of Mt. Shasta	Town of Loomis



**ALLIANT PROPERTY INSURANCE PROGRAMS
PROPOSAL LIST OF CARRIERS
JULY 1, 2016 TO JULY 1, 2017**

- | | |
|--|--|
| ACE – Illinois Union Insurance Company (Pollution) | Ironshore Specialty Insurance Company (excluding AZ) |
| ACE European Group Limited | Lancashire Insurance Company (UK) Ltd. |
| Allied World Assurance Company | Lexington Insurance Company |
| Arch Specialty Insurance Company | Liberty Surplus Insurance Corporation |
| Aspen Specialty Insurance | Lloyds of London |
| Attain Specialty Ins. Co. paper | Maxum Indemnity Co |
| Berkshire Hathaway Specialty | Partner Re Ireland Insurance Ltd |
| Endurance America Specialty | QBE Specialty Insurance Company |
| Endurance Worldwide Insurance Limited | RSUI Indemnity Company |
| Essex Insurance Company | Scottsdale Surplus Lines Insurance Company |
| Hallmark Specialty Insurance Company | Steadfast Insurance Company |
| Hartford Steam Boiler Inspec & Insurance | Tokio Marine Specialty Insurance Company |
| Homeland Insurance Company of New York | United States Fire Insurance Company |
| Houston Casualty | Westport Insurance Corporation |
| Interstate Fire & Casualty Company | XL Insurance America, Inc. |
| Ironshore Indemnity Inc. (AZ only) | |

ALLIANT INSURANCE SERVICES

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

June 14, 2016

Named Insured: **Small Cities Organized Risk Effort**

We are required to send you this notice pursuant to federal legislation concerning terrorism insurance.

You are hereby notified that under the Terrorism Risk Insurance Act of 2002, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism, *As defined in Section 102(1) of the Act, as amended*: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion. Any coverage you purchase for "acts of terrorism" shall expire at 12:00 midnight December 31, 2020, the date on which the TRIA Program is scheduled to terminate, or the expiry date of the policy whichever occurs first, and shall not cover any losses or events which arise after the earlier of these dates.

YOU SHOULD KNOW THAT COVERAGE PROVIDED BY THIS POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM IS PARTIALLY REIMBURSED BY THE UNITED STATES UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THIS FORMULA, THE UNITED STATES PAYS 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020; OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURER(S) PROVIDING THE COVERAGE. YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A USD100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS USD100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED USD100 BILLION, YOUR COVERAGE MAY BE REDUCED.

THE PREMIUM CHARGED FOR THIS COVERAGE CAN BE REQUESTED BELOW AND WILL NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

WHAT YOU NEED TO DO NOW:

PLEASE PLACE AN "X" IN ONE OF THE BOXES BELOW AND RETURN THIS FORM TO YOUR INSURANCE REPRESENTATIVE.

<input type="checkbox"/>	I am interested in receiving a quote for Terrorism coverage as required to be offered under the Act. Please provide me with a quote.
<input type="checkbox"/>	I decline to purchase the Terrorism coverage as required to be offered under the Act.

Policyholder/applicant signature

Print Name

Date

Small Cities Organized Risk Effort

NOTICE:

- 1. THE INSURANCE POLICY THAT YOU ARE APPLYING TO PURCHASE IS BEING ISSUED BY AN INSURER THAT IS NOT LICENSED BY THE STATE OF CALIFORNIA. THESE COMPANIES ARE CALLED “NONADMITTED” OR “SURPLUS LINE” INSURERS.**
- 2. THE INSURER IS NOT SUBJECT TO THE FINANCIAL SOLVENCY REGULATION AND ENFORCEMENT THAT APPLY TO CALIFORNIA LICENSED INSURERS.**
- 3. THE INSURER DOES NOT PARTICIPATE IN ANY OF THE INSURANCE GUARANTEE FUNDS CREATED BY CALIFORNIA LAW. THEREFORE, THESE FUNDS WILL NOT PAY YOUR CLAIMS OR PROTECT YOUR ASSETS IF THE INSURER BECOMES INSOLVENT AND IS UNABLE TO MAKE PAYMENTS AS PROMISED.**
- 4. THE INSURER SHOULD BE LICENSED EITHER AS A FOREIGN INSURER IN ANOTHER STATE IN THE UNITED STATES OR AS A NON-UNITED STATES (ALIEN) INSURER. YOU SHOULD ASK QUESTIONS OF YOUR INSURANCE AGENT, BROKER, OR “SURPLUS LINE” BROKER OR CONTACT THE CALIFORNIA DEPARTMENT OF INSURANCE AT THE FOLLOWING TOLL-FREE TELEPHONE NUMBER: 1-800-927-4357. ASK WHETHER OR NOT THE INSURER IS LICENSED AS A FOREIGN OR NON-UNITED STATES (ALIEN) INSURER AND FOR ADDITIONAL INFORMATION ABOUT THE INSURER. YOU MAY ALSO CONTACT THE NAIC’S INTERNET WEB SITE AT WWW.NAIC.ORG**
- 5. FOREIGN INSURERS SHOULD BE LICENSED BY A STATE IN THE UNITED STATES AND YOU MAY CONTACT THAT STATE’S DEPARTMENT OF INSURANCE TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.**
- 6. FOR NON-UNITED STATES (ALIEN) INSURERS, THE INSURER SHOULD BE LICENSED BY A COUNTRY OUTSIDE OF THE UNITED STATES AND SHOULD BE ON THE NAIC’S**

INTERNATIONAL INSURERS DEPARTMENT (IID) LISTING OF APPROVED NONADMITTED NON-UNITED STATES INSURERS. ASK YOUR AGENT, BROKER, OR “SURPLUS LINE” BROKER TO OBTAIN MORE INFORMATION ABOUT THAT INSURER.

7. CALIFORNIA MAINTAINS A LIST OF APPROVED SURPLUS LINE INSURERS. ASK YOUR AGENT OR BROKER IF THE INSURER IS ON THAT LIST, OR VIEW THAT LIST AT THE INTERNET WEB SITE OF THE CALIFORNIA DEPARTMENT OF INSURANCE: WWW.INSURANCE.CA.GOV.

8. IF YOU, AS THE APPLICANT, REQUIRED THAT THE INSURANCE POLICY YOU HAVE PURCHASED BE BOUND IMMEDIATELY, EITHER BECAUSE EXISTING COVERAGE WAS GOING TO LAPSE WITHIN TWO BUSINESS DAYS OR BECAUSE YOU WERE REQUIRED TO HAVE COVERAGE WITHIN TWO BUSINESS DAYS, AND YOU DID NOT RECEIVE THIS DISCLOSURE FORM AND A REQUEST FOR YOUR SIGNATURE UNTIL AFTER COVERAGE BECAME EFFECTIVE, YOU HAVE THE RIGHT TO CANCEL THIS POLICY WITHIN FIVE DAYS OF RECEIVING THIS DISCLOSURE. IF YOU CANCEL COVERAGE, THE PREMIUM WILL BE PRORATED AND ANY BROKER’S FEE CHARGED FOR THIS INSURANCE WILL BE RETURNED TO YOU.

Date: _____

Insured: _____

LOSS NOTIFICATION REQUIREMENT

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

Claim notifications need to be sent to Robert Frey, Diana Walizada and Cathryn O'Meara. In the event this is a *Cyber* loss please include item III contact, for a *Pollution* loss please include item IV contact in addition to Alliant Insurance Services contacts.

- I. During regular business hours (between 8:30 AM and 5:00 PM PST), First Notice of Claim should be reported to Alliant Insurance Services via telephone, fax, mail or e-mail to our San Francisco Office:

Robert A. Frey, RPA
Senior Vice President, Regional Claims Director
Voice: (415) 403-1445 Cell: (415) 518-8490
Email: rfrey@alliant.com

Diana L. Walizada, AIC, CPIW, RPA, AINS
Vice President, Claims Unit Manager
Voice: (415) 403-1453
Email: dwalizada@alliant.com

Address:

Alliant Insurance Services, Inc.
100 Pine St, 11th Floor
San Francisco CA 94111
Toll Free Voice: (877) 725-7695 Fax: (415) 403-1466

- II. Please be sure to include APIP's Claim Administrator as a CC on all Claims correspondence:

Cathryn O'Meara
McLaren's Global Claims Services
1301 Dove St., Suite 200
Newport Beach, CA 92660
Voice: (949) 757-1413 Fax: (949) 757-1692
Email: cathryn.omeara@mcclarens.com

Address:

- III. Cyber Liability Carrier Beazley NY needs to also be provided with Notice of Claim immediately (if purchased):

Beth Diamond
Beazley Group
1270 Avenue of the America's, Suite 1200
New York, NY 10020
Fax: (546) 378-4039
Email: tmclaims@beazley.com

Address:

Elaine G. Kim, CISR
Assistant Vice President, Claims Advocate
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
Voice: (415) 403-1458 Fax: (415) 403-1466
Email: ekim@alliant.com & martin.fox-foster@alliant.com

Address:

- IV. Pollution Liability Carrier ACE Environmental, Risk Claims Manager (if purchased):

ACE USA Claims
PO Box 5103
Scranton, PA 18505-0510
Environmental Emergency: (888) 310-9553
Fax: (800) 951-4119
Email: CasualtyRiskEnvironmentalFirstNotice@chubb.com

Address:

Martin Fox-Foster
Assistant Vice President, Claims Advocate Lead
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
Voice: (415) 403-1417 Fax: (415) 403-1466
Email: martin.fox-foster@alliant.com

Address:

Please include the Insured /JPA name along with the following information when reporting claims:

- Time, date and specific location of property damaged
- A description of the incident that caused the damage (such as fire, theft or water damage)
- Estimated amount of loss in dollars
- Contact person for claim including name, title, voice & fax numbers
- Complete and return the Property Loss Notice for processing.
- Mortgagee or Loss Payee name, address, and account number

IN THE EVENT OF A

PROPERTY LOSS:

- 1) *Follow your organization procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident to Alliant Insurance Services immediately at:*

877-725-7695

All property losses must be reported as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to McLarens Global Claims Services AND your Alliant representative*



PROPERTY FIRST NOTICE OF LOSS FORM

SEND TO: Alliant Insurance Services, Inc.

BY MAIL: 100 Pine Street, 11th Floor, San Francisco, CA 94111

BY FAX: (415) 403-1466

BY EMAIL: rfrey@alliant.com AND dwalizada@alliant.com

Carbon Copy APIP Claims Administrator: cathryn.omeara@mclarens.com and your Alliant representative

Today's Date: _____

Type of Claim: (check all that apply)

- Real Property Vehicles
- Personal Property Other

Insured's Name & Contact Information

Company Name: _____
Point of Contact: _____
Phone #: _____
Address: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims Point of Contact: Robert A. Frey OR Diana L. Walizada

Address: 100 Pine Street, 11th Floor, San Francisco, CA 94111

Phone #: 1-877-725-7695 Fax #: 415-403-1466

Policy Information

Policy Number: _____ Policy Period: 07/01/2015 to 07/01/2016

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible: _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss: _____

Please list all attached or enclosed documentation: (check if none provided) _____

Name of Person Completing This Form: _____ **Signature:** _____

Per the PEPPIP USA Form Master Policy Wording, Section IV General Conditions;

J. NOTICE OF LOSS

In the event of loss or damage insured against under this Policy, the Insured shall give notice thereof to ALLIANT INSURANCE SERVICES, INC., 100 Pine Street, 11th Floor, San Francisco, CA 94111-1073. TEL NO. (877) 725-7695, FAX NO. (415) 403-1466 of such loss. Such notice is to be made as soon as practicable upon knowledge within the risk management or finance division of the insured that a loss has occurred.

IN THE EVENT OF A
CYBER LOSS:

- 1) *Follow your company procedures for reporting and responding to an incident*
- 2) *Alert authorities, as appropriate*
- 3) *Report the incident to Beazley Group immediately at:*

646-943-5900

All Cyber losses must be reported as soon as practicable upon knowledge by the insured that a loss has occurred.

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident.

- 4) *Report the incident to Alliant Claims Department and your Alliant representative*

SPECIAL NOTE REGARDING PRIVACY NOTIFICATION COSTS:

The policy provides a \$500,000 Aggregate Limit for Privacy Notification Costs. If you utilize a Beazley vendor, the limit is increased to \$1,000,000.

Please contact Beazley for a list of approved vendors.



CYBER FIRST NOTICE OF LOSS FORM

SEND TO: Beazley Group

BY MAIL: 1270 Avenue of the America's, Suite 1200, New York, NY 10020

BY FAX: (546) 378-4039

BY EMAIL: tmbclaims@beazley.com

CC Alliant Claims Department: rfrey@alliant.com AND dwalizada@alliant.com
And your Alliant representative

Today's Date: _____

Insured's Name & Contact Information

Company Name: _____ Point of Contact: _____

Address: _____

Phone #: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims Point of Contact: Robert A. Frey OR Diana L. Walizada

Address: 100 Pine Street, 11th Floor, San Francisco, CA 94111

Phone #: 877-725-7695 Fax #:415-403-1466

Policy Information

Policy Number: _____ Policy Period: 7/1/15 to 7/1/16

Limits of Liability: _____ per _____ agg Self-Insured Retention/Deductible _____

Loss Information

Date of Incident/Claim: _____ Location: _____

Description of Loss: _____

Please list all attached or enclosed documentation: (check if none provided) _____

Name of Person Completing This Form: _____ **Signature:** _____

A. NOTICE OF CLAIM, LOSS OR CIRCUMSTANCE THAT MIGHT LEAD TO A CLAIM

1. If any **Claim** is made against the **Insured**, the **Insured** shall, as soon as practicable upon knowledge by the **Insured**, forward to the Underwriters through persons named in Item 9.A. of the Declarations written notice of such **Claim** in the form of a telecopy, or express or certified mail together with every demand, notice, summons or other process received by the **Insured** or the **Insured's** representative; provided that with regard to coverage provided under Insuring Agreements I.A. and I.C., all **Claims** made against any **Insured** must be reported no later than the end of the **Policy Period**, in accordance with the requirements of the **Optional Extension Period** (if applicable), or within thirty (30) days after the expiration date of the **Policy Period** in the case of **Claims** first made against the Insured during the last thirty (30) days of the **Policy Period**.
2. With respect to Insuring Agreement I.B. for a legal obligation to comply with a **Breach Notice Law** because of an incident (or reasonably suspected incident) described in Insuring Clause I.A.1 or I.A.2, such incident or reasonably suspected incident must be reported as soon as practicable during the **Policy Period** after discovery by the Insured. For such incidents or suspected incidents discovered by the **Insured** within 60 days prior to expiration of the Policy, such incident shall be reported as soon as practicable, but in no event later than 60 days after the end the **Policy Period**, provided; if this Policy is renewed by Underwriters and covered **Privacy Notification Costs** are incurred because of such incident or suspected incident reported during the 60 day post **Policy Period** reporting period, then any subsequent **Claim** arising out of such incident or suspected incident is deemed to have been made during the **Policy Period**.
3. With respect to Insuring Agreements I.A. and I.C., if during the **Policy Period**, the **Insured** first becomes aware of any circumstance that could reasonably be the basis for a **Claim** it may give written notice to Underwriters in the form of a telecopy, or express or certified mail through persons named in Item 9.A. of the Declarations as soon as practicable during the **Policy Period** of:
 - a. the specific details of the act, error, omission, or **Security Breach** that could reasonably be the basis for a **Claim**;
 - b. the injury or damage which may result or has resulted from the circumstance; and
 - c. the facts by which the **Insured** first became aware of the act, error, omission or **Security Breach**

Any subsequent **Claim** made against the **Insured** arising out of such circumstance which is the subject of the written notice will be deemed to have been made at the time written notice complying with the above requirements was first given to the Underwriters.
4. A **Claim** or legal obligation under section X.A.1 or X.A.2 above shall be considered to be reported to the Underwriters when written notice is first received by Underwriters in the form of a telecopy, or express or certified mail or email through persons named in Item 9.A. of the Declarations of the **Claim** or legal obligation, or of an act, error, or omission, which could reasonably be expected to give rise to a **Claim** if provided in compliance with sub-paragraph X.A.3. above.



