



President
Mr. Roger Carroll
Town of Loomis

Secretary
Ms. Pamela Russell
City of Etna

Vice President
Mr. Kelly McKinnis
City of Weed

Treasurer
Ms. Linda Romaine
Town of Fort Jones

**A Action
I Information**

- 1 Attached
- 2 Hand Out
- 3 Separate Cover
- 4 Verbal
- 5 Previously Mailed

**SMALL CITIES ORGANIZED RISK EFFORT
Board of Directors Meeting & Long Range Planning Session Agenda**

Location: Inn at The Tides Hotel
800 Highway One
Bodega Bay, CA 94923

Dates/Times

October 25, 2012 at 8:30 A.M – Employment Practices Liability Training on *Coaching, Counseling and Discipline for ERMA Members*

October 25, 2012 at 10:15AM – Start Board of Directors Meeting / Long Range Planning (LRP)

October 26, 2012 at 8:30AM – Board of Directors Meeting / LRP (*Continued*)

MISSION STATEMENT

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.

PAGE A. CALL TO ORDER – TIME CERTAIN 10:15 AM

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. 01 **E. CONSENT CALENDAR**

A 1

All matters listed under the consent calendar are considered routine with no separate discussion necessary. Any member of the public or Board of Directors may request any item to be considered separately.

pg. 02 1. Board of Directors Teleconference Meeting Minutes – August 24, 2012

pg. 08 2. Local Agency Investment Fund (LAIF) Monthly Statement of Investments – September 2012

pg. 09 3. Union Bank Account Statement – August 2012 and September 2012

pg. 33 4. SCORE Account Transaction List – July 1 through September 30, 2012

5. Investment Statements from Chandler Asset Management – August & September 2012

pg. 35 a. Account 590

i. Portfolio Summaries

ii. Compliance Report

pg. 41 6. ACI Specialty Utilization Report – September 30, 2012

pg. 49 7. York Claims Bill Review – July, August & September, 2012

pg. 52 8. SBK Monthly Statement – August & September, 2012

pg. 55 9. Target Solutions Quarterly Utilization Report – September 30, 2012



	F. PRESIDENT’S REPORT	I	4
	<i>Mr. Roger Carroll will address the Board on items pertaining to SCORE - VERBAL</i>		
	G. FINANCIAL		
	1. SCORE’s Quarterly Financial Reports	A	
	<i>Board Members will review the Quarterly financials and the Statement of Net Assets presented by Gilbert Associates, Inc. and may take action to Accept and File or give direction.</i>		
pg. 56	a. June 30, 2012 Quarterly Financials		1
	b. September 30, 2012 Statement of Net Assets		2
pg. 61	2. Annual Audited Financial Report for Year Ending June 30, 2012	A	2
	<i>The Board of Directors may take action to Accept and File or give direction regarding the Financial Audit Report for the Fiscal Year ending in 2012 presented by Maze and Associates.</i>		
H. LONG RANGE PLANNING SESSION			
	1. AHOY MATES – ALL HANDS ON DECK!	I	4
	<i>Ms. Marilyn Kelley, Alliant Insurance Services, Inc. will facilitate the Long Range Planning Session. She will provide the Board with an overview of the Long Range Planning agenda.</i>		
	2. REPORTS	I	
	A. THE EBB AND FLOW OF SCORE SINCE ITS INCEPTION - Historical Overview of SCORE		4
	<i>– Ms. Jackie Parker, Alliant Insurance Services, Inc. will present to the Board, an interactive review of SCORE JPA since its inception in 1986.</i>		
	B. HOW BUOYANT IS THE <u>SS SCORE</u>? - Target Equity Ratios		3
	<i>– Susan Adams will review with the Board, SCORE’s historical and current Target Equity Ratios and discuss how their evaluations assist SCORE in managing its financial needs.</i>		
	C. DANGEROUS RIP TIDES		1
	<i>– Large claim trends in Workers’ Compensation and Liability – Staff will provide the Board with a report on Claim Trends for SCORE members.</i>		
	D. HOW TO AVOID THE CRASHING WAVES		1
	<i>– Mr. Jack Kastorff, SBK Risk Services, will discuss with the Board pertinent risk management and loss control measures that would eliminate or reduce claims for SCORE and its members.</i>		



3. LONG RANGE PLANNING DISCUSSION ITEMS

I

A. THE LIGHTHOUSE BEACON TO OUR FUTURE - *Mr. Mike Harrington, Bickmore Risk Services, SCORE’s Actuary will provide the Board with information regarding the impact of discount rates and confidence level funding rates on the funding of the retained layers of risk.*

pg. 62

1. Discounting for Investment Income – *What discount rates are appropriate for funding of losses given the investment rates currently earned by SCORE.*

1

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2. Confidence Level Funding – *SCORE currently funds at the 70% confidence level. Discussion will review current levels and if they should be changed to ensure the financial stability of SCORE.*

2

B. HOW MUCH WATER IS THE SS SCORE WILLING TO TAKE ON?

pg. 79

1. Workers’ Compensation Self Insured Retention Analysis – *The Board will receive an analysis of the financial impact if SCORE were to decide to increase their SIR from \$150,000 to \$250,000*

2

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2. Employment Practices Liability Insurance Analysis – *The Board will receive an analysis of cost and coverages if SCORE were to decide to self insure Employment Liability coverage in lieu of purchasing coverage from ERMA.*