Environmental Risk

IN THE EVENT OF AN

ENVIRONMENTAL EMERGENCY:

- 1) *Follow your company procedures for reporting and responding to an incident*
- 2) *Alert local emergency authorities, as appropriate*
- 3) *Report the incident to ACE Environmental Risk immediately at:*

888-310-9553 or use ACE Alert app

- 4) *Report the incident to Alliant*

Martin Fox-Foster
415-403-1417
415-403-1466 – fax
Martin.Fox-Foster@alliant.com

Be prepared to give basic information about the location and nature of the incident, as well as steps which have been taken in response to the incident. You will be contacted by a trained representative of ACE to discuss further response steps as soon as possible.

DO follow your company's detailed response plan
DO contact your management as well as appropriate authorities
DO ensure anyone who could come in contact with a spill or release is kept away

DO NOT ignore a potential spill or leak
DO NOT attempt to respond beyond your level of training or certification



ACE ENVIRONMENTAL RISK FIRST NOTICE OF LOSS FORM

SEND TO: ACE Environmental Risk Claims Manager

BY MAIL: ACE USA Claims, P.O. Box 5103, Scranton, PA 18505-0510

BY FAX: (800) 951-4119

BY EMAIL: CasualtyRiskEnvironmentalFirstNotice@acegroup.com

CC Alliant Insurance: martin.fox-foster@alliant.com
And your Alliant representative

Today's Date: _____

Notice of: (check all that apply)

- Pollution Incident
- Third-Party Claim
- Potential Claim
- Litigation Initiated
- Other _____

Insured's Name & Contact Information

Company Name: _____ Point of Contact: _____

Address: _____

Phone #: _____

Broker/Agent's Name & Contact Information

Company Name: Alliant Insurance Services - Claims Point of Contact: Martin Fox-Foster

Address: 100 Pine Street, 11th Floor, San Francisco, CA 94111

Phone #: 1-877-725-7695

Policy Information

Policy Number: PPL G24544837 005 Policy Period: 7/1/15 to 7/1/16

Limits of Liability: \$2,000,000 per \$25,000,000agg Self-Insured Retention/Deductible \$75,000

Loss Information

Date of Incident/Claim: _____ Location: _____

Claimant Name/Address: _____

Description of Loss: _____

Please list all attached or enclosed documentation: (check if none provided) _____

Name of Person Completing This Form: _____ Signature: _____

VII. REPORTING AND COOPERATION

A. The “insured” must see to it that the Insurer receives written notice of any “claim” or “pollution condition”, as soon as practicable, at the address identified in Item 7.a. of the Declarations to this Policy. Notice should include reasonably detailed information as to:

1. The identity of the “insured”, including contact information for an appropriate person to contact regarding the handling of the “claim” or “pollution condition”;
2. The identity of the “covered location” or “covered operations”;
3. The nature of the “claim” or “pollution condition”; and
4. Any steps undertaken by the “insured” to respond to the “claim” or “pollution condition”. In the event of a “pollution condition”, the “insured” **must also take all reasonable measures to provide immediate verbal notice to the Insurer.**

B. The “insured” must:

1. As soon as practicable, send the Insurer copies of any demands, notices, summonses or legal papers received in connection with any “claim”;
2. Authorize the Insurer to obtain records and other information;
3. Cooperate with the Insurer in the investigation, settlement or defense of the “claim”;
4. Assist the Insurer, upon the Insurer’s request, in the enforcement of any right against any person or organization which may be liable to the “insured” because of “bodily injury”, “property damage”, “remediation costs” or “legal defense expense” to which this Policy may apply; and
5. Provide the Insurer with such information and cooperation as it may reasonably require.

C. No “insured” shall make or authorize an admission of liability or attempt to settle or otherwise dispose of any “claim” without the written consent of the Insurer. **Nor shall any “insured” retain any consultants or incur any “remediation costs” without the prior express written consent of the Insurer, except in the event of an “emergency response”. (Emergency Response coverage is limited to the first 7 days)**

D. Upon the discovery of a “pollution condition”, the “insured” shall make every attempt to mitigate any loss and comply with applicable “environmental law”. The Insurer shall have the right, but not the duty, to mitigate such “pollution conditions” if, in the sole judgment of the Insurer, the “insured” fails to take reasonable steps to do so. In that event, any “remediation costs” incurred by the Insurer shall be deemed incurred by the “insured”, and shall be subject to the “self-insured retention” and Limits of Liability identified in the Declarations to this Policy.

APIP Pollution: Claim Reporting Fact Sheet

This page outline the steps that should be taken BY YOU, at the time of an environmental incident, to assure that the Pollution coverage offered with ACE through APIP is not jeopardized. We ask that you review this document and provide copies to all appropriate colleagues in advance of a possible incident.

Coverage under Pollution policies is dependent on specific compliance with claims and loss reporting; *especially* in the case of “Emergency Response” expenses that you may incur to address a pollution loss. For these “Emergency Response” expenses there is a strict seven (7) day window, following discovery of a “Pollution Condition” by the “Insured”, after which reasonable expenses will not be reimbursed unless the carrier has given prior consent. It is **extremely important** pollution exposures be reported **immediately**; and clearly no later than seven (7) days.

Although we ask that you fully review your policy and all its’ Terms and Conditions, we have highlighted some key sections of the ACE policy which address the **Emergency Response** issue and the reporting provisions:

III. DEFENSE AND SETTLEMENT C. The “insured” shall have the right and duty to retain a qualified environmental consultant to perform any investigation and/or remediation of any “pollution condition” covered pursuant to this Policy. The “insured” must receive the written consent of the Insurer prior to the selection and retention of such consultant, except in the event of an “emergency response”. Any costs incurred prior to such consent shall not be covered pursuant to this Policy, or credited against the “self-insured retention”, except in the event of an “emergency response”.

V. DEFINITIONS

F. “Emergency response” means actions taken and reasonable “remediation costs” 7 days following the discovery of a “pollution condition” by an “insured” in order to abate or respond to an imminent and substantial threat to human health or the environment arising out of such “pollution condition”.

T. “Pollution condition” means: **2.** The discharge, dispersal, release, escape, migration, or seepage of any solid, liquid, gaseous or thermal irritant, contaminant, or pollutant, including smoke, soot, vapors, fumes, acids, alkalis, chemicals, hazardous substances, hazardous materials, or waste materials, on, in, into, or upon land and structures thereupon, the atmosphere, surface water, or groundwater.

V. “Remediation costs” means reasonable expenses incurred to investigate, quantify, monitor, mitigate, abate, remove, dispose, treat, neutralize, or immobilize “pollution conditions” to the extent required by “environmental law”.

VII. REPORTING AND COOPERATION

A. The “insured” must see to it that the Insurer receives written notice of any “claim” or “pollution condition”, as soon as practicable, at the address identified in Item **7.a.** of the Declarations to this Policy. Notice should include reasonably detailed information as to: **1.** The identity of the “insured”, including contact information for an appropriate person to contact regarding the handling of the “claim” or “pollution condition”;

B. The “insured” must: **1.** As soon as practicable, send the Insurer copies of any demands, notices, summonses or legal papers received in connection with any “claim”;

C. No “insured” shall make or authorize an admission of liability or attempt to settle or otherwise dispose of any “claim” without the written consent of the Insurer. Nor shall any “insured” retain any consultants or incur any “remediation costs” without the prior express written consent of the Insurer, except in the event of an “emergency response”. (Emergency Response coverage is limited to the first 7 days)

D. Upon the discovery of a “pollution condition”, the “insured” shall make every attempt to mitigate any loss and comply with applicable “environmental law”. The Insurer shall have the right, but not the duty, to mitigate such “pollution conditions” if, in the sole judgment of the Insurer, the “insured” fails to take reasonable steps to do so. In that event, any “remediation costs” incurred by the Insurer shall be deemed incurred by the “insured”, and shall be subject to the “self-insured retention” and Limits of Liability identified in the Declarations to this Policy.

The bottom line is; if you have a Pollution event, please contact us **immediately** so that we can report the Incident and properly protect coverage for these unexpected events; please refer to the Claims Reporting form for proper contact information.

Disclosures / Disclaimers

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 your organization. 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.

NY Regulation 194 and General Broker Compensation Disclosure

Alliant Insurance Services, Inc. is an insurance producer licensed by the State of New York and other States. 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 Cont.

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.

NRRA:

(Applicable if the insurance company is non-admitted)

The Non-Admitted and Reinsurance Reform Act (NRRA) went into effect on July 21, 2011. Accordingly, surplus lines tax rates and regulations are subject to change which could result in an increase or decrease of the total surplus lines taxes and/or fees owed on this placement. If a change is required, we will promptly notify you. Any additional taxes and/or fees must be promptly remitted to Alliant Insurance Services, Inc.

Changes and Developments

It is important that we be advised of any changes in your operations, which may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

- Mergers and/or acquisition and any change in business ownership, including percentages.
- Any newly assumed contractual liability, granting of indemnities or hold harmless agreements.
- Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc. Also, any new premises either purchased, constructed or occupied
- Circumstances which may require an increased liability insurance limit.
- Any changes in fire or theft protection such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to the system.
- Immediate notification of any changes to a scheduled of equipment, property, vehicles, electronic data processing, etc.
- Property of yours that is in transit, unless previously discussed and/or currently insured.

Loss Notification Requirements:

Your policy will come with specific claim reporting requirements. Please make sure your organization understands these obligations and time limitations which are outlined in the attached Loss Notification documents. Contact your Alliant Service Team with any questions.

Binding Requirements Recap

Required no later than June 30, 2016:

- Signed and dated Request to Bind Coverage form (below)
- Signed and dated Surplus Lines forms as required by your state and attached to this proposal*
- Full review of Loss Notification Requirements

*- only required for coverage in the following states: AR, CA, CT, FL, KS, MA, MT, NE, NY, NC, ND, OH, RI, WV, WY

Request to Bind Coverage

Small Cities Organized Risk Effort

We have reviewed the proposal and agree to the terms and conditions of the coverages presented.

This Authorization to Bind Coverage also acknowledges receipt and review of all disclaimers, disclosures, and loss notification requirements 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.*



2016/17 APIP CLAIMS REPORTING ACKNOWLEDGEMENTS

ACTION ITEM

ISSUE: The Alliant Property Insurance Program (APIP or PEPIP) requires its members to sign the Acknowledgement Form which outlines the steps that should be taken at the time a property, cyber liability or pollution loss occurs to assure that the claim is managed effectively from the start. The notice requirements must be met to be sure that insurance coverage available through APIP remains in force and available for claims payment. The Board is asked to acknowledge receipt of the Claims Reporting Information and Requirements.

FISCAL IMPACT: None.

RECOMMENDATION: Authorize President to sign on behalf of SCORE and provide signed acknowledgements to the Program Administrator.

BACKGROUND: The Alliant Property Insurance Program (APIP or PEPIP) includes property coverage for Member owned locations, Cyber Liability coverage and Pollution coverage. This Program has developed APIP Claims Reporting Procedures for Property, Cyber Liability and Pollution claims. These Reporting Requirements, as well as the applicable disclosures and signature forms, have been distributed to Members in advance of this meeting for their review. Members were instructed to retain these documents in their records so as to assist them in the event that a claim needs to be filed. The Administrators have asked that each Member sign and return the signature forms indicating that they acknowledge receipt of the information.

ATTACHMENT(S): APIP Claims Reporting Acknowledgement Form

ALLIANT INSURANCE SERVICES

APIP Claims Reporting Acknowledgement(s) Receipt Form

The Claims Reporting Forms are being included with your packet to ensure claims reporting procedures are known and available for future reference. Please review the information. We ask that you share these critical documents with all members of your team (and Pool Members and their staffs where applicable.)

We request that you review the items indicated attached, then complete the bottom portion, sign and submit to your Alliant Insurance Services representative either by a scanned email or mail to have it be included in your insurance records.

APIP Property Claims Reporting

Cyber Claims Reporting (*this is a claims made policy*) if coverage is purchased

Pollution Liability Claims Reporting (*this is a claims made policy*) if coverage is purchased

Acknowledgement for Claims reporting procedures under Alliant Property Insurance Programs

In effect: July 1, 2016 until further notice

I have read and been informed about these separate reporting requirements under the coverage parts that apply to our entity as indicated above and provided through APIP by Alliant.

Insured Entity Name: Small Cities Organized Risk Effort

Authorized Signature: _____

Print Name

Date

Title



CYBER LIABILITY OPTION

INFORMATION ITEM

ISSUE: The Board of Directors should review the Cyber Liability coverage enhancement option and decide if the JPA is interested in obtaining a quote for this coverage option.

RECOMMENDATION: None - Information Item. Provide direction to Program Administrator to obtain quote per member interest.

FISCAL IMPACT: To be determined

BACKGROUND: The JPA's Property policy includes Cyber Liability coverage. Each member of the JPA has its own \$2 million Cyber Liability annual aggregate limit with sublimit of \$1 million for Privacy Notification costs. The Privacy Notification costs erode the annual aggregate. The Cyber Liability program as a whole has a \$25 million annual aggregate for all insureds or members in the program combined.

With the increase in cyber-attacks, a Cyber Liability coverage enhancement is now available and can be purchased at any time throughout the policy period. The coverage enhancement provides two options:

- **Option #1** would replace the monetary limit with a per person limit for Privacy Notification costs. The per person limit is outside the policy's current dollar limits so that Privacy Notification costs do not erode the Cyber annual aggregate limit. This per person limit provides an unlimited dollar amount for notification services subject to the number of notified individuals that is selected. The additional premium is based on the annual revenue or operating budget and the number of notified individuals that would be covered.
- **Option #2** provides Excess Cyber Liability limits up to \$5 million.