2

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C. OUR FRIENDS UNDER THE SEA - Pool Vendor Partnership Satisfaction – *Ms. Marilyn Kelley will facilitate a discussion on SCORE’s overall satisfaction with the services, training and coverage provided by the excess pools it has partnered with, i.e., CJPRMA, LAWCX and ERMA.*

4

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D. WHAT’S LOOMING ON THE HORIZON? – *Ms. Marilyn Kelley will lead a discussion with the Board of other topics the Board has suggested they would like to know more about and will discuss emerging issues.*

4

I. RESOURCES

I 2

1. Actuarial Review of the Liability Program including Employment Practices Liability
2. Actuarial Review of the Liability Program at various discount rates and confidence levels
3. Actuarial Review of the Workers’ Compensations Program at various discount rates and confidence levels
4. CJPRMA Memorandum of Coverage
5. ERMA Memorandum of Coverage
6. York SB863 Workers’ Compensation Reform Summary



J. JPA BUSINESS

	1. Long Range Planning Action Items	A	1
	<i>Board Members will review discussion points of the Long Range Planning Session and take appropriate action to assign committee tasks or give direction.</i>		
	A. The Lighthouse Beacon to our Future	A	
	i. Discount Rates		4
	ii. Confidence Levels		4
	B. How Much Water is the <u>SS SCORE</u> willing to Take On?	A	
	i. Workers' Compensation Self Insured Retention		4
	ii. Employers Practices Liability Coverage		4
	C. Our Friends Under the Sea	A	4
	D. What's Looming On the Horizon	A	4
pg. 97	2. Update on the City of Isleton Premium Payment Status	I	4
	<i>Members will receive an update of Premium payments made by the City of Isleton.</i>		
pg. 99	3. Update on SCORE Property Appraisal Services	I	4
	<i>Staff will provide the Board will be updated on the Vendor choice that was made by the Executive Committee and the scheduling of appraisals.</i>		
pg. 100	4. Retrospective Rating Plan –		
	A. Retrospective Rating Plan Calculations as of 6/30/12 – <i>Staff will present the calculations for the Board to review.</i>	I	1
pg. 101	B. Master Plan Documents Update – <i>Staff will address the Board regarding changes to the Master Plan Documents that are necessary to correctly address the Retrospective Rating Calculation.</i>	A	2
pg. 102	C. Retrospective Rating Plan Database Update – <i>Gilbert Associates will provide the Board with an update on this project.</i>	A	4
pg. 103	5. PEPPIP Pollution Coverage Best Reporting Practices	I	1
	<i>Alliant Insurance Services staff will provide the Board of Directors with an outline of the reporting procedures that should be followed immediately after the discovery of an environmental incident and/or pollution incident.</i>		
pg. 108	6. SCORE Vendor Services Survey Results	A	1
	<i>The Board will review and discuss the member survey results for Alliant Insurance Services, Gilbert Associates, Inc and Maze and Associates and take action as necessary.</i>		
	1. <i>Alliant Insurance Services Program Administrator Survey Results</i>		
	2. <i>Gilbert Associates, Inc Accounting Services Provider Survey Results</i>		
	3. <i>Maze and Associates Financial Audit Services Survey Results</i>		



K. PRESENTATIONS

- 1. Special Events Presentation** I 3
Alliant Insurance Services staff will hold a training presentation on Special Events Liability Insurance Coverage available to SCORE Member Cities.
- 2. SB 863 Presentation** I 3
York Risk Services will present on the impact SB 863 will have on W.C.

pg. 109 **L. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95**
****REQUESTING AUTHORITY**

- 1. Liability**
 - a. Ralston vs. City of Weed **
 - b. Schwartz vs. City of Susanville

M. REPORT FROM CLOSED SESSION I 4

- N. INFORMATION ITEMS** I
- 1. Public Agency Risk Management Association Conference, February 3-6, 2013 in Rancho Mirage, CA 4
 - 2. SCORE Resource Contact Guide 1
- pg. 110

O. CLOSING COMMENTS

ADJOURNMENT

UPCOMING MEETING

Board of Directors Meeting – January 25, 2012 – GAIA Hotel, Anderson, CA

IMPORTANT NOTICES AND DISCLAIMERS:

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Laurence Voiculescu at Alliant Insurance at (916) 643-2702.

The Agenda packet will be posted on the SCORE website at www.scorejpa.org. Documents and material relating to an open session agenda item that are provided to the SCORE Executive Committee less than 72 hours prior to a regular meeting will be available for public inspection and copying at 1792 Tribute Road, Suite 450, Sacramento, CA 95815.

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

Agenda Item E.

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, such item should be pulled from the agenda for separate discussion. The Board should adopt the Consent Calendar excluding those items pulled.

RECOMMENDATION: The Program Administrator recommends adoption of the Consent Calendar as posted after being reviewed by the Board.

FISCAL IMPACT: None

BACKGROUND: The Board places the following items on the Consent Calendar for adoption. The Board may accept the Consent Calendar as presented, or pull items for discussion and separate action while accepting the remaining items.

ATTACHMENT:

1. Board of Directors Teleconference Meeting Minutes – August 24, 2012
2. Local Agency Investment Fund (LAIF) Monthly Statement of Investments –September 2012
3. Union Bank Account Statement – August 2012 and September 2012
4. SCORE Account Transaction List – July 1 through September 30, 2012
5. Investment Statements from Chandler Asset Management – August & September 2012
 - a. Account 590
 - i. Portfolio Summaries
 - ii. Compliance Report
6. ACI Specialty Utilization Report – September 30, 2012
7. York Claims Bill Review – July, August & September 2012
8. SBK Monthly Statement – August & September, 2012
9. Target Solutions Quarterly Utilization Report – September 30, 2012



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
August 24, 2012
*-Teleconference-***

Member Cities Present (Teleconference):

Michael Botorff, City of Biggs
Liz Clontz, City of Dorris
Pamela Russell, City of Etna
Robert Jankovitz, City of Isleton
Satwant Takhar, City of Live Oak
Roger Carroll, Town of Loomis
Kathy LeBlanc, City of Loyalton

Ted Marconi, City of Mt. Shasta
Leslie Tigan, City of Portola
Debbie Savage, City of Susanville
Randolph Darrow, City of Tulelake
Kelly McKinnis, City of Weed
Steve Baker, City of Yreka

Member Cities Absent (Teleconference):

Bruce Kranz, City of Colfax
Brenda Bains, City of Dunsmuir
Linda Romaine, Town of Fort Jones

Janie Sprague, City of Montague
Stephanie Beauchaine, City of Rio Dell
John Duckett, City of Shasta Lake

Consultants & Guests

Susan Adams, Alliant Insurance Services
Johnny Yang, Alliant Insurance Services
Laurence Voiculescu, Alliant Insurance Services
Michael Simmons, Alliant Insurance Services
Cameron Dewey, York Risk Services
Marcus Beverly, York Risk Services

Craig Wheaton, York Risk Services
Jodi Fink, York Risk Services
Trisha Engle, York Risk Services
Tracey Smith-Reed, Gilbert Associates, Inc.
Ron Stock, City of Weed
Jack Kastorff, SBK Risk Services

A. CALL TO ORDER

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

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent were the City of Colfax, City of Dunsmuir, Town of Fort Jones, City of Montague, City of Shasta Lake and the City of Rio Dell.



C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Roger Carroll **SECOND:** Kelly McKinnis **MOTION CARRIED**

D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Draft Board of Directors Meeting Minutes – June 22, 2012
2. Local Agency Investment Fund (LAIF) Monthly Statements of Investments – June 30, 2012
3. Union Bank Account Statement – July 2012
4. SCORE Checking Account Transaction List – April 1 – June 30, 2012
5. Investment Statements from Chandler Asset Management – July 2012
 - a. Account 590
 - i. Portfolio Summaries
 - ii. Compliance Report
6. Target Solutions Utilization Report – July 31, 2012
7. York Claims Bill Review
8. SCORE Service Calendar
9. SBK Monthly Statement – July 2012

Ms. Susan Adams noted that there is an error in the document listed as line item #4 above and that it should be corrected before approval. Mr. Roger Carroll agreed and entered a motion to remove item #4 from the calendar for an explanation and approve the remainder of it with no changes.

MOTION: Leslie Tigan **SECOND:** Kelly McKinnis **MOTION CARRIED**

Explanation: A check to “Granzella’s” has been noted on the SCORE Checking account statement due to a clerical error and should be redacted to reflect a check issued to the GAIA Hotel in Anderson, CA instead. The change was noted and will be corrected by the accountant as directed by the Board. A motion was then entered to approve the item with the necessary corrections.

MOTION: Ted Marconi **SECOND:** Kelly McKinnis **MOTION CARRIED**

F. COMMITTEE REPORTS

- F1. ERMA Board of Directors Minutes – June 18, 2012**
- F2. LAWCX Board of Directors E-Brief – June 12, 2012**
- F3. CJPRMA Board of Directors Minutes – June 21, 2012**



G. ADMINISTRATIVE REPORTS

G1. President's Report

Mr. Roger Carroll advised that due to the large volume of attendees for the October 2012 Board of Director's meeting, the hosting hotel has agreed to offer one (1) complimentary room to SCORE. Mr. Carroll recommended a lottery to be organized to determine which of the member Cities will receive the accommodation. As such, a drawing will be conducted and the winner will be notified before the October Board meeting. In the event that the winner decides not to take advantage of the offer, two winners will be drawn with the second to serve as a back up in the event that the initial winner decides not to accept the room.

G2. Alliant Update

Ms. Susan Adams introduced Laurence Voiculescu as Alliant's newest staff member. Mr. Voiculescu will be SCORE JPA's Administrative Assistant and will replace Johnny Yang as the main Administrative Assistant for SCORE.

Ms. Adams also noted that SCORE will fax a letter of opposition to the local Senator for CA Assembly Bill 2451 which would extend the timeframe for presumptions under the Workers' Compensation code.

Ms. Adams advised that if any of the members have not used their \$1,000 allowance for training and/or conferences, it will be available for use for the upcoming October 2012 SCORE Board of Directors meeting.

Ms. Adams noted that a RFP was sent for property appraisal services for all SCORE member cities. The RFP was sent out to seven vendors, and their questions have already been answered by the program administrator and posted on the SCORE website.