This coverage option may be purchased by the JPA as a whole or by individual members of the JPA. An application will need to be completed to obtain a quote.

ATTACHMENT(S): Cyber Liability Optional Coverage Enhancement

APIP CYBER ENHANCEMENT OPTION (CEO)

Insurance for the digital age



Dear valued APIP client:

Beazley Insurance Group has been a trusted partner to the APIP program over the last 5 years, providing cyber coverage to Insureds at a nominal cost.

In the last few years there has been a noted increase in the number of cyber attacks. Due to the current cyber climate, Alliant believes it is important to review the limits and coverages available to our insureds and to provide additional options and services.

Alliant and Beazley working together have created an option to augment your current cyber coverage through a new APIP Cyber Enhancement Option (CEO). Even if you believe the current cyber limits available through APIP are sufficient, it may be worth investing time to have your Alliant broker discuss the benefits of enhanced coverage. Organizations with the most robust software protection are still susceptible to human error, a third party mishandling your information, or a rogue employee.

Currently, APIP insureds have \$2 million in cyber limits to include all services related to a data breach with a sub-limit up to \$1 million for Privacy Notification Costs. There are two options available to enhance your coverage through CEO; however, **you must purchase Option 1 first in order to access Option 2**. The increased coverages and services available include:

Option 1 –

- Separating breach notifications from the dollar limit and specifying the number of covered notifications so that notifications do not erode the APIP limit
- No monetary cap for credit monitoring and call center services
- Lower deductibles for privacy notification services
- Separate, standalone limits for Legal, Forensics, Crisis Management or Public Relations Firms
- Hands-on pre and post loss consultation from an expert team of cyber risk professionals.
- Extensive risk management resources available for your organizations' stakeholders (Legal, IT, Risk, Compliance, etc.)
- Short form application

Option 2 – Excess Limits available, up to \$5 Million for:

- Regulatory Defense & Penalties
- Website Media Content Liability
- Cyber Extortion
- Data Protection Loss & Business Interruption
- Increased PCI Fines and Penalties (sub-limited)

A Cyber Enhancement Option indication can be provided in 5-7 business days with little information. Contact your Alliant broker or Account Representative for more information by returning the attached document. Thank you.

APIP CYBER ENHANCEMENT OPTION (CEO)

Insurance for the digital age



APIP Cyber Enhancement Option (CEO):

Request:

Our Entity requests a proposal for the APIP Cyber Enhancement Option.

Declination:

Our Entity is not interested in the APIP Cyber Enhancement Option (CEO) that has been offered to us. We understand that Alliant has access to cyber insurance markets and can provide a quote for us in the future if we become interested. We decline to purchase the APIP Cyber Enhancement Option at this time.

Entity Name

Signature

Date

Print Name and Title

Please return this page to your Alliant representative.

Premium for C.E.O. is excluded from the APIP Property Proposal.



**Small Cities Organized Risk Effort
Board of Directors Meeting
June 24, 2016**

Agenda Item H.3.

ACI CONTRACT RENEWAL FOR 2016-2017

ACTION ITEM

ISSUE: The contract with ACI Specialty Benefits for Employee Assistance Program (EAP) and Wellness Services is up for Renewal as of *September 1, 2016*.

RECOMMENDATION: The Program Administrator recommends approval of the 2016/17 EAP Coverage Renewal with ACI Specialty Benefits.

FISCAL IMPACT: The rate for EAP services is \$2.25 per employee per month. Based on a total of 344 employees, the annual amount is \$9,864. Members pay for the EAP services as part of their overall funding per the attached allocation for 2016/17. *The allocation for the renewal on 9/1/16 is based on estimated employee counts from participating members.*

BACKGROUND: The EAP and Wellness Services are well-utilized by SCORE members. The utilization rate for 2014 was 4.7%, great utilization considering that the national average is between 3% and 5%. Summary of Benefits for both EAP and Wellness Services are attached.

ATTACHMENTS:

1. SCORE ACI Renewal Letter 2016-2017
2. SCORE ACI Renewal Exhibit A 2016-2017
3. EAP Allocation by Member – 2016-17



SCORE Service Renewal 2016

June 10, 2016

Marcus Beverly
 Vice President
SCORE
 1792 Tribute Road, Suite 450
 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 eight years. On behalf of the entire ACI staff, we appreciate your continued trust in ACI's benefits and services.

Program Highlights:

- Board Meeting January 23rd at the Gaia Resort
- Customized Employee Landing Page: <http://score.acieap.com/>
- Monthly HealthYMail Newsletters:
 "Goal Setting", "Maximizing Productivity", "Financial Wellness", "De-clutter E-clutter", "Relationship Building", "Coping with Crisis", "Veterans", "Leadership", "Fall Perks", "Modern Families", "Improve Performance" and "Holiday Message"

Please take a moment to review and confirm the renewal terms.

Renewal Terms	SCORE
Renewal Date	September 15, 2016
Renewal Term	Two Years
Programs Provided	Employee Assistance Program Corporate Package
Renewal Rate	\$2.25 PEPM
Employee Count	347
Cities Covered	City of Biggs, City of Colfax, City of Dunmsuir, City of Etna, City of Isleton, City of Live Oak, Town of Loomis, City of Loyaltan, City of Mount Shasta, City of Portola, City of Shasta Lake, City of Susanville, City of Tulelake, City of Weed, City of Yreka





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 Manager, Kathryn Mullis.

SCORE Signature

Title

Date

ACI Signature

Title

Date

SUMMARY OF BENEFITS

Prepared for: **SCORE**
Provider: **ACI Specialty Benefits**
Policy: **Employee Assistance Program: Corporate**
Summary Date: **6/10/2016**
Start Date: **9/15/2016**
Anniversary Date: **9/15/2018**



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



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



ACI Specialty Benefits
800.932.0034
www.acispecialtybenefits.com

Initials: SCORE _____
ACI _____

Program	Session Model	Employee Count	Per Employee Per Month
Corporate EAP and Work/Life	3 Sessions Per Year	347	\$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 Loyaltown, City of Mount Shasta, City of Portola, City of Shasta Lake, City of Susanville, City of Tulelake, City of Weed, City of Yreka

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



SCORE ACI EAP Program FY 2016-2017

MEMBER ENTITY	Number of Employees	Total Rate per month	Total months	2016-2017 Premium	2015-2016 Premium
Rate/Amount	\$2.25				
Biggs	7	\$15.75	12	\$189	\$203
Colfax	9	\$20.25	12	\$243	\$216
Dunsmuir	8	\$18.00	12	\$216	\$243
Etna	7	\$15.75	12	\$189	\$216
Fort Jones (Does not participate)	14	\$0.00	12	\$0	\$0
Isleton	4	\$9.00	12	\$108	\$122
Live Oak	44	\$99.00	12	\$1,188	\$783
Loomis	11	\$24.75	12	\$297	\$392
Loyalton	8	\$18.00	12	\$216	\$608
Montague (Does not participate)	7.25	\$0.00	12	\$0	\$196
Mt. Shasta	26	\$58.50	12	\$702	\$864
Portola	24	\$54.00	12	\$648	\$270
Rio Dell (Does not participate)	18	\$0.00	12	\$0	\$486
Shasta Lake	50	\$112.50	12	\$1,350	\$1,215
Susanville	59	\$132.75	12	\$1,593	\$1,647
Tulelake	10	\$22.50	12	\$270	\$324
Weed	35	\$78.75	12	\$945	\$810
Yreka	45	\$101.25	12	\$1,215	\$1,269
Grand Total	347			\$9,369	\$9,864



**Small Cities Organized Risk Effort
Board of Directors Meeting
June 24, 2016**

Agenda Item H.4.a.

MEMORANDUM OF COVERAGE (MOC) APPROVAL - LIABILITY

ACTION ITEM

ISSUE: The Board annually reviews and adopts or makes changes to the SCORE Liability Memorandum of Coverage (MOC) based on member or Program Administrator feedback and/or changes made to the excess MOC provided by the California Joint Powers Risk Management Authority (CJPRMA).

There are no changes to the CJPRMA MOC and no recommended changes to the SCORE MOC.

RECOMMENDATION: Approve the FY 2016/17 Liability MOC as presented with no changes.

FISCAL IMPACT: None.

BACKGROUND: SCORE's Liability coverage is provided by a Memorandum of Coverage (MOC). The SCORE MOC is an "Underlying" MOC that covers what the excess coverage provider, CJPRMA, covers except for any language in the SCORE MOC to the contrary. The SCORE and CJPRMA MOCs are reviewed on an annual basis and the SCORE MOC is updated, if needed.

ATTACHMENTS: Draft SCORE 2016/17 Liability Memorandum of Coverage with no changes.



SMALL CITIES ORGANIZED RISK EFFORT
LIABILITY
UNDERLYING MEMORANDUM OF COVERAGE
FORM NO. LIAB-17

1. COVERAGE AGREEMENT

In consideration of the payment of the required deposit and subject to all the terms of this Memorandum of Coverage, Small Cities Organized Risk Effort (SCORE) agrees to pay on behalf of the Member City Loss resulting from any occurrence covered by the terms of the California Joint Powers Risk Management Authority Memorandum of Coverage or the CSAC-EIA Group Purchase Pollution Liability Policy, as that Policy applies to SCORE, effective concurrently with the period stated on the declarations, except as amended by the following provisions:

2. LIMITS OF LIABILITY

The Limits of Liability stated under Item 3a of the Declarations applies to each occurrence covered by the terms and conditions incorporated from the California Joint Powers Risk Management Authority Memorandum of Coverage.

The Limits of Liability stated under Item 3b of the Declarations applies to each occurrence covered by the terms and conditions incorporated from the CSAC-EIA Group Purchase Pollution Liability Policy.

In the event of a coverage dispute, under no circumstances shall SCORE be liable for consequential damages, “bad faith” damages, or any sums beyond the amounts due under CJPRMA Memorandum of Coverage Section I – Coverages, plus interest at the same rate as SCORE earned on investments for the time period involved.

3. COVERAGE PERIOD

The Coverage Period of this Memorandum is as stated under Item 2 of the Declarations.

4. AMENDMENTS

A. Exclusion #4 and Endorsement #1 of the California Joint Powers Risk Management Authority Memorandum of Coverage do not apply to this Memorandum of Coverage and the following exclusion is effective:

This Memorandum of Coverage does not apply to claims by a potential, present or former employee arising out of employment-related practices, policies, acts or omissions, including any violation of civil rights, termination, coercion, demotion, evaluation, reassignment,

discipline, defamation, sexual harassment, harassment, humiliation or discrimination directed at that person. This exclusion extends to claims of the spouse, child, unborn child or fetus, parent, brother or sister of that person as a consequence of injury to the person at whom any of the employment-related practices, policies, acts or omissions described above are directed. This exclusion applies to claims of negligent supervision and/or claims of failure to prevent such employment-related practices, policies, acts or omissions.

- B. This Memorandum of Coverage does not apply to claims arising out of skateboard parks.
- C. Exclusion #14 of the California Joint Powers Risk Management Authority Memorandum of Coverage includes the following:

This exclusion shall not apply to inverse condemnation liability arising from accidentally caused physical injury to or destruction of tangible property, including all resulting loss of use of such property, for which the *covered party* may be legally responsible.

- D. This Memorandum of Coverage does not apply to claims arising out of paintball courses owned, operated or maintained by the member city or claims arising out of paintball parks existing on property owned or leased to the member city.

5. GLOSSARY

The conditions of this Memorandum of Coverage shall be applied as if the glossary of words listed below had been included with the word or words each time they appear in this Memorandum of Coverage.

LOSS-means the ultimate net loss as defined in the Memorandum of Coverage issued by CJPRMA for this period concurrent with the period stated in the declarations and amended by the Memorandum.

MEMBER CITY OR MEMBER ENTITY- a signatory to the Joint Powers Agreement forming the Small Cities Organized Risk Effort Joint Powers Authority. This meaning shall apply to the term Member City or Member Entity notwithstanding any other definition to the contrary in, or any document incorporated into, this Memorandum.

6. OTHER COVERAGE OR INSURANCE

The coverage afforded by the Memorandum of Coverage shall be excess over any other valid and collectible insurance or coverage available to the Member City and applicable to any part of the ultimate net loss, whether such other insurance or coverage is stated to be primary, excess, contingent or otherwise, unless such other insurance or coverage specifically applies as excess insurance or coverage over the limits provided in this Memorandum of Coverage.



7. NOTICE OF OCCURRENCE

Upon the happening of any occurrence likely to involve SCORE under this Memorandum of Coverage, the Member City shall give notice, either written or oral, as soon as practicable to the Claims Administrator of SCORE. Such notice shall contain particulars sufficient to identify the Member City and fullest information obtainable at the time. If legal proceedings are begun, the Member City shall forward to the SCORE Claims Administrator each paper therein, or a copy thereof, received by the Member City or the Member City's representative, together with copies of reports or investigations with respect to such claim proceedings.

8. DEFENSE

SCORE shall assume charge of the investigation, settlement or defense of any claims made, or suits brought, or proceedings instituted against the Member City, which in the opinion of SCORE may create liability on the part of SCORE under the terms of this Memorandum of Coverage.

9. PAYMENT OF LOSS

Upon final determination of loss, SCORE will promptly pay on behalf of the Member City the amount of loss falling within the terms of this Memorandum of Coverage.

10. SUBROGATION

In the event of any payment under this Memorandum of Coverage, SCORE will be subrogated to all the Member City's rights of recovery against any person or organization and SCORE shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights.

The amount recovered as subrogation shall be apportioned in the inverse order of payment of the loss to the extent of the actual payment. The expenses of all such recovery proceedings shall be apportioned in the ratio of the respective recoveries.

11. CANCELLATION

This Memorandum of Coverage may be canceled in accordance with the terms of the JPA Agreement and Bylaws of SCORE.

To be valid, this agreement must be signed by either the President or Vice-President of SCORE. The Agreement will be issued by the Program Administrator.

Mr. Roger Carroll, President

Date



SMALL CITIES ORGANIZED RISK EFFORT
LIABILITY
AMENDMENT TO MEMORANDUM OF COVERAGE
FORM NO. LIAB-17

ENDORSEMENT NO. 1

It is understood and agreed that the coverage provided under Form No LIAB-17 to the Members of Small Cities Organized Risk Effort is amended, effective as shown below, as follows:

Notwithstanding anything to the contrary, Amendment 4.B of the Memorandum of Coverage, excluding coverage for skateboard parks, does not apply to the following Member skateboard parks:

- Loyalton, California
- Miner Street Park located in Yreka, California
- 441 South Gulling Street in Portola, California.
- 1200 North Street in Susanville, California.
- 1525 Median in Shasta Lake, California.
- 9th and B Streets in Biggs, California.
- Loomis, CA

Mr. Roger Carroll, President

Date



SMALL CITIES ORGANIZED RISK EFFORT
LIABILITY
AMENDMENT TO MEMORANDUM OF COVERAGE
FORM NO. LIAB-17

ENDORSEMENT NO. 2

It is understood and agreed that the coverage provided under Form No LIAB-17 to the members of Small Cities Organized Risk Effort is amended, effective as shown below, as follows:

ARBITRATION OF COVERAGE DISPUTES

(a) Coverage Determinations

The Administrator, in conjunction with the claims adjuster, shall make the initial determination whether to deny coverage on all or part of a claim, or to reserve the *Authority's* right to deny coverage on all or part of a claim, if a loss subsequently exceeds the *retained limit*.