Proposals are due to the Administrator on August 31st, 2012, with a contract scheduled to be awarded on September 14th 2012. The appraisal services will include valuations for both structures and contents, with valuations due on January 15th, in time for Property Insurance Policy renewals. The last time SCORE conducted such a real property appraisal was in 2006.

Ms. Adams then issued a reminder to the Board that CAJPA will take place September 18-21 in South Lake Tahoe and PARMA is scheduled for February 3-6, 2013 in Rancho Mirage, CA

G3. ERMA Update

Mr. Carroll advised that ERMA had several special meetings to approve the new SCORE members' applications. They were all approved.



H. JPA BUSINESS

H1. Update on City of Isleton

At the last Board meeting, Staff was directed to meet with the City of Isleton to express the concerns of the Board and assess the risk they pose to the other members of SCORE due to their lack of premium payment. Another area of great concern to SCORE was the disbandment of Isleton's Police Department.

Mr. Michael Simmons informed the Board that Ms. Adams, himself and Mr. Jack Kastorff had attended Isleton's City Council meeting on August 23rd, 2012 and made it very clear to the City of Isleton's leadership that SCORE will not tolerate any other delays or failures to submit premium payments as agreed. Isleton has also stated that it is in the process of signing a contract with the Sacramento County Sheriff's Department for Law Enforcement services.

Ms. Adams advised the Board that the City of Isleton had agreed to pay their first premium installment by the start of the Board meeting via FedEx Overnight service and that Alliant is in receipt of a faxed copy of said premium payment check.

SCORE's Board of Directors offered the City of Isleton a new premium payment plan as follows:

Premiums are to be paid in TEN (10) equal premium installments, due on the 1st day of EACH month, with an interest rate accrual of 4% plus the current LAIF return (~0.4% as of 8/24/2012), for a total interest rate of ~ 4.4%, contingent on the receipt of the first payment as promised by the City of Isleton.

The City of Isleton has agreed to the terms offered by the SCORE Board and promised it will pay its premiums on time or otherwise face the consequences of cancellation of coverage.

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

MOTION: Kelly McKinnis

SECOND: Mike Botorff

MOTION CARRIED

H2. City of Crescent City Retrospective Distribution Request

Ms. Adams noted that the SCORE bylaws were changed a few years prior to state that if a member withdraws from the program, SCORE will retain their retrospective dividends but they will be allowed to request a partial release of funds in writing and that the Board will consider any such requests on a case by case basis. The City of Crescent City has requested in writing that SCORE release some of their funds as they become available. Gilbert Associates was able to calculate the figures available for release as follows:



- a. \$12,899 in the liability program with an available release rate of 30% , computing to an effective refund of \$3,870 AND,
- b. \$202,113 in the Workers' Compensation program, with an available release rate of 30%, computing to an effective refund amount of \$60,634.

Ms. Carroll advised that a motion will be required from the board in order to authorize the release the funds to Crescent City.

MOTION: Ted Marconi **SECOND:** Kelly McKinnis **MOTION CARRIED**

I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE 54956.95

At 12:39 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. Kernan vs. City of Yreka**
- b. Abbott vs. City of Yreka
- c. Schisler vs. City of Weed**
- d. Ralston vs. City of Weed
- e. Operating Engineers vs. City of Isleton**
- f. Woodsman Lodge vs. City f Mt. Shasta**

2. Worker's Compensation

- a. City of Crescent City vs. Mark Byrne**
- b. City of Crescent City vs. Mark Byrne**
- c. City of Crescent City vs. Garrett Scott**
- d. City of Colfax, vs. David Woodford**

J. REPORT FROM CLOSED SESSION

The Board returned from closed session at 1:04 p.m. Mr. Carroll reported that the above closed session items were discussed and appropriate direction was given to Staff.

K. INFORMATION ITEMS

K1. SCORE Resource Contact Guide

This was provided as an information item only.

L. CLOSING COMMENTS

There were no closing comments.



AJOURNMENT

The meeting was adjourned at 1:04 p.m.

NEXT MEETING DATE: Thursday & Friday, October 25 & 26, 2012.

Respectfully Submitted,

Pamela Russell, Secretary

Date

DRAFT



JOHN CHIANG

California State Controller

LOCAL AGENCY INVESTMENT FUND REMITTANCE ADVICE

Agency Name	S.C.O.R.E.
Account Number	40-04-001

As of 10/15/2012, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2012.

Earnings Ratio	.00000970563155028
Interest Rate	0.35%
Dollar Day Total	\$ 212,449,573.40
Quarter End Principal Balance	\$ 2,092,131.66
Quarterly Interest Earned	\$ 2,061.96



ITC, INSTITUTIONAL CUSTODY
 350 CALIFORNIA STREET, 6TH FLOOR
 SAN FRANCISCO CA 94104

MB 02 002009 62868 H 10 A

SMALL CITIES ORGANIZED RISK EFFORT
 ATTN: LINDA ROMAINE
 P. O. BOX 40
 FORT JONES, CA 96032-0040



Account Statement

Statement Period

August 1, 2012 through August 31, 2012

Account Number

6736301210

Account Name

SMALL CITIES ORGANIZED RISK EFFORT

Relationship Manager

CARMEN CONIENDO
 415-705-7207

Investment Manager

CHANDLER LIQUID ASSET MGMT

Online Access

unionbank.com/trustandcustody

Overview of Total Account Value

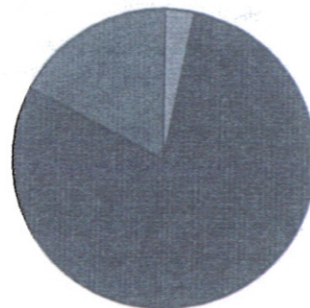
Closing Value on 12/31/2011	\$10,502,017.56
Opening Value on 08/01/2012	\$10,623,099.42
Closing Value on 08/31/2012	\$10,634,751.13
Net Change For Period	\$11,651.71