A decision by the Administrator to deny coverage can be appealed to the Board of Directors. Notice of such appeal shall be submitted in writing to the administrator within thirty (30) calendar days of the date of the Administrator's written notice of decision.

The appeal shall be considered by the Board of Directors at the next regular or special meeting following receipt of the written appeal; if the appeal is received too late for inclusion in the agenda packet, it can be postponed to the next following Board meeting. The Administrator, in conjunction with the claims adjuster, and the *covered party* will have the right to submit written materials and present oral argument to the Board, subject to reasonable time constraints. Any dispute concerning a decision by the Board to deny coverage for all or part of a claim shall not be subject to any court action, but may instead be submitted to binding arbitration in accordance with the procedures set forth below. Notice of a request for binding arbitration by the *covered party* must be submitted to the administrator within thirty (30) calendars days from the date of the noticed decision by the Board of Directors.

Under no circumstances shall SCORE be liable for consequential damages, "bad faith" damages, or any sums beyond the amounts due under CJPRMA Memorandum of

Coverage Section I – Coverages, plus interest at the same rate as NCCSIF earned on investments for the time period involved.

(a) **Arbitration Procedures for Resolving Disputes**

1) **Selection of Arbitrators**

If an appeal of a Board decision is submitted to arbitration, each side shall, within ten (10) calendar days, select one (1) arbitrator and submit his or her name in writing to the other side. Within ten (10) calendar days after their selection, these two arbitrators shall select a third independent arbitrator. If the two sides cannot agree on the selection of the third arbitrator within ten (10) calendar days, either side may petition the Sacramento County Superior Court for the appointment of the third arbitrator pursuant to the provisions of section 1281.6 of the California Code of Civil Procedure. The third arbitrator shall be an attorney and preside as the Chairperson of the arbitration panel. No arbitrator shall be employed or affiliated with the *Authority* or the *covered party* or *parties*.

The arbitration hearing shall commence within forty-five (45) calendar days from the date of the selection of the Chairperson, unless both sides agree to an extension or chairperson grants an extension.

Each side shall pay the cost of its selected arbitrator and one-half of the cost of the third selected arbitrator. In addition, each side shall be responsible for its own cost and expense of arbitration.

Except for notification of appointment and as provided in the California Code of Civil Procedure, there shall be no communication between either side and the arbitrator(s) relating to the subject of the arbitration other than at oral hearings.

2) **Discovery**

The procedures set forth in Code of Civil Procedure section 1283.05 relating to depositions and discovery shall apply to any arbitration pursuant to this paragraph (b).

3) **Testimony Under Oath**

The testimony of witnesses shall be given under oath.

4) **Length of Hearing**

The panel will endeavor to confine the length of the hearing to two (2) days. A decision of the panel shall be reported in writing. The written decision of the panel

shall be given to both sides within thirty (30) calendar days of the close of the hearing.

5) **Certified Shorthand Reporter**

Either side wishing a certified shorthand reporter record shall make arrangements directly with a certified shorthand reporter and notify the other side of such arrangements in advance of the hearing. The requesting side shall pay the cost of recording the hearing if no transcript is ordered. If a transcript is ordered, the cost of the transcript and of recording the hearing shall be prorated equally among the parties ordering copies.

(b) **Funding of Defense and Payment of Claims Pending Resolution of Dispute**

If the duty to defend is at issue, during the course of the arbitration proceedings provided herein, the *covered party* will be responsible for all fees and expenses for investigation, defense or litigation of a claim or lawsuit. In the event the arbitration panel determines that coverage applies for such *defense costs*, the *Authority* will reimburse the *covered party* as directed by the panel.

(c) **Effects of Arbitration Decisions**

All decisions on appeals, whether by the Board of Directors (after the time to request arbitration has expired) or by the arbitration panel, shall be final and binding upon the parties and shall not be subject to any further appeal or court action, except as provided in Code of Civil Procedures sections 1286.2 and 1286.4 (relating to fraud or corruption, etc.).

(d) **General Law**

Except as provided otherwise above, arbitration shall be conducted as provided in Title 9 of the Code of Civil Procedure (commencing with section 1280).

Mr. Roger Carroll, President

Date



**SCORE MEMORANDUM OF COVERAGE (MOC) APPROVAL
WORKERS' COMPENSATION**

ACTION ITEM

ISSUE: The Board annually reviews and adopts or makes changes to the SCORE Workers' Compensation Memorandum of Coverage (MOC) based on member or Program Administrator feedback and/or changes made to the excess MOC provided by the Local Agencies Workers' Compensation Excess Joint Powers Authority (LAWCX), or their excess coverage provider, CSAC EIA.

There are no changes to the CSAC EIA MOC and no recommended changes to SCORE's MOC. One substantive change to the LAWCX MOC requires claims that involve an infectious disease be reported to LAWCX immediately. This does not require a change in the SCORE MOC.

RECOMMENDATION: Review and approve the 2016/17 SCORE Workers' Compensation Memorandum of Coverage with no changes.

FISCAL IMPACT: None.

BACKGROUND: SCORE's MOC incorporates the Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX) Memorandum of Coverage form. LAWCX's MOC in turn incorporates the terms and conditions of the CSAC-EIA Excess Workers' Compensation MOC. SCORE amends the adopted wording from LAWCX to exclude coverage for the salary continuation portion of Labor Code Section 4850 benefits.

ATTACHMENT(S): Draft 2016/17 Workers' Compensation MOC, with no changes



SMALL CITIES ORGANIZED RISK EFFORT
WORKERS' COMPENSATION
UNDERLYING MEMORANDUM OF COVERAGE
FORM NO. WCOM-17

1. COVERAGE AGREEMENT

In consideration of the payment of the required deposit and subject to all the terms of this Memorandum of Coverage, SCORE agrees to pay on behalf of the Member City loss resulting from any accident or disease covered by the terms of the Local Agency Workers' Compensation Excess Joint Powers Authority Memorandum of Coverage effective for the Coverage Period shown under Item 2 of the Declarations to this Memorandum, except as amended by the following provisions:

2. LIMITS OF LIABILITY

The Limits of Liability applicable to this Memorandum of Coverage are as stated under Items 3a and 3b of the Declarations. This Memorandum of Coverage does not include a self-insured retention.

Under no circumstances shall SCORE be liable for consequential damages, "bad faith" damages, or any sums beyond the Limit of Liability shown in the Declarations.

3. EXCLUSIONS

This Memorandum of Coverage shall not apply to benefits due to any Member City employee or volunteer under Labor Code Section 4850 except to the extent the Member would be responsible for temporary disability benefits if Labor code Section 4850 did not apply.

4. GLOSSARY

The conditions of this Memorandum of Coverage shall be applied as if the glossary of words listed below had been included with the word or words each time they appear in this Memorandum of Coverage.

LOSS - means the ultimate net loss as defined in the Memorandum of Coverage issued by LAWCX for this period concurrent with the period stated in the declarations and amended by the Memorandum.

MEMBER CITY OR MEMBER ENTITY - a signatory to the Joint Powers Agreement forming the Small Cities Organized Risk Effort Joint Powers Authority. This meaning shall apply to the term Member City or Member Entity notwithstanding any other definition to the contrary in, or any document incorporated into, this Memorandum.



5. OTHER COVERAGE OR INSURANCE

The coverage afforded by this Memorandum of Coverage shall be excess over any other valid and collectible insurance or coverage available to the Member City and applicable to any part of the ultimate net loss, whether such other insurance or coverage is stated to be primary, excess, contingent or otherwise, unless such other insurance or coverage specifically applies as excess insurance or coverage over the limits provided in this Memorandum of Coverage.

6. NOTICE OF LOSS

Upon the happening of any occurrence likely to involve SCORE under this Memorandum of Coverage, the Member City shall give notice as soon as practicable to the Claims Administrator of SCORE. Such notice shall contain particulars sufficient to identify the Member City and provide fullest information obtainable at the time. The Member City shall forward to SCORE Claims Administrator all written notices, demands or legal papers received by the Member City or the Member City's representative, together with copies of reports or investigations, with respect to such loss.

7. DEFENSE

SCORE shall assume charge of the investigation, settlement or defense of any claims made, or suits brought, or proceedings instituted against the Member City, which in the opinion of SCORE may create liability on the part of SCORE under the terms of this Memorandum of Coverage.

8. PAYMENT OF LOSS

Upon final determination of loss, SCORE will promptly pay on behalf of the Member City the amount of loss falling within the terms of this Memorandum of Coverage.

9. CANCELLATION

This Memorandum of Coverage may be canceled in accordance with the terms of the JPA Agreement and Bylaws of SCORE.

To be valid, this agreement must be signed by either the President or Vice-President of SCORE. The Agreement will be issued by the Program Administrator.

Mr. Roger Carroll, President

Date



**SCORE DIVIDENDS PAYABLE
CRESCENT CITY**

ACTION ITEM

ISSUE: The Board annually reviews the funds held in trust for withdrawn member Crescent City to determine whether or not to distribute a portion of those funds. The table below shows the current balances available in deferred dividends and the Banking Layers for both the Workers’ Compensation (WC) and Liability Programs, as well as the recommended distributions and remaining balances.

The city has a deficit of <\$5,161.15> in their WC Banking Layer and needs to add \$20,682.15 to bring the total up to the minimum required balance of \$15,521. The city has six open WC claims, with one claim that just crossed the \$25,000 Banking Layer threshold. They likely will not have another claim that falls within their WC Banking Layer but it is possible, so the remaining balance is recommended as a precaution. They have no open liability claims, and SCORE has only one open liability claim from the time they were a member.

	Dividends	Work Comp Banking	Liability Banking
Current Balance	\$192,138.00	(-\$5,161.15)	\$12,674.00
Transfer to WC	(-\$20,682.15)	\$20,682.15	
Distribution	(-\$110,000.00)		(-\$12,674.00)
Remaining Balance	\$61,455.85	\$15,521.00	\$0

RECOMMENDATION: Transfer \$20,682.15 from available dividends to the Workers’ Compensation Banking Layer, distribute the remaining balance of \$12,674 in the Liability Banking Layer, and distribute \$110,000 from deferred dividends, leaving \$76,976.85 to pay for any remaining Banking Layer claims and any applicable assessments from the Shared Layers.

FISCAL IMPACT: None. Funds are held in trust until disbursement.

BACKGROUND: Crescent City left SCORE effective 7/1/2011. Withdrawn SCORE members are eligible to receive up to 50% of their share of any dividends declared by the Board, with the remaining 50% held in trust until the applicable Program Years are closed. If the years are not closed the member may send a written request for release of their funds. Members agree that available return funds will be held by SCORE for five additional years before being released.

ATTACHMENT(S): Letter from Crescent City requesting distribution.



City of Crescent City
Where the Redwoods Meet the Sea

377 J Street, Crescent City, CA 95531 • 707.464.7483 • Fax 707.465.4405 • www.crescentcity.org



June 14, 2016

Marcus Beverly, CPCU
Public Entity Group
Alliant Insurance Services, Inc.
218 Harvard Street, Ste 460
Sacramento, CA 95815

Re: Request for Release of Funds and Disbursement of Equity/Dividends

Dear Marcus Beverly,

The City of Crescent City requests its share of available dividends or other distributions due to the City.

As stated in our letter dated October 10, 2014, the City continues to support the SCORE Board and reiterates our commitment to assist with any outstanding claims and will immediately pay any amounts or assessments due to SCORE if the occasion should arise.

I encourage the Board to consider our request at the next meeting. If you have any questions, feel free to contact me at (707) 464-7483 ext 232.

Sincerely,

Michael Knight
Interim City Manager

Cc: Finance Director



Agenda Item H.5.b.

SCORE DIVIDENDS PAYABLE
WILLIAMS
ACTION ITEM

ISSUE: The Board annually reviews the funds held in trust for withdrawn Member City of Williams to determine whether or not to distribute a portion of those funds. The table below shows the current balances available in deferred dividends and the Banking Layers for both the Workers’ Compensation (WC) and Liability Programs, as well as the recommended distributions and remaining balances.

Williams has five open WC claims, with one claim that has not crossed the \$25,000 Banking Layer threshold. However, that claim has been denied and York is working to resolve two other claims involving the same claimant, so it is likely the Banking Layer will not be impacted. They have no open liability claims, and SCORE has only one open liability claim from the time they were a member.

	Dividends	Work Comp Banking	Liability Banking
Current Balance	\$127,989	\$28,759	\$7,961
Distribution	(-\$80,000)	(-\$28,759)	(-\$7,961)
Remaining Balance	\$47,989	\$0	\$0

RECOMMENDATION: Distribute remaining funds in the Banking Layers and \$80,000 from deferred dividends, leaving \$47,989 to pay for any remaining claims or assessments.

FISCAL IMPACT: None. Funds are held in trust until disbursement.

BACKGROUND: Williams left SCORE effective 7/1/2011. Withdrawn SCORE members are eligible to receive up to 50% of their share of any dividends declared by the Board, with the remaining 50% held in trust until the applicable Program Years are closed. If the years are not closed the member may send a written request for release of their funds. Members agree that available return funds will be held by SCORE for five additional years before being released.

ATTACHMENT(S): Letter from Williams requesting distribution.

CITY of WILLIAMS

810 E STREET

POST OFFICE BOX 310

WILLIAMS, CALIFORNIA 95987

PHONE: (530) 473-2955 • FAX: (530) 473-2445

To: Small Cities Organized Risk Effort
Date: June 3, 2016
Attention: Marcus Beverly, Alliant Insurance Services, Inc.
Regarding: Retrospective Rating Distributions

Dear Marcus,

The City of Williams is formally requesting the City's share of our retrospective rating distributions and any other available distributions due to the City of Williams.

Thank you for your attention to this matter.

Sincerely,



Rex J. Greenbaum

City Finance Officer



LOSS PREVENTION MANUAL REIMBURSEMENT POLICY

ACTION ITEM

ISSUE: SCORE pays for member police agencies to subscribe to the Lexipol on-line policy and procedure manual to maintain up-to-date general orders for their operations, per Policy and Procedure #L-10 and accompanying resolution number 07-03. The maximum amount is \$2,000 per member per year.

For FY 2016/17 and FY 2017/18 Lexipol has increased the cost of their on-line policy and procedure updates by 10%, for a total of \$21,873 for all seven members with police departments, per the attached Memorandum of Understanding.

For ease of administration The Program Administrators have arranged for Lexipol to invoice SCORE directly, with all members having a 7/1 renewal date, rather than having members pay for the service and submit invoices for reimbursement at various times throughout the year.

Given the increase in the Lexipol subscription and the current administrative process the Program Administrators request the Board approve paying for the full cost of each member's annual subscription to Lexipol. This request includes repealing Resolution 07-03 and the associated Policy and Procedure #L-10.

RECOMMENDATION: Approve funding Lexipol policy manual updates and repeal Resolution 07-03.

FISCAL IMPACT: Increase of \$1,873 over current budget of \$20,000.

BACKGROUND: SCORE began funding member subscriptions to Lexipol in 2007. At that time the cost of the renewal subscriptions for most members was \$1,950, with Crescent City at \$2,450. Over the years the annual subscription has increased, ranging from a low of \$1,950 to a high of \$5,785.

ATTACHMENT(S):

1. Lexipol Memorandum of Understanding
2. Resolution 16-03 Repealing Resolution 07-03 and P&P #L-10

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 CA. Under this MOU, SCORE members will obtain subscription to Lexipol's online policy and integrated policy training suite of risk management services at a favorable rate.

More specifically, as part of this Agreement,

Lexipol will:

- Provide SCORE agencies a full annual subscription to Lexipol's on-line policy and training services at a discounted rate as set forth on Attachment 1. The pricing set forth on Attachment 1 is for 2016 and 2017, and pricing for subsequent years is subject to revision at Lexipol's discretion.
- Provide SCORE access to Lexipol's reporting portal to view overall status of participating SCORE members. (With permission of the subscribing agency)
- Collaborate with SCORE to promote Lexipol services with outreach efforts, marketing and participation at association events.

SCORE will:

- Pay the annual fees of subscribing members at pricing as provided in Attachment 1, upon 30 days of invoice.
- Promote the Lexipol Law Enforcement Policy Manual program at meetings, events, conferences and through newsletters and other communications to members.
- Encourage members' utilization of the Lexipol online policy manual and training
- Provide a link to Lexipol's website on the association's webpage free of charge.
- Provide a list of 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.

TERM

The effective date of this Agreement is July 1st, 2016 and will remain in effect through June 30th, 2018. After June 1st, 2017, either party may cancel this Agreement with 90 days written notice to the other party.

Cancellation of this agreement will not terminate subscribing agency contracts with Lexipol and funding responsibilities will shift to the individual subscribing agencies.

OTHER

SCORE confirms that this MOU does not violate any Federal, State or local laws, rules or regulations applicable to SCORE, and that any funds received by SCORE will be utilized in accordance with the SCORE charter and all applicable federal, state and local laws, rules and regulations. This agreement does not create a formal partnership, association or joint venture between Lexipol and SCORE

Use of logo 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.

SCORE:

By: _____

Date: _____

LEXIPOL, LLC:

By: _____
Van Holland, CFO

Date: _____

Attachment 1

PRICING

Discounts will be offered to SCORE Members based on the following table:

Company	RMA	Num Sworn Officers	LE Policy DTB Status	2016 Pricing	2017 Pricing
Etna PD-CA	SCORE	2		1,950	1,950
Rio Dell PD-CA	SCORE	7		2,250	2,250
Mount Shasta PD-CA	SCORE	9		2,500	2,500
Yreka PD-CA	SCORE	15		2,750	2,750
Tulelake PD-CA	SCORE	3	Yes	2,950	2,950
Weed PD-CA	SCORE	10	Yes	3,688	3,688
Susanville PD-CA	SCORE	16	Yes	5,785	5,785
				21,873	21,873

Annual subscription is effective annual as of July 1st

RESOLUTION No. 16-03

**RESOLUTION OF THE BOARD OF DIRECTORS OF THE
SMALL CITIES ORGANIZED RISK EFFORT (SCORE)
REPEALING RESOLUTION 07-03
ESTABLISHING A LOSS PREVENTION MANUAL PROGRAM REIMBURSEMENT POLICY**

WHEREAS, loss prevention is a major function of SCORE member cities;

WHEREAS, loss prevention policies, procedures and manuals can reduce losses to SCORE member cities;

WHEREAS, the Board of Directors would like to reduce the risk of loss to SCORE and the member cities through the use of loss prevention policies, procedures and manuals;

WHEREAS, the Board of Directors has determined that paying for regular updates to member police policies and procedures (general orders) is in the best interest of SCORE members and that the previous resolution and policy and procedures are outdated and unnecessary;

NOW, THEREFORE, BE IT RESOLVED, THAT: SCORE repeals the attached Resolution No. 07-03 and Policy and Procedure #L-10, establishing a Loss Prevention Manual Reimbursement Policy, effective September 2007.

This Resolution was adopted by the Board of Directors at a regular meeting of the Board held on June 24, 2016 in Anderson, California by the following vote:

AYES: _____

NOES: _____

ABSTAIN: _____

ABSENT: _____

ATTEST:

Roger Carroll, SCORE President

Brooke Woodcox, SCORE Secretary

SMALL CITIES ORGANIZED RISK EFFORT (SCORE)

POLICY & PROCEDURE #L-10

EFFECTIVE DATE: September 1, 2007

SUBJECT: LOSS PREVENTION MANUAL PROGRAM REIMBURSEMENT POLICY

ISSUE:

SCORE will reimburse Members annually for the purchase of safety/loss prevention manuals; manual updates or programs that provide the members with training information and legal updates that will help prevent and/or reduce exposure to loss.

DISCUSSION:

Members have requested SCORE provide an annual reimbursement to assist with the cost of law enforcement manual updates that will keep members current with new laws and requirements of cities.

SCORE will establish procedures for safety/loss control reimbursements programs as they arise.

POLICY STATEMENT:

Program 1 – Law Enforcement Policy Manual:

Small Cities Organized Risk Effort (SCORE) will provide members with an annual reimbursement for the cost to maintain a “*Qualified*” loss prevention manual or manual updates.

PROCEDURE:

To receive reimbursement for law enforcement policy manual or manual updates, members will submit proof of payment to the SCORE Administrator within 60 days of payment for such items. SCORE will issue a check in an amount not to exceed the “*Qualified Amount*” within 30 days of receipt of request.

DEFINITIONS:

Qualified Manual – Lexipol or similar quality Law Enforcement Policy Manual.

Qualified Amount – Up to a maximum of \$2,000 annually.



ADOPTION OF THE FY 2016/17 SCORE PROGRAM BUDGET

ACTION 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 group purchase programs and administrative costs. The administrative expense budget is largely unchanged for next year with the following exceptions:

ADMINISTRATIVE EXPENSES

1. **Program Administration** increased 2.5%, per contract terms.
2. **Accounting Services** increased 3.5%, per contract terms.
3. **Claims Audit** has increased 12% based on Work Comp proposal and conducting audits on both programs in 2016/17.
4. **Loss Control Services** is budgeted at \$100,000, a 5% increase per new contract.
5. **Lexipol Policy Manual** increased 10% based on new contract terms.
6. **State Funding/Fraud Assessment** has been increased 5% due to a projected fee increase.

FISCAL IMPACT: The FY 2016/17 budget is \$3,444,159. The budget has increased by 2% over last year, mainly due to increased Workers' Compensation and Liability Program funding. Administration costs have increased approximately 16% from the prior year due to the increase in loss control services, Lexipol, the increase in the State Assessment, and COLAs for administration and accounting.

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 FY 2016/17 Operating Budget

SCORE Summary of Deposits FY 2016-2017

MEMBER ENTITY	Work Comp Deposit	Liability Deposit	Property Premium Due 7/1/2016	ERMA EPLI Deposit Due 7/1/2016	EAP Premium Due 7/1/2016	Crime Coverage Due 7/1/2016	2016-2017 Total Deposit Due 7/1/2016	2015-2016 Total Deposit	% Change	Liability Deposit Due 7/1/2016	WC Quarterly Installment Due 7/1/2016
Biggs	\$37,503	\$33,168	\$7,165	N/A	\$189	\$950	\$78,975	\$73,524	7%	\$33,168	\$9,375.78
Colfax	\$43,478	\$37,054	\$13,863	\$1,757	\$243	\$950	\$97,345	\$90,594	7%	\$37,054	\$10,869.45
Dunsmuir	\$60,425	\$50,678	\$13,775	N/A	\$216	N/A	\$125,093	\$128,222	-2%	\$50,678	\$15,106.20
Etna	\$36,627	\$32,115	\$8,344	N/A	\$189	N/A	\$77,275	\$67,716	14%	\$32,115	\$9,156.85
Fort Jones	\$30,672	\$29,086	\$6,924	N/A	\$0	N/A	\$66,682	\$60,909	9%	\$29,086	\$7,668.05
Isleton	N/A	\$26,999	N/A	N/A	\$108	N/A	\$27,107	\$28,674	-5%	Payment Plan	N/A
Live Oak	\$103,586	\$71,261	\$38,859	\$5,057	\$1,188	\$950	\$220,901	\$217,472	2%	\$71,261	\$25,896.59
Loomis	\$70,666	\$57,160	\$3,191	\$2,916	\$297	N/A	\$134,230	\$117,314	14%	\$57,160	\$17,666.49
Loyalton	\$14,908	\$20,406	\$15,176	N/A	\$216	\$950	\$51,656	\$49,603	4%	\$20,406	\$3,726.94
Montague	\$32,410	\$30,482	\$17,532	N/A	\$0	\$950	\$81,374	\$74,344	9%	\$30,482	\$8,102.54
Mt. Shasta	\$205,522	\$134,209	\$9,795	\$6,964	\$702	N/A	\$357,192	\$364,796	-2%	\$134,209	\$51,380.58
Portola	\$69,071	\$50,194	\$6,480	\$2,848	\$648	N/A	\$129,241	\$106,032	22%	\$50,194	\$17,267.78
Rio Dell	\$92,853	\$60,278	\$9,860	\$3,861	\$0	\$950	\$167,802	\$157,979	6%	\$60,278	\$23,213.25
Shasta Lake	\$208,106	\$167,237	\$55,584	\$13,548	\$1,350	\$950	\$446,776	\$417,222	7%	\$167,237	\$52,026.54
Susanville	\$304,324	\$182,598	\$41,891	\$14,505	\$1,593	N/A	\$544,911	\$540,233	1%	\$182,598	\$76,080.94
Tulelake	\$34,613	\$31,252	\$9,639	\$1,379	\$270	N/A	\$77,153	\$68,240	13%	Payment Plan	Payment Plan
Weed	\$139,942	\$128,603	\$11,367	\$4,561	\$945	\$3,700	\$289,118	\$313,374	-8%	\$128,603	\$34,985.41
Yreka	\$237,389	\$167,957	\$53,687	\$11,161	\$1,215	N/A	\$471,409	\$497,789	-5%	\$167,957	\$59,347.24
Grand Total	\$1,722,095	\$1,310,736	\$323,133	\$68,557	\$9,369	\$10,350	\$3,444,240	\$3,374,037	2%	\$1,310,736	\$430,523.83

**SCORE General Administration Budget
FY 2016/17 FINAL**

		Category	Work Comp	Liability	Total FY 16-17	Prior Year FY 15-16	% Change
Expenses							
	710	Program Administration	\$ 63,669	\$ 175,204	\$ 238,873	\$ 233,043	2.5%
	720	Claims Administration (ULAE) Per Member Annual Fee	\$ 8,000	\$ 18,000	\$ 26,000	\$26,000	0.0%
	721	Claims Administration WC (Unallocated Claims Expense)	\$ 100,510		\$ 100,510	\$100,510	0.0%
	722	Claims Administration GL (Unallocated Claims Expense)		\$ 97,500	\$ 97,500		
		Other Expenses			\$ -		
	505	Accounting Services	\$ 26,400	\$ 26,400	\$ 52,800	\$51,000	3.5%
	506	Financial Audit	\$ 10,150	\$ 10,150	\$ 20,300	\$20,300	0.0%
	507	Actuarial Review and Studies	\$ 5,000	\$ 5,000	\$ 10,000	\$10,000	0.0%
	509	Legal Expenses	\$ 2,000	\$ 5,000	\$ 7,000	\$7,000	0.0%
	510	Investment Management Fees	\$ 6,500	\$ 6,500	\$ 13,000	\$13,000	0.0%
	511	Claims Audit	\$ 8,000	\$ 3,200	\$ 11,200	\$10,000	12.0%
	512	Custodial Account Bank Fees	\$ 550	\$ 550	\$ 1,100	\$1,100	0.0%
	601	Checking Account Bank Fees	\$ 250	\$ 250	\$ 500	\$500	0.0%
	605	Board Meeting Expenses	\$ 2,500	\$ 2,500	\$ 5,000	\$5,000	0.0%
New	606	LRP and Training Day Meeting Expenses	\$ 10,000	\$ 10,000	\$ 20,000	\$20,000	0.0%
	607	Company Nurse	\$ 500	\$ 500	\$ 1,000	\$1,000	0.0%
	608	Treasury Services (provided by Fort Jones)	\$ 500	\$ 500	\$ 1,000	\$1,000	0.0%
	609	Website	\$ -	\$ -	\$ -	\$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	\$ 500	\$ 500	\$ 1,000	\$1,000	0.0%
	625	Insurance - Employee Dishonesty/Bonds	\$ 250	\$ 250	\$ 500	\$500	0.0%
	626	ID Fraud Coverage		\$ 3,028	\$ 3,028	\$0	New
	670	CAJPA Accreditation (2017)	\$ -	\$ -	\$ -	\$0	
	675	Loss Control Services DKF	\$ 50,000	\$ 50,000	\$ 100,000	\$95,000	5.3%
	676	Lexipol Law Enforcement Policy Manual	\$ 5,000	\$ 17,000	\$ 22,000	\$20,000	10.0%
	677	Target Solutions	\$ 12,500	\$ 12,500	\$ 25,000	\$25,000	0.0%
	678	Property Appraisals (every 6 Years)	\$ -	\$ -	\$ -	\$0	
	699	CA DIR OSIP Self Insurance Assesment	\$ 24,948	\$ -	\$ 24,948	\$23,760	5.0%
	999	Miscellaneous Expenses	\$ 500	\$ 500	\$ 1,000	\$1,000	0.0%
		Total Administration Expenses	\$ 360,227	\$ 467,032	\$ 827,259	\$709,713	16.6%