Contents

- Account Summary
 - Principal Portfolio Summary
 - Unrealized Gain/Loss Summary
 - Cash Transactions Summary
 - Asset Detail
 - Maturity Summary
 - Transaction Detail

Overview of Account by Investment Category

Your Current Portfolio Mix



	% of Total Account	Market Value	Description
	3.15%	335,308.83	Cash & Cash Equivalents
	79.47%	8,451,643.65	Government Obligations
	17.38%	1,847,798.65	Corporate Obligations
	100.00%	\$10,634,751.13	Total Account Value



Account Number
6736301210

Account Name
SCORE

Account Statement

Statement Period

August 1, 2012 through August 31, 2012

Principal Portfolio Summary

Description	Market Value	Percentage of Portfolio	Current Yield
Cash & Cash Equivalents	335,308.83	3.15%	0.20%
Government Obligations	8,451,643.65	79.47%	2.03%
Corporate Obligations	1,847,798.65	17.38%	2.94%
Total Principal Portfolio	\$10,634,751.13	100.00%	2.13%

Unrealized Gain/Loss Summary

Description	Cost Basis	Market Value	Gain/Loss
Cash & Cash Equivalents	335,257.59	335,308.83	51.24
Government Obligations	8,299,112.46	8,451,643.65	152,531.19
Corporate Obligations	1,818,665.19	1,847,798.65	29,133.46
Total Gain/Loss	\$10,453,035.24	\$10,634,751.13	\$181,715.89

Cash Transactions Summary

	Principal Cash
Receipts	
Dividend	0.31
Interest	17,356.25
Sales	1,066.00
Other Receipts	2,494.00
Total Receipts	\$20,916.56
Disbursements	
Purchases	(17,356.56)
Payments to/for Beneficiaries	(1,066.00)
Fees	(2,494.00)
Total Disbursements	(\$20,916.56)
Total Net Transactions	\$0.00



Account Number
6736301210

Account Name
SCORE

Account Statement

Statement Period

August 1, 2012 through August 31, 2012

Asset Detail - Principal Portfolio

Cash & Cash Equivalents

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
HighMark Money Market Funds								
HIGHMARK MONEY MARKET 100% U S TREASURY FD FIDUCIARY SH ***CASH MANAGEMENT SWEEP	431114503S	120,581.880	120,581.88	120,581.88	1.0000 08/31/2012	1.13%	0.00%	3.05
Disc Comm'l Paper/Bnker Accpt								
TOYOTA MOTOR CREDIT CO DISC COML PAPER DTD 06/19/2012 12/17/2012	89233GMH6	215,000.000	214,675.71	214,726.95	99.8730 08/31/2012	2.02%	0.30%	653.96
Total Cash & Cash Equivalents			\$335,257.59	\$335,308.83		3.15%	0.20%	\$657.01

Government Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
US Treasury								
UNITED STATES TREAS NTS 4.2500% 9/30/2012	912828HE3	120,000.000	120,253.13	120,346.80	100.2890 08/31/2012	1.13%	4.24%	5,100.00
UNITED STATES TREAS NTS 3.8750% 10/31/2012	912828HG8	100,000.000	102,113.28	100,582.00	100.5820 08/31/2012	0.95%	3.85%	3,875.00
UNITED STATES TREAS NTS 3.3750% 11/30/2012	912828HK9	365,000.000	367,036.33	367,795.90	100.7660 08/31/2012	3.46%	3.35%	12,318.75
UNITED STATES TREAS NTS 2.5000% 3/31/2013	912828HV5	125,000.000	128,154.72	126,660.00	101.3280 08/31/2012	1.19%	2.47%	3,125.00
UNITED STATES TREAS NTS 2.7500% 10/31/2013	912828JQ4	125,000.000	129,633.79	128,662.50	102.9300 08/31/2012	1.21%	2.67%	3,437.50

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Account Number
6736301210

Account Name
SCORE

Account Statement

Statement Period

August 1, 2012 through August 31, 2012

Asset Detail - Principal Portfolio (continued)