**SMALL CITIES ORGANIZED RISK EFFORT
WORKERS' COMPENSATION PROGRAM
Fiscal Year 2016-17
Proposed Funding**

A	B	C	D	E	F	G	H	I	J
Formula/Allocation	CY 2015 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 75% CL \$0 to \$25K	SHARED LAYER 75% CL \$25K to \$250K	EXCESS LAYER \$250K TO STATUTORY	Loss Funding	Unadjusted Loss Funding	Ex Mod Impact on Loss Funding
Rate/Amount	1.03	Calc		\$1.70	\$3.78	\$1.21	Calc	Calc	Calc
Dunsmuir	\$501,483	1.03	\$500,254	\$8,504	\$18,910	\$6,059	\$33,473	\$33,549	(\$76)
Isleton (does not participate)									
Live Oak	\$1,319,431	0.81	\$1,037,130	\$17,631	\$39,204	\$12,561	\$69,396	\$88,270	(\$18,874)
Mt. Shasta	\$1,817,046	1.42	\$2,494,760	\$42,411	\$94,302	\$30,216	\$166,928	\$121,560	\$45,368
Shasta Lake	\$3,534,954	0.67	\$2,306,174	\$39,205	\$87,173	\$27,932	\$154,310	\$236,488	(\$82,179)
Susanville	\$3,784,517	1.01	\$3,711,148	\$63,090	\$140,281	\$44,948	\$248,319	\$253,184	(\$4,865)
Weed	\$1,588,058	1.00	\$1,544,936	\$26,264	\$58,399	\$18,712	\$103,374	\$106,241	(\$2,867)
Yreka	\$2,912,180	1.00	\$2,826,173	\$48,045	\$106,829	\$34,230	\$189,104	\$194,825	(\$5,721)
Subtotal Members	\$15,457,669	0.92	\$14,420,575	\$245,150	\$545,098	\$174,657	\$964,904	\$1,034,118	(\$69,214)
Biggs	\$391,965	1.25	\$475,000	\$8,075	\$17,955	\$5,753	\$31,783	\$26,222	\$5,561
Colfax	\$458,398	1.25	\$555,507	\$9,444	\$20,998	\$6,728	\$37,170	\$30,667	\$6,503
Etna	\$382,228	1.25	\$463,201	\$7,874	\$17,509	\$5,610	\$30,994	\$25,571	\$5,422
Fort Jones	\$316,012	1.25	\$382,957	\$6,510	\$14,476	\$4,638	\$25,624	\$21,141	\$4,483
Loomis	\$760,704	1.25	\$921,854	\$15,672	\$34,846	\$11,165	\$61,683	\$50,891	\$10,792
Loyalton	\$140,726	1.25	\$170,538	\$2,899	\$6,446	\$2,065	\$11,411	\$9,415	\$1,996
Montague	\$335,336	1.25	\$406,375	\$6,908	\$15,361	\$4,922	\$27,191	\$22,434	\$4,757
Portola	\$742,971	1.25	\$900,365	\$15,306	\$34,034	\$10,905	\$60,245	\$49,705	\$10,540
Rio Dell	\$1,007,403	1.25	\$1,220,815	\$20,754	\$46,147	\$14,786	\$81,687	\$67,395	\$14,291
Tulelake	\$359,828	1.25	\$436,055	\$7,413	\$16,483	\$5,281	\$29,177	\$24,072	\$5,105
Subtotal Mini Cities	\$4,895,573	1.25	\$5,932,667	\$100,855	\$224,255	\$71,854	\$396,964	\$327,514	\$69,451
Grand Total	\$20,353,242	1.03	\$20,353,242	\$346,005	\$769,353	\$246,511	\$1,361,869	\$1,361,632	\$237

Verification of Total	\$20,353,300	\$20,353,242	\$346,000	\$770,000	\$ 246,511	\$ 1,362,511
Difference	-\$58	\$21,012,482	\$5	-\$647	\$0	-\$642
ExP Adjustment Factor		1.03				

A	L	M	N	Q	R	S	T	U	V	W
Formula/Allocation	(Total Admin/2)/ Number of Members	(Total Admin/2)/ %PP	(L) + (M)	(H) + (K) + (N)				Member PP/Total PP	MC Member PP/Total MC PP	Relative Loss Rate x Credibility Factor
MEMBER ENTITY	50% ADMIN FIXED EXPENSE	50% ADMIN % PAYROLL	Proposed Admin Total FY 16-17	Proposed FY 16-17 TOTAL DEPOSIT	Prior Year FY 15-16 DEPOSIT	\$ Change Overall	% Change Overall	% Projected Payroll (%PP)	% MC Projected Payroll	MC Individual Ex Mods
Rate/Amount	\$180,113	\$180,113	\$360,227	75% CL	70% CL					
Dunsmuir	\$22,514	\$4,438	\$26,952	\$60,425	\$62,262	(\$1,837)	-3.0%	2.5%		
Isleton (does not participate)										
Live Oak	\$22,514	\$11,676	\$34,190	\$103,586	\$100,672	\$2,914	2.9%	6.5%		
Mt. Shasta	\$22,514	\$16,080	\$38,594	\$205,522	\$220,406	(\$14,884)	-6.8%	8.9%		
Shasta Lake	\$22,514	\$31,282	\$53,796	\$208,106	\$188,423	\$19,683	10.4%	17.4%		
Susanville	\$22,514	\$33,491	\$56,005	\$304,324	\$304,257	\$67	0.0%	18.6%		
Weed	\$22,514	\$14,053	\$36,567	\$139,942	\$160,973	(\$21,031)	-13.1%	7.8%		
Yreka	\$22,514	\$25,771	\$48,285	\$237,389	\$255,617	(\$18,228)	-7.1%	14.3%		
Subtotal Members	\$157,599	\$136,791	\$294,390	\$1,259,294	\$1,292,610	(\$33,316)	-2.6%	75.9%		
Biggs	\$2,251	\$3,469	\$5,720	\$37,503	\$32,187	\$5,316	16.5%	1.9%	8.0%	0.95
Colfax	\$2,251	\$4,057	\$6,308	\$43,478	\$37,361	\$6,117	16.4%	2.3%	9.4%	0.94
Etna	\$2,251	\$3,382	\$5,634	\$36,627	\$29,070	\$7,557	26.0%	1.9%	7.8%	0.95
Fort Jones	\$2,251	\$2,797	\$5,048	\$30,672	\$25,336	\$5,336	21.1%	1.6%	6.5%	1.11
Loomis	\$2,251	\$6,732	\$8,983	\$70,666	\$59,339	\$11,327	19.1%	3.7%	15.5%	0.89
Loyalton	\$2,251	\$1,245	\$3,497	\$14,908	\$11,389	\$3,519	30.9%	0.7%	2.9%	1.00
Montague	\$2,251	\$2,968	\$5,219	\$32,410	\$26,209	\$6,201	23.7%	1.6%	6.8%	1.35
Portola	\$2,251	\$6,575	\$8,826	\$69,071	\$51,935	\$17,136	33.0%	3.7%	15.2%	1.17
Rio Dell	\$2,251	\$8,915	\$11,166	\$92,853	\$80,866	\$11,987	14.8%	4.9%	20.6%	0.95
Tulelake	\$2,251	\$3,184	\$5,436	\$34,613	\$26,093	\$8,520	32.7%	1.8%	7.4%	1.43
Subtotal Mini Cities	\$22,514	\$43,323	\$65,837	\$462,801	\$379,785	\$83,016	21.9%	24.1%	100.0%	1.25
Grand Total	\$180,113	\$180,113	\$360,227	\$1,722,095	\$1,672,395	\$49,700	3.0%	100.0%		

Verification of Total
Difference
 ExP Adjustment Factor

\$360,227 \$ 1,722,738
 -\$642

**SMALL CITIES ORGANIZED RISK EFFORT
LIABILITY PROGRAM
Fiscal Year 2016-17
Proposed Funding**

A	L	M	N	O	P	Q	R	S	U
Formula/Allocation	(PP/100) x Rate	(Total Admin/2)/ Number of Members	(Total Admin/2)/ %PP	(M) + (N)	Loss Funding + Refund + Pollution + Admin				Member PP/ Total PP
MEMBER ENTITY	CSAC/CPIEA Pollution Coverage	50% ADMIN EQUAL SHARES	50% ADMIN % PAYROLL	Proposed FY 16-17 Admin Total	Proposed FY 16-17 TOTAL FINAL DEPOSIT	FY 15-16 TOTAL DEPOSIT	\$ Change Overall	% Change Overall	% Payroll (%PP)
Rate Per \$100 or Amou	\$0.03960703	\$233,516	\$233,516	\$467,032	70% CL	70% CL			
Biggs	\$155	\$12,973	\$4,450	\$17,423	\$33,168	\$33,516	(348)	-1.0%	1.91%
Colfax	\$182	\$12,973	\$5,204	\$18,177	\$37,054	\$36,036	1,018	2.8%	2.23%
Dunsmuir	\$199	\$12,973	\$5,694	\$18,667	\$50,678	\$51,532	(854)	-1.7%	2.44%
Etna		\$12,973	\$4,339	\$17,312	\$32,115	\$30,258	1,857	6.1%	1.86%
Fort Jones	\$125	\$12,973	\$3,588	\$16,561	\$29,086	\$28,193	893	3.2%	1.54%
Isleton		\$12,973	\$2,455	\$15,428	\$26,999	\$28,674	(1,675)	-5.8%	1.05%
Live Oak	\$523	\$12,973	\$14,979	\$27,952	\$71,261	\$69,667	1,594	2.3%	6.41%
Loomis	\$301	\$12,973	\$8,636	\$21,609	\$57,160	\$51,847	5,313	10.2%	3.70%
Loyalton	\$56	\$12,973	\$1,598	\$14,571	\$20,406	\$20,092	314	1.6%	0.68%
Montague	\$133	\$12,973	\$3,807	\$16,780	\$30,482	\$29,036	1,446	5.0%	1.63%
Mt. Shasta	\$720	\$12,973	\$20,628	\$33,601	\$134,209	\$126,964	7,245	5.7%	8.83%
Portola	\$294	\$12,973	\$8,435	\$21,408	\$50,194	\$44,587	5,607	12.6%	3.61%
Rio Dell	\$399	\$12,973	\$11,437	\$24,410	\$60,278	\$61,804	(1,526)	-2.5%	4.90%
Shasta Lake	\$1,400	\$12,973	\$40,131	\$53,104	\$167,237	\$150,204	17,033	11.3%	17.19%
Susanville	\$1,499	\$12,973	\$42,964	\$55,937	\$182,598	\$175,452	7,146	4.1%	18.40%
Tulelake		\$12,973	\$4,085	\$17,058	\$31,252	\$31,886	(634)	-2.0%	1.75%
Weed	\$629	\$12,973	\$18,028	\$31,002	\$128,603	\$134,235	(5,632)	-4.2%	7.72%
Yreka	\$2,192	\$12,973	\$33,061	\$46,034	\$167,957	\$173,722	(5,765)	-3.3%	14.16%
Grand Total	\$8,806	\$233,516	\$233,516	\$467,032	\$1,310,736	\$1,277,705	33,031	2.6%	100.00%

Verification of Total \$6,614 \$240,000 \$240,000 \$480,000 \$1,310,736

SCORE ERMA FY 2016-2017

MEMBER ENTITY	Calendar Year 2015 DE9 Payroll (P)	Calendar Year 2014 DE9 Payroll	% CHANGE IN PAYROLL	DEDUCTIBLE	REFUND/ ASSESSMENT	2016-2017 PREMIUM	2015- 2016 PREMIUM
Rate/Amount							
Biggs	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Colfax	\$445,046.66	\$444,870	0.04%	\$25,000		\$1,757	\$2,226
Dunsmuir	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Etna	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Fort Jones	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Isleton	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Live Oak	\$1,281,001.51	\$1,243,636	3.00%	\$25,000		\$5,057	\$4,667
Loomis	\$738,547.94	\$706,570	4.53%	\$25,000		\$2,916	\$2,651
Loyalton	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Montague	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mt. Shasta	\$1,764,122.65	\$1,708,545	3.25%	\$25,000		\$6,964	\$6,411
Portola	\$721,331.25	\$618,406	16.64%	\$25,000		\$2,848	\$2,321
Rio Dell	\$978,061.18	\$962,896	1.57%	\$25,000		\$3,861	\$3,613
Shasta Lake	\$3,431,993.84	\$3,226,333	6.37%	\$25,000		\$13,548	\$12,107
Susanville	\$3,674,288.75	\$3,524,068	4.26%	\$25,000		\$14,505	\$13,224
Tulelake	\$349,347.63	\$310,702	12.44%	\$25,000		\$1,379	\$1,555
Weed	\$1,541,803.44	\$1,658,551	-7.04%	\$100,000		\$4,561	\$6,235
Yreka	\$2,827,359.65	\$3,014,230	-6.20%	\$25,000		\$11,161	\$11,311
Grand Total	\$17,752,905	\$17,418,807	1.92%		\$0	\$68,557	\$66,321



**Small Cities Organized Risk Effort
Board of Directors Meeting
June 24, 2016**

Agenda Item H.8.

NOMINATION AND ELECTION OF SCORE OFFICER POSITIONS

ACTION ITEM

ISSUE: The Board of Directors will nominate and elect all officer positions to complete the two-year term of office beginning July 1, 2016 (concludes July 1, 2018).

RECOMMENDATION: Nominate and Elect a new 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. This year is an election year for SCORE officers. Currently, Mr. Roger Carroll holds the office of the President of SCORE, Mr. Steve Baker holds the office of Vice-President, Ms. Brooke Woodcox holds the office of Secretary, Ms. Linda Romaine holds the office of Treasurer and Mr. John Duckett holds the office of Executive Committee Member-At-Large.

Members are welcome to nominate anyone from the Board at this time.

ATTACHMENT: None



EXCESS PARTNERS—REPRESENTATIVES AND ALTERNATES

ACTION ITEM

ISSUE: SCORE appoints Board Representatives and Alternates to the Governing Bodies of their excess coverage providers as follows:

Liability Program – CJPRMA: Board Rep is Roger Carroll; Alternate is John Duckett

Workers Compensation Program – LAWCX: Board Rep is Steve Baker; Alternate is John Duckett

Employment Practices Program – ERMA: Board Rep is John Duckett; Alternate is Roger Carroll

Members who have an interest in serving or continuing to serve as the Rep or Alternate on any of the above Boards for 2016/17 of the above are asked to place their names in nomination.

RECOMMENDATION: Nominate and approve or re-affirm the representatives to the excess partner Boards.

FISCAL IMPACT: None.

BACKGROUND: None.

ATTACHMENTS: None.



**Small Cities Organized Risk Effort
Board of Directors Meeting
June 24, 2016**

Agenda Item H.10.

AD HOC COMMITTEE REPORT

ACTION ITEM

ISSUE: The Board formed an Ad-Hoc Committee to review and make recommendations as needed to change the current makeup and/or allocation of administrative expenses for the Mini-Cities group within the Workers' Compensation Program. The Committee met via teleconference on May 26, 2016 to discuss the attached Program Administrator's report and analysis of potential changes.

The Ad-Hoc Committee was presented three options for consideration, with Option #1, eliminating the Mini-Cities, and Option #2, making no change except for the admin expense allocation, serving as baselines for discussion. Option #3 established the Mini-Cities as members with less than \$700,000 in projected payroll and further evaluated the impact if the admin allocation was increased (Option #3.a.) and if each member was rated with their own Experience Modification Factor (Option #3.b.).