Government Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
US Treasury								
UNITED STATES TREAS NTS 0.2500% 4/30/2014	912828SR2	125,000.000	124,868.58	125,048.75	100.0390 08/31/2012	1.18%	0.25%	312.50
UNITED STATES TREAS NTS 0.2500% 5/15/2015	912828SU5	250,000.000	248,985.21	249,845.00	99.9380 08/31/2012	2.35%	0.25%	625.00
UNITED STATES TREAS NTS 1.7500% 7/31/2015	912828NP1	225,000.000	223,067.16	234,438.75	104.1950 08/31/2012	2.20%	1.68%	3,937.50
UNITED STATES TREAS NTS 1.3750% 11/30/2015	912828PJ3	250,000.000	249,024.28	258,380.00	103.3520 08/31/2012	2.43%	1.33%	3,437.50
UNITED STATES TREAS NTS 1.5000% 7/31/2016	912828QX1	370,000.000	374,487.57	385,406.80	104.1640 08/31/2012	3.62%	1.44%	5,550.00
UNITED STATES TREAS NTS 1.0000% 8/31/2016	912828RF9	250,000.000	251,690.29	255,567.50	102.2270 08/31/2012	2.40%	0.98%	2,500.00
UNITED STATES TREAS NTS 1.0000% 9/30/2016	912828RJ1	150,000.000	149,619.64	153,340.50	102.2270 08/31/2012	1.44%	0.98%	1,500.00
UNITED STATES TREAS NTS 0.8750% 11/30/2016	912828RU6	350,000.000	350,766.80	355,908.00	101.6880 08/31/2012	3.35%	0.86%	3,062.50
Federal Govt Agency								
FEDERAL HOME LN BKS 3.8750% 6/14/2013	31339X2M5	200,000.000	200,403.10	205,692.00	102.8460 08/31/2012	1.93%	3.77%	7,750.00
TENNESSEE VALLEY AUTH 4.7500% 8/1/2013	880591DW9	230,000.000	242,426.00	239,443.80	104.1060 08/31/2012	2.25%	4.56%	10,925.00
FEDERAL FARM CR BKS 0.9800% 9/23/2013	31331KET3	115,000.000	114,663.05	115,911.95	100.7930 08/31/2012	1.09%	0.97%	1,127.00



Account Number
6736301210

Account Name
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Account Statement

Statement Period

August 1, 2012 through August 31, 2012

Asset Detail - Principal Portfolio (continued)

Government Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
Federal Govt Agency								
FEDERAL HOME LOAN BANKS 3.6250% 10/18/2013	3133XSAE8	250,000.000	258,142.75	259,477.50	103.7910 08/31/2012	2.44%	3.49%	9,062.50
FEDERAL HOME LOAN MTG CORP NOTES DTD 01/08/2009 2.50% 01/07/2014	3137EABX6	35,000.000	34,625.96	36,079.05	103.0830 08/31/2012	0.34%	2.43%	875.00
FEDL HOME LOAN MTG CORP NOTES DTD 04/24/2009 2.50% 04/23/2014	3137EACB3	150,000.000	155,568.75	155,539.50	103.6930 08/31/2012	1.46%	2.41%	3,750.00
FEDERAL NATL MTG ASSN NOTES DTD 05/15/2009 2.500% 05/15/2014	31398AXJ6	300,000.000	301,178.80	311,340.00	103.7800 08/31/2012	2.93%	2.41%	7,500.00
FEDERAL FARM CR BKS CONS 1.9000% 6/2/2014	31331JQA4	260,000.000	259,368.20	267,324.20	102.8170 08/31/2012	2.51%	1.85%	4,940.00
FEDERAL HOME LN BKS 5.2500% 6/18/2014	3133X7FK5	100,000.000	111,171.90	108,949.00	108.9490 08/31/2012	1.02%	4.82%	5,250.00
FEDERAL FARM CREDIT BANK BONDS 3.000% 09/22/2014	31331GL80	245,000.000	250,683.60	258,678.35	105.5830 08/31/2012	2.43%	2.84%	7,350.00
FEDERAL FARM CR BKS 1.6250% 11/19/2014	31331KHW3	160,000.000	164,560.00	164,819.20	103.0120 08/31/2012	1.55%	1.58%	2,600.00
FEDERAL HOME LN MTG CORP 0.9200% 12/12/2014	3134G3CM0	70,000.000	70,063.00	70,093.80	100.1340 08/31/2012	0.66%	0.92%	644.00
FEDERAL HOME LOAN MTG CORP NOTES DTD 01/07/2010 2.875% 02/09/2015	3137EACH0	250,000.000	256,160.83	265,182.50	106.0730 08/31/2012	2.49%	2.71%	7,187.50
FEDERAL FARM CR BKS 0.5000% 5/1/2015	3133EANJ3	150,000.000	149,853.00	150,516.00	100.3440 08/31/2012	1.42%	0.50%	750.00

Account Statement

■ **Statement Period**

August 1, 2012 through August 31, 2012

Asset Detail - Principal Portfolio (continued)

■ **Government Obligations**

<i>Asset Name</i>	<i>CUSIP</i>	<i>Shares/ Units Held</i>	<i>Cost Basis</i>	<i>Market Value</i>	<i>Price/ Date Priced</i>	<i>Percentage of Portfolio</i>	<i>Current Yield</i>	<i>Estimated Annual Income</i>
Federal Govt Agency								
FEDERAL NATL MTG ASSN 1.0000% 5/29/2015	3135G0LB7	135,000.000	135,659.34	135,661.50	100.4900 08/31/2012	1.28%	1.00%	1,350.00
FEDERAL NATL MTGE ASSN NOTES 0.700% 05/29/2015	3135G0LC5	120,000.000	120,000.00	120,093.60	100.0780 08/31/2012	1.13%	0.70%	840.00
FEDERAL HOME LN BKS 2.8750% 6/12/2015	3133XWNB1	265,000.000	279,807.14	283,155.15	106.8510 08/31/2012	2.66%	2.69%	7,618.75
FEDERAL NATL MTG ASSN 2.3750% 7/28/2015	31398AU34	275,000.000	283,288.50	290,771.25	105.7350 08/31/2012	2.73%	2.25%	6,531.25
FEDERAL FARM CR BKS 2.3500% 12/22/2015	31331J6C2	120,000.000	120,434.40	128,548.80	107.1240 08/31/2012	1.21%	2.19%	2,820.00
FEDERAL NATL MTG ASSN 2.3750% 4/11/2016	3135G0BA0	275,000.000	282,544.63	293,612.00	106.7680 08/31/2012	2.76%	2.22%	6,531.25
FEDERAL HOME LN MTG CORP 2.5000% 5/27/2016	3137EACT4	310,000.000	321,083.36	332,313.80	107.1980 08/31/2012	3.15%	2.33%	7,750.00
FEDERAL HOME LOAN BANKS 2.1250% 6/10/2016	313373S26	200,000.000	209,390.00	211,772.00	105.8860 08/31/2012	1.99%	2.01%	4,250.00
FEDERAL HOME LOAN MTGE CORP NTS 2.000% 08/25/2016	3137EACW7	300,000.000	312,151.20	316,869.00	105.6230 08/31/2012	2.98%	1.89%	6,000.00
FEDERAL NATL MTGE ASSN NOTE 1.250% 09/28/2016	3135G0CM3	210,000.000	209,497.89	215,924.10	102.8210 08/31/2012	2.03%	1.22%	2,625.00
FEDERAL NATL MTG ASSN NOTES DTD 10/20/2011 1.375% 11/15/2016	3135G0ES8	65,000.000	65,514.15	67,063.10	103.1740 08/31/2012	0.63%	1.33%	893.75



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August 1, 2012 through August 31, 2012

Asset Detail - Principal Portfolio (continued)

Government Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
Federal Govt Agency								
FEDERAL NATL MTG ASSN NOTES DTD 01/09/2012 1.25% 01/30/2017	3135G0GY3	175,000.000	174,983.73	179,816.00	102.7520 08/31/2012	1.69%	1.22%	2,187.50
FEDERAL HOME LOAN MORTGAGE CORP 1.000% 03/08/2017	3137EADC0	200,000.000	196,430.40	202,532.00	101.2660 08/31/2012	1.90%	0.99%	2,000.00
FEDERAL HOME LOAN BANK BONDS 1.000% 06/09/2017	313379FW4	200,000.000	199,758.00	202,482.00	101.2410 08/31/2012	1.90%	0.99%	2,000.00
Total Government Obligations			\$8,299,112.46	\$8,451,643.65		79.47%	2.03%	\$171,889.75

Corporate Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
Corporate Bonds								
JPMORGAN CHASE & CO DTD 04/06/2009 2.1250% 12/26/2012	481247AM6	295,000.000	295,914.50	296,811.30	100.6140 08/31/2012	2.80%	2.11%	6,268.75
XTO ENERGY INC 4.9000% 2/1/2014	98385XAD8	100,000.000	109,638.00	106,277.00	106.2770 08/31/2012	1.00%	4.61%	4,900.00
CHEVRON CORPORATION SR NOTES DTD 03/03/2009 3.95% 03/03/2014	166751AH0	190,000.000	200,126.65	199,792.60	105.1540 08/31/2012	1.88%	3.76%	7,505.00
GENL ELEC CAP CORP NOTES 5.900% 05/13/2014	36962G4C5	180,000.000	194,130.60	195,793.20	108.7740 08/31/2012	1.84%	5.42%	10,620.00
WAL MART STORES INC NOTES DTD 05/21/2009 3.200% 05/15/2014	931142CQ4	190,000.000	197,746.80	199,197.90	104.8410 08/31/2012	1.87%	3.05%	6,080.00

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August 1, 2012 through August 31, 2012

Asset Detail - Principal Portfolio (continued)

Corporate Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
Corporate Bonds								
MICROSOFT CORP NT DTD 05/18/2009 2.950% 06/01/2014	594918AB0	240,000.000	246,233.20	250,797.60	104.4990 08/31/2012	2.36%	2.82%	7,080.00
BERKSHIRE HATHAWAY INC 3.200% 02/11/2015	084670AV0	100,000.000	103,550.10	106,307.00	106.3070 08/31/2012	1.00%	3.01%	3,200.00
PROCTER & GAMBLE CO DTD 11/18/2010 1.80% 11/15/2015	742718DS5	265,000.000	258,615.14	274,669.85	103.6490 08/31/2012	2.58%	1.74%	4,770.00
GOOGLE INC 2.1250% 5/19/2016	38259PAC6	105,000.000	107,568.30	110,593.35	105.3270 08/31/2012	1.04%	2.02%	2,231.25
BERKSHIRE HATHAWAYFIN CORP SR NT 1.600% 05/15/2017	084664BS9	105,000.000	105,141.90	107,558.85	102.4370 08/31/2012	1.01%	1.56%	1,680.00
Total Corporate Obligations			\$1,818,665.19	\$1,847,798.65		17.38%	2.94%	\$54,335.00
Total Principal Portfolio			\$10,453,035.24	\$10,634,751.13		100.00%	2.13%	\$226,881.76
Total Account Values			\$10,453,035.24	\$10,634,751.13		100.00%	2.13%	\$226,881.76