Central to the report and analysis is a set of criteria for evaluating the impact of suggested changes, as outlined in the attached draft Board Agenda Item. After discussion it was agreed that, due to fluctuations in the payroll for certain members the criteria for inclusion in the Mini-Cities should be based on a rolling three-year average of calendar year DE-9 payroll.

However, members did not agree on one option over another, with some members agreeing with the recommendation to use Option #3.a. and others leaning toward the option to eliminate the Mini-Cities. The Program Administrators are prepared to make the recommended adjustment regarding the payroll and present new options to the Board in October, but before doing so request the members review and agree on a set of criteria to evaluate the options.

RECOMMENDATION: Review the attached report and agree on a set of criteria to evaluate the options to be presented to the Board in October.

FISCAL IMPACT: TBD

BACKGROUND: The Board has agreed to review the current makeup of the Mini-Cities to determine if changes should be made to the group and/or allocation methods in order to maintain member and group financial stability and equity.

ATTACHMENTS: Draft Board Agenda Item presented to the Ad-Hoc Committee

MINI-CITIES CRITERIA AND FUNDING OPTIONS

ACTION ITEM

ISSUES: The Board appointed an Ad Hoc Committee to address a number of issues related to the Mini-Cities group within the Workers' Compensation (WC) Program, including that SCORE Members have not established criteria for Mini-Cities admission (per language in the Workers' Compensation Master Plan documents).

In addition, the Mini-Cities have grown to be the largest member of the WC Program, and this may not be in keeping with SCORE's mission and objectives. **The Mini-Cities group may have grown too large, outlived its function, or outlived the funding formula.**

These issues have also raised questions regarding whether or not the current or proposed Mini-Cities mix of members is fair in how administrative costs are allocated, how members of similar size and/or risks are treated, and whether or not the risk sharing within the Mini-Cities is equitable.

The Program Administrators evaluated and rated the following options:

- Option 1:** Eliminate the Mini-Cities (MC)
- Option 2:** Keep current Mini-Cities group mix, change admin formula to treat MC as two members (2x current)
- Option 3:** Mini-Cities are members with less than \$700,000 projected payroll
 - a.** With increased admin allocation (MC treated as two members)
 - b.** With increased admin allocation and individual Ex-Mods

RECOMMENDATION: Based on the criteria outlined below, the Program Administrators recommend **Option 3.a.:** that the Mini-Cities are members with less than \$700,000 in payroll, and the Mini-Cities group is treated as two members for allocation of administrative expense, with no change in how the Ex-Mod is calculated.

FISCAL IMPACT: The change in overall deposit premiums for Option 3a ranges from (-12%) for Dunsmuir (-\$7,063) to 20% for Loyaltton (\$3,008), a total range of 32%.

ANALYSIS: The Program Administrators reviewed several options and compared the outcomes to the current FY 16/17 funding to measure their impact based on the following 2 important goals and criteria:

Goal	Criteria	Measure
Stability	Change in Total Deposit	< 20% for any member
	Spread Between Highest and Lowest Outcomes	Favor the lowest spread
	Sufficient Banking Layer Funding	\$25,000 or 5 yr. average losses
Equity	Admin to Total Deposit	< 35% for any member
	Similar members paying similar amounts	Review of results by payroll
	Competitive with State Fund & other options	Loyalton total funding < \$20,000

Results:

Option 1: No Mini-Cities – does not meet the criteria based on the increases in total funding to Loyalton, Tulelake, and Montague. Loyalton total funding is above \$20,000 at \$22,570. Dunsmuir’s admin to total deposit above 35% threshold at 44%. Range in the increase in total funding is high at 67%, but with little change to the funding of the largest members. Change would also create burden on smaller members, including Ft. Jones, Tulelake, and Montague to increase Banking Layer funding.

Option 2: Same Mini-Cities, increase admin allocation to MC (treated as two members) – does not meet criteria in that Dunsmuir admin to total deposit is 42%. Other criteria met but does not result in enough change to address equity concerns in amount of admin being allocated to the MC members. Does not establish criteria for Mini-Cities membership.

Option 3.a.: Meets criteria in maintaining total deposit for Loyalton below \$20,000, at \$18,026, a 20% increase. The average increase and range of increases is also the lowest of any option other than Option 2. The highest admin to total deposit is below the 35% threshold at 31%, with an average of 22% and the lowest range of any option at 15%. Member Banking Layers remain funded within benchmarks with exception of Portola – eligible for refund but would apply to Banking Layer rather than check to city.

Option 3.b.: Meets \$20,000 criteria for Loyalton, with a slight decrease in total funding at \$14,401, though their admin to total funding is over the criteria at 37%. However, Tulelake and Montague experience total funding increases of 36% and 26%, respectively, well above the 20% threshold. These changes are due to the change in Ex-Mods for these members. Loomis and Portola see total increases of 20% and 21% due to large increases in their admin funding, in spite of decreased loss funding due to a decrease in their Ex-Mods.

BACKGROUND: The issue of the Mini-Cities composition has been discussed at previous Board meetings, with the Board directing the Program Administrators to study options for Mini-Cities membership and the impact on funding. Several members have been added to the Mini-Cities since it was formed in 2001, including Tulelake (2015), Etna, (2005), Montague (2006), and Loyalton (2011). No formal criteria was used to place them in the MC other than comparing their size and payroll to the members of the Mini-Cities at the time of their admission.

ATTACHMENTS: Comparisons of the options to the current FY 16/17 funding

Option 1: Dissolve Mini-Cities Compared to Current Funding

	A	B	C	D	E	F	G	H	I	J	K	L
MEMBER ENTITY	Current TOTAL DEPOSIT	Option 1 TOTAL DEPOSIT	\$ Change Overall	% Change Overall	Current Total Admin	Option 1 Total Admin	\$ Change Admin	% Change Admin	Current Admin to Total Deposit	Option 1 Admin to Total Deposit	Current Ex-Mods	Proposed Ex-Mods
Rate/Amount	75% CL	75% CL			\$360,227	\$396,960						
Dunsmuir	\$60,817	\$51,948	-\$8,868	-15%	\$26,952	\$16,566	-\$10,386	-39%	44%	30%	1.03	1.03
Isleton (does not participate)												
Live Oak	\$104,617	\$93,611	-\$11,007	-11%	\$34,190	\$24,542	-\$9,648	-28%	33%	23%	0.81	0.76
Mt. Shasta	\$206,942	\$215,320	\$8,378	4%	\$38,594	\$29,395	-\$9,199	-24%	19%	13%	1.42	1.49
Shasta Lake	\$210,868	\$196,157	-\$14,711	-7%	\$53,796	\$46,147	-\$7,649	-14%	26%	20%	0.67	0.62
Susanville	\$307,281	\$310,280	\$2,999	1%	\$56,005	\$48,581	-\$7,424	-13%	18%	14%	1.01	1.01
Weed	\$141,182	\$135,839	-\$5,344	-4%	\$36,567	\$27,162	-\$9,406	-26%	26%	18%	1.00	1.00
Yreka	\$239,664	\$238,967	-\$697	0%	\$48,285	\$40,074	-\$8,211	-17%	20%	15%	1.00	1.00
Subtotal Members											0.92	0.91
Biggs	\$37,809	\$40,465	\$2,656	7%	\$5,720	\$15,498	\$9,778	171%	15%	35%	1.25	0.93
Colfax	\$43,836	\$44,948	\$1,112	3%	\$6,308	\$16,145	\$9,838	156%	14%	33%	1.25	0.92
Etna	\$36,926	\$39,766	\$2,840	8%	\$5,634	\$15,403	\$9,769	173%	15%	36%	1.25	0.93
Fort Jones	\$30,919	\$39,165	\$8,246	27%	\$5,048	\$14,757	\$9,709	192%	16%	36%	1.25	1.13
Loomis	\$71,260	\$63,544	-\$7,716	-11%	\$8,983	\$19,093	\$10,110	113%	13%	27%	1.25	0.85
Loyalton	\$15,018	\$22,570	\$7,552	50%	\$3,497	\$13,048	\$9,551	273%	23%	55%	1.25	0.99
Montague	\$32,672	\$47,812	\$15,140	46%	\$5,219	\$14,945	\$9,726	186%	16%	30%	1.25	1.43
Portola	\$69,652	\$80,073	\$10,421	15%	\$8,826	\$18,921	\$10,094	114%	13%	22%	1.25	1.20
Rio Dell	\$93,640	\$85,859	-\$7,781	-8%	\$11,166	\$21,499	\$10,333	93%	12%	23%	1.25	0.93
Tulelake	\$34,894	\$53,148	\$18,255	52%	\$5,436	\$15,184	\$9,749	179%	16%	28%	1.25	1.54
Subtotal Mini Cities											1.25	1.27
Grand Total	\$1,737,997	\$1,759,471	\$21,474	1%	\$360,227	\$396,960	\$36,733					
Average			\$1,263	9%			\$2,161	88%	20%	27%		1.04
Range High to low			\$32,966	67%			\$20,719	312%	32%	42%	0.58	0.919524
Lowest % or \$ Change												
Highest % or \$ Change												
Goal for Loyalton to stay under \$20,000												

Increase in Alliant Admin with no Mini-Cities based on current contract language

Option 2: Mini-Cities Admin Charged as 2 Members Compared to Current Funding

	A	B	C	D	E	F	G	H	I	J
MEMBER ENTITY	Current TOTAL DEPOSIT	Option 2 TOTAL DEPOSIT	\$ Change Overall	% Change Overall	Current Admin Total	Option 2 Admin Total	\$ Change Admin	% Change Admin	Current Admin to Total Deposit	Option 2 Admin to Total Deposit
Rate/Amount	75% CL	75% CL			\$360,227	\$360,227				
Dunsmuir	\$60,817	\$57,923	-\$2,893	-5%	\$26,952	\$24,450	-\$2,502	-9%	44%	42%
Isleton (does not participate)										
Live Oak	\$104,617	\$101,085	-\$3,532	-3%	\$34,190	\$31,689	-\$2,502	-7%	33%	31%
Mt. Shasta	\$206,942	\$203,021	-\$3,921	-2%	\$38,594	\$36,092	-\$2,502	-6%	19%	18%
Shasta Lake	\$210,868	\$205,605	-\$5,263	-2%	\$53,796	\$51,295	-\$2,502	-5%	26%	25%
Susanville	\$307,281	\$301,822	-\$5,458	-2%	\$56,005	\$53,503	-\$2,502	-4%	18%	18%
Weed	\$141,182	\$137,440	-\$3,742	-3%	\$36,567	\$34,066	-\$2,502	-7%	26%	25%
Yreka	\$239,664	\$234,887	-\$4,777	-2%	\$48,285	\$45,784	-\$2,502	-5%	20%	19%
Subtotal Members	\$1,271,371	\$1,241,783	-\$29,588	-2%	\$294,390	\$276,879	-\$17,511	-6%	23%	22%
Biggs	\$37,809	\$39,254	\$1,445	4%	\$5,720	\$7,471	\$1,751	31%	15%	19%
Colfax	\$43,836	\$45,229	\$1,393	3%	\$6,308	\$8,059	\$1,751	28%	14%	18%
Etna	\$36,926	\$38,379	\$1,452	4%	\$5,634	\$7,385	\$1,751	31%	15%	19%
Fort Jones	\$30,919	\$32,423	\$1,504	5%	\$5,048	\$6,799	\$1,751	35%	16%	21%
Loomis	\$71,260	\$72,417	\$1,157	2%	\$8,983	\$10,734	\$1,751	19%	13%	15%
Loyalton	\$15,018	\$16,659	\$1,641	11%	\$3,497	\$5,248	\$1,751	50%	23%	31%
Montague	\$32,672	\$34,161	\$1,489	5%	\$5,219	\$6,970	\$1,751	34%	16%	20%
Portola	\$69,652	\$70,822	\$1,171	2%	\$8,826	\$10,577	\$1,751	20%	13%	15%
Rio Dell	\$93,640	\$94,604	\$964	1%	\$11,166	\$12,917	\$1,751	16%	12%	14%
Tulelake	\$34,894	\$36,364	\$1,470	4%	\$5,436	\$7,187	\$1,751	32%	16%	20%
Subtotal Mini Cities	\$466,626	\$480,312	\$13,686	3%	\$65,837	\$83,348	\$17,511	27%	14%	17%
Grand Total	\$1,737,997	\$1,722,095	-\$15,902	-1%	\$360,227	\$360,227	\$0	0%	21%	21%
Average			-\$935	1%			\$0	15%	20%	22%
Range Hi to Lo			\$ 6,418	16%			\$ 4,253	59%	32%	28%
Lowest % or \$ Change										
Highest % or \$ Change										

Option 3a: Mini-Cities Change to Members < \$700K Projected Payroll, MC Admin = 2 Members
Current Funding

Compared to

	A	B	C	D	E	F	G	H	I	J	K	L
MEMBER ENTITY	Current Total Deposit	Option 3a Total Deposit	\$ Change Overall	% Change Overall	Current Admin Total	Option 3a Admin Total	\$ Change Admin	% Change Admin	Current Admin to Total Deposit	Option 3a Admin to Total	Current Ex-Mods	Proposed Ex-Mods
Rate/Amount	75% CL	75% CL			\$360,227	\$359,794						
Isleton (does not participate)												
Live Oak	\$104,617	\$91,896	-\$12,721	-12%	\$34,190	\$28,016	-\$6,174	-18%	33%	31%	0.81	0.72
Loomis	\$71,260	\$83,313	\$12,053	17%	\$8,983	\$23,078	\$14,095	157%	13%	29%	1.25	1.18
Mt. Shasta	\$206,942	\$205,001	-\$1,941	-1%	\$38,594	\$32,415	-\$6,179	-16%	19%	16%	1.42	1.42
Portola	\$69,652	\$81,752	\$12,101	17%	\$8,826	\$22,921	\$14,095	160%	13%	29%	1.25	1.18
Rio Dell	\$93,640	\$105,028	\$11,388	12%	\$11,166	\$25,258	\$14,092	126%	12%	25%	1.25	1.18
Shasta Lake	\$210,868	\$186,472	-\$24,396	-12%	\$53,796	\$47,599	-\$6,197	-12%	26%	26%	0.67	0.59
Susanville	\$307,281	\$292,655	-\$14,626	-5%	\$56,005	\$49,805	-\$6,200	-11%	18%	18%	1.01	0.96
Weed	\$141,182	\$131,092	-\$10,091	-7%	\$36,567	\$30,391	-\$6,177	-17%	26%	24%	1.00	0.95
Yreka	\$239,664	\$226,569	-\$13,095	-5%	\$48,285	\$42,094	-\$6,191	-13%	20%	19%	1.00	0.95
Subtotal Members	\$1,271,371	\$1,403,779	\$132,408	10%	\$294,390	\$301,577	\$7,187	2%	23%	22%	0.92	0.85
Biggs	\$37,809	\$42,907	\$5,098	13%	\$5,720	\$7,553	\$1,833	32%	15%	18%	1.25	0.86
Colfax	\$43,836	\$49,487	\$5,651	13%	\$6,308	\$8,140	\$1,832	29%	14%	17%	1.25	0.84
Dunsmuir	\$60,817	\$53,754	-\$7,063	-12%	\$26,952	\$8,521	-\$18,431	-68%	44%	16%	1.03	0.98
Etna	\$36,926	\$41,943	\$5,017	14%	\$5,634	\$7,467	\$1,833	33%	15%	18%	1.25	0.86
Fort Jones	\$30,919	\$35,385	\$4,466	14%	\$5,048	\$6,882	\$1,834	36%	16%	20%	1.25	1.10
Loyalton	\$15,018	\$18,026	\$3,008	20%	\$3,497	\$5,332	\$1,836	52%	23%	30%	1.25	0.92
Montague	\$32,672	\$37,299	\$4,627	14%	\$5,219	\$7,053	\$1,834	35%	16%	20%	1.25	1.47
Tulelake	\$34,894	\$39,725	\$4,831	14%	\$5,436	\$7,269	\$1,833	34%	16%	19%	1.25	1.60
Subtotal Mini Cities	\$466,626	\$318,526	-\$148,101	-32%	\$65,837	\$58,217	-\$7,620	-12%	14%	19%	1.25	1.35
Grand Total	\$1,737,997	\$1,722,305	-\$15,693	-1%	\$360,227	\$359,794	-\$433	0%	21%	22%		
Average			-\$923	6%			\$ (25)	32%	20%	22%		
Range Hi to Lo			\$ 27,404	32%			\$32,526	228%	32%	15%	0.75	1.01

Lowest % or \$ Change

Highest % or \$ Change

Increase in Alliant Fee due to change in MC

Option 3b: Mini-Cities < \$700K Projected Payroll, MC Admin = 2 Members, Individual Ex-Mods Compared to Current Funding

	A	B	C	D	E	F	G	H	I	J	K	L
MEMBER ENTITY	Current Total Deposit	Option 3b Total Deposit	\$ Change Overall	% Change Overall	Current Admin Total	Option 3b Admin Total	\$ Change Admin	% Change Admin	Current Admin to Total Deposit	Option 3b Admin to Total Deposit	Current Ex-Mods	Proposed Ex-Mods
Rate/Amount	75% CL	75% CL			\$360,227	\$359,794						
Isleton (does not participate)												
Live Oak	\$104,617	\$94,536	-\$10,081	-10%	\$34,190	\$28,016	-\$6,174	-18%	33%	30%	0.81	0.72
Loomis	\$71,260	\$85,802	\$14,542	20%	\$8,983	\$23,078	\$14,095	157%	13%	27%	1.25	1.18
Mt. Shasta	\$206,942	\$212,134	\$5,192	3%	\$38,594	\$32,415	-\$6,179	-16%	19%	15%	1.42	1.42
Portola	\$69,652	\$84,183	\$14,532	21%	\$8,826	\$22,921	\$14,095	160%	13%	27%	1.25	1.18
Rio Dell	\$93,640	\$108,325	\$14,685	16%	\$11,166	\$25,258	\$14,092	126%	12%	23%	1.25	1.18
Shasta Lake	\$210,868	\$192,212	-\$18,656	-9%	\$53,796	\$47,599	-\$6,197	-12%	26%	25%	0.67	0.59
Susanville	\$307,281	\$302,691	-\$4,589	-1%	\$56,005	\$49,805	-\$6,200	-11%	18%	16%	1.01	0.96
Weed	\$141,182	\$135,253	-\$5,929	-4%	\$36,567	\$30,391	-\$6,177	-17%	26%	22%	1.00	0.95
Yreka	\$239,664	\$234,193	-\$5,471	-2%	\$48,285	\$42,094	-\$6,191	-13%	20%	18%	1.00	0.95
Subtotal Members	\$1,271,371	\$1,449,330	\$4,223	0%	\$294,390	\$301,577	\$7,187	2%	23%	21%	0.92	0.85
Biggs	\$37,809	\$30,928	-\$6,881	-18%	\$5,720	\$7,553	\$1,833	32%	15%	24%	1.25	0.86
Colfax	\$43,836	\$35,008	-\$8,828	-20%	\$6,308	\$8,140	\$1,832	29%	14%	23%	1.25	0.84
Dunsmuir	\$60,817	\$42,681	-\$18,136	-30%	\$26,952	\$8,521	-\$18,431	-68%	44%	20%	1.03	0.98
Etna	\$36,926	\$30,279	-\$6,647	-18%	\$5,634	\$7,467	\$1,833	33%	15%	25%	1.25	0.86
Fort Jones	\$30,919	\$31,025	\$105	0%	\$5,048	\$6,882	\$1,834	36%	16%	22%	1.25	1.10
Loyalton	\$15,018	\$14,401	-\$616	-4%	\$3,497	\$5,332	\$1,836	52%	23%	37%	1.25	0.92
Montague	\$32,672	\$41,307	\$8,635	26%	\$5,219	\$7,053	\$1,834	35%	16%	17%	1.25	1.47
Tulelake	\$34,894	\$47,346	\$12,452	36%	\$5,436	\$7,269	\$1,833	34%	16%	15%	1.25	1.60
Subtotal Mini Cities	\$466,626	\$272,975	-\$19,916	-4%	\$65,837	\$58,217	-\$7,620	-12%	14%	21%	1.25	1.35
Grand Total	\$1,737,997	\$1,722,305	-\$15,692	-1%	\$360,227	\$359,794	-\$433	0%	21%	21%		

Average			-\$923	0%			-\$25	32%	20%	23%		
Range Hi to Lo			\$32,820	66%			\$32,523	228%	32%	22%	0.75	1.01

Lowest % or \$ Change

Highest % or \$ Change

Decrease in Alliant Fee due to change in MC

Comparison of Key Changes to Funding Among the Four Options							
	C	D	G	H	I	J	
MEMBER ENTITY	\$ Change Overall	% Change Overall	\$ Change Admin	% Change Admin	Current Admin to Total Deposit	Option 3b Admin to Total Deposit	Comments/Other Factors
Option 1							
Average	\$1,263	9%	\$2,161	88%	20%	27%	Loyalton total funding too high at \$22,570
Range High to low	\$32,966	67%	\$20,719	312%	32%	42%	
Option 2							
Average	-\$935	1%	\$0	15%	20%	22%	Does not result in enough change to funding
Range Hi to Lo	\$6,418	16%	\$4,253	59%	32%	28%	
Option 3a							
Average	-\$923	6%	-\$25	32%	20%	22%	Only option that meets all criteria
Range Hi to Lo	\$27,404	32%	\$32,526	228%	32%	15%	
Option 3b							
Average	-\$923	0%	-\$25	32%	20%	23%	Loyalton Admin to Total too high at 37%
Range Hi to Lo	\$32,820	66%	\$32,523	228%	32%	22%	

Highest amount in red

Lowest amount in green



Agenda Item H.11.

DISCUSSION ABOUT 2016/17 LONG RANGE PLANNING TOPICS

ACTION ITEM

ISSUE: The Program Administrators are requesting Board input on topics for the bi-annual Long Range Planning Meeting which will be held on October 13, 2016 followed by the Board of Directors Meeting on October 14, 2016.

The Program Administrators offer the following suggestions:

- Pre-meeting: New Member Orientation
- Mini-Cities composition and cost allocation
- EPL Training (ERMA sponsored) – Accommodating Disabled Employees &/or Updating Policies and Procedures
- Risk Management Training – Topic TBD
- Risk Management Scorecard – initial review of where we are with respect to meeting best practices and plans to address areas of need. Form RM committee?
- Annual Report – present contents of annual report – financial condition, benchmarks/ratios, review of coverage and services, plans for future

RECOMMENDATION: Discuss and provide direction regarding agenda topics.

FISCAL IMPACT: Not to exceed \$20,000.

BACKGROUND: Every other year, SCORE holds a Long Range Planning Meeting to provide Board members with an opportunity to discuss the coverage programs, risk management and loss control services available to members as well as any topics that Members may want to address. Presentations will also be provided by the Program Administrators and SCORE partners. The Gaia Hotel in Anderson was selected as the destination for this year's meeting on October 13 and 14, 2016.

ATTACHMENTS: None



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
June 24, 2016**

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. CAJPA Conference – September 13-16, 2016 in South Lake Tahoe - *verbal*
2. SCORE Resource Contact Guide
3. SCORE Certificate Request Form
4. SCORE Glossary of Terms
5. SCORE Travel Reimbursement Form

SCORE RESOURCE CONTACT GUIDE

FY 2016/17

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

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

SCORE RESOURCE CONTACT GUIDE

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIMS ADMINISTRATION – questions regarding liability and Workers’ Compensation claims handling can be forwarded to York Risk Services Group</p> <p>Property Recovery Program This program is designed to recover damages from a third party when a member has incurred a loss caused by a third party who was determined to be liable.</p> <p style="text-align: right;"><u>Liability Claims</u></p> <p style="text-align: center;"><u>Workers’ Compensation Claims</u></p> <p style="text-align: right;"><u>Subrogation</u></p>	<p style="text-align: center;">Cameron Dewey, Claims Manager Craig Nunn</p> <p style="text-align: center;">Ariel Leonhard, Claims Examiner Kristina Patterson, Unit Manager</p> <p style="text-align: center;">D’Ana Seivert, Subrogation Manager</p>	<p>(530) 243-3249 (925) 349-3891</p> <p>(916) 960-0974 (916) 746-6302</p> <p>(916) 960-0980</p>	<p>Cameron.Dewey@yorkrsg.com Craig.Nunn@yorkrsg.com</p> <p>ariel.leonhard@yorkrsg.com kristina.patterson@yorkrsg.com</p> <p>D’Ana.Seivert@yorkrsg.com</p>
<p>ADMINISTRATIVE ISSUES - annual contracts for services, IT issues, reports, service issues COMPUTER SERVICES, TRUST ACCOUNT SERVICES – loss runs, special reports, check registers, bank reconciliations</p>	<p>Dori Zumwalt, Sr. Account Manager</p>	<p>(916) 960-1017</p>	<p>dorienne.zumwalt@yorkrsg.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2016/17

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>Carl Herman, Enrollment Services Manager</p>	<p>(480) 374-2441</p>	<p>info@companynurse.com</p> <p>service@companynurse.com</p>

ACCOUNTING SERVICES

Gilbert Associates, Inc.

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

www.gilbertcpa.com

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

POLICE AND FIRE RISK MANAGEMENT SERVICES

Lexipol

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>POLICE RISK MANAGEMENT SERVICES – Lexipol helps to review members' Police and Fire Risk Management policies and offers state-specific policy manuals that are integrated with scenario-based daily training on high-risk, low frequency events</p>			

SCORE RESOURCE CONTACT GUIDE

FY 2016/17

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 style="text-align: right;">info@ermajpa.org</p> <p style="text-align: right;">jduckett@cityofshastalake.org</p> <p style="text-align: right;">rcarrol@loomis.ca.gov</p> <p style="text-align: right;">rkramer@bickmore.net</p> <p style="text-align: right;">gpreciado@bickmore.net</p>
	<p>Rob Kramer, President</p> <p>Gerry Preciado, Director of Litigation Management</p>	<p>(530) 275-7427</p> <p>(916) 652-1840</p> <p>(916) 244-1117</p> <p>(916) 244-1139</p>	

LAWCX POOL ADMINISTRATION/EXCESS PARTNER

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>LAWCX – Provides Excess Workers’ Compensation coverage and additional training resources</p> <p style="text-align: right;">Board Member - Ron Stock</p> <p style="text-align: right;">Alternate - John Duckett</p> <p>Online Risk Control Services</p> <ul style="list-style-type: none"> • Employees can access online training courses by registering online at www.lawcx.org. • Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available • Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines • Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms • Blog – Timely and informational reports from Risk Control Experts • Can you Risk It? Liability Exposures- real questions from actual members are answered 			<p style="text-align: right;">rstock@ci.weed.ca.us</p> <p style="text-align: right;">jduckett@cityofshastalake.org</p> <p style="text-align: right;">administrator@lawcx.org</p> <p style="text-align: right;">claims@lawcx.org</p>
	<p>Beth Lyons, ARM-P Executive Director</p> <p>Tammy Vitali, Claims Manager</p>	<p>(530) 938-5027</p> <p>(530) 275-7427</p> <p>(800) 541-4591 Ext. 8529</p> <p>(800) 541-4591 Ext. 1114</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 David J. Clovis General Manager or Craig Schweikhard) <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>Craig Schweikhard, Claim Administrator</p> <p>David J. Clovis, General Manager</p>	<p>(916) 652-1840</p> <p>(530) 275-7427</p> <p>(925) 290-1315</p> <p>(925) 290-1316</p>	<p>rcarrol@loomis.ca.gov</p> <p>jduckett@cityofshastalake.org</p> <p>craig@cjprma.org</p> <p>david@cjprma.org</p>

SCORE RESOURCE CONTACT GUIDE

FY 2016/17

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

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

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

SCORE RESOURCE CONTACT GUIDE

FY 2016/17

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 	Jennifer Jones , Account Manager	(858) 376-1632	jennifer.jones.@targetsolutions.com

CONCRETE CUTTING Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 www.dontgrind.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
SIDEWALK TRIP HAZARD SERVICES Services Offered <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



CERTIFICATE OF LIABILITY COVERAGE REQUEST FORM

DATE: _____

ALLIANT FAX: (916) 643-2750

ATTN: Michelle Minnick

ALLIANT PHONE: (916) 643-2715

FROM: _____

SENDER FAX: _____

CITY: _____

SENDER PHONE: _____

DEPT: _____

CERTIFICATE HOLDER (Person or Entity Requesting the Certificate from the City):

Name: _____

Address: _____

Attention: _____ Phone #: _____

Effective Date(s): _____

Please check the appropriate box:

Coverage Evidence Only:

Additional (Insured) Covered Party: (If this box is checked, **please include a complete copy of the contract or agreement** specifically requesting additional insured status.)

When does the Contract or Agreement end? _____

LIABILITY LIMITS REQUESTED:

Bodily Injury \$ _____

Physical Damage \$ _____

Combined Single Limit \$ _____

Location, date(s) and description of activities or lease:

Note: The executed contract or lease agreement **must** be included for an Additional Covered Party or Loss Payee request. If the equipment or vehicles are leased or purchased, please provide the year, make, model, serial number and value. The documentation should clearly indicate:

1. That the requested coverage is required
2. The amount of coverage required

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

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

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

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

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

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

GLOSSARY OF TERMS

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

Small Cities Organized Risk Effort Travel Reimbursement Expense Form

Member Representative: _____

Entity: _____

Payee Address: _____

Meeting or Committee: _____

Date of Meeting: _____

Location of Meeting: _____

Total Mileage: _____

Payment Made to:

Signature _____ Date _____