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Account Name
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Account Statement

Statement Period

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Maturity Summary

	Face Value	Par Value	Cost Basis	Market Value	Percentage of Market Value
2012		1,095,000.000	1,099,992.95	1,100,262.95	10.46%
2013		1,045,000.000	1,073,423.41	1,075,847.75	10.23%
2014		2,345,000.000	2,419,964.04	2,449,730.15	23.30%
2015		2,405,000.000	2,428,445.10	2,497,569.40	23.75%
2016		2,585,000.000	2,634,313.83	2,698,370.15	25.67%
2017		680,000.000	676,314.03	692,388.85	6.59%
2018					
2019					
2020					
2021					
Ten-to-Fourteen Years					
Fifteen-to-Nineteen Years					
Twenty Years and Over					
Total	\$0.00	10,155,000.000	\$10,332,453.36	\$10,514,169.25	100.00%

Transaction Detail

Date	Activity	Description	CUSIP	Principal Cash	Cost Basis
		Beginning Balance		\$0.00	\$10,436,744.68
08/01/12	Dividend	CASH RECEIPT OF DIVIDEND EARNED ON HIGHMARK 100% US TREASURY MMKT #486 DIVIDEND FROM 7/1/12 TO 7/31/12	431114503S	0.31	
08/01/12	Purchases	PURCHASED 0.31 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 08/01/12	431114503S	(0.31)	0.31
08/01/12	Interest	CASH RECEIPT OF INTEREST EARNED ON TVA SER C 4.750% 8/01/13 0.02375/\$1 PV ON 230,000 PAR VALUE DUE 8/1/2012	880591DW9	5,462.50	



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Statement Period

August 1, 2012 through August 31, 2012

Transaction Detail (continued)

Date	Activity	Description	CUSIP	Principal Cash	Cost Basis
08/01/12	Interest	CASH RECEIPT OF INTEREST EARNED ON XTO ENERGY INC NTS 4.900% 2/01/14 0.0245/\$1 PV ON 100,000 PAR VALUE DUE 8/1/2012	98385XAD8	2,450.00	
08/01/12	Purchases	PURCHASED 7,912.5 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 08/01/12	431114503S	(7,912.50)	7,912.50
08/03/12	Payments to/for Beneficiaries	CASH DISBURSEMENT PAID TO CHANDLER ASSET MANAGEMENT INC. PAYMENT PER REQUEST R/T 286 MANAGEMENT FEE FOR PERIOD ENDING JULY 31, 2012 INVOICE 11482		(1,066.00)	
08/06/12	Sales	SOLD 1,066 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 08/06/12	431114503S	1,066.00	(1,066.00)
08/09/12	Interest	CASH RECEIPT OF INTEREST EARNED ON FHLMC NTS 2.875% 2/09/15 0.014375/\$1 PV ON 250,000 PAR VALUE DUE 8/9/2012	3137EACH0	3,593.75	
08/09/12	Purchases	PURCHASED 3,593.75 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 08/09/12	431114503S	(3,593.75)	3,593.75
08/13/12	Interest	CASH RECEIPT OF INTEREST EARNED ON BERKSHIRE HATH 3.200% 2/11/15 0.016/\$1 PV ON 100,000 PAR VALUE DUE 8/11/2012	084670AV0	1,600.00	
08/13/12	Purchases	PURCHASED 1,600 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 08/13/12	431114503S	(1,600.00)	1,600.00
08/27/12	Interest	CASH RECEIPT OF INTEREST EARNED ON FHLMC NTS 2.000% 8/25/16 0.01/\$1 PV ON 300,000 PAR VALUE DUE 8/25/2012	3137EACW7	3,000.00	

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Account Name
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Statement Period

August 1, 2012 through August 31, 2012

Transaction Detail (continued)

Date	Activity	Description	CUSIP	Principal Cash	Cost Basis
08/27/12	Purchases	PURCHASED 3,000 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 08/27/12	431114503S	(3,000.00)	3,000.00
08/30/12	Other Receipts	CASH RECEIPT PAYMENT OF FEES For Period Ending 20120630		2,494.00	
08/30/12	Fees	UB FEE COLLECTED For Period Ending 20120630		(2,494.00)	
08/31/12	Interest	CASH RECEIPT OF INTEREST EARNED ON US TREAS NTS 1.000% 8/31/16 0.005/\$1 PV ON 250,000 PAR VALUE DUE 8/31/2012	912828RF9	1,250.00	
08/31/12	Purchases	PURCHASED 1,250 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 08/31/12	431114503S	(1,250.00)	1,250.00
Net Activity				\$0.00	\$16,290.56
Ending Balance				\$0.00	\$10,453,035.24

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ITC, INSTITUTIONAL CUSTODY
 350 CALIFORNIA STREET, 6TH FLOOR
 SAN FRANCISCO CA 94104

MB 02 001543 81978 H 9 A

SMALL CITIES ORGANIZED RISK EFFORT
 ATTN: LINDA ROMAINE
 P. O. BOX 40
 FORT JONES, CA 96032-0040



Account Statement

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SMALL CITIES ORGANIZED RISK EFFORT

Relationship Manager

PAM COLLINS LLOYD
 415-705-7210

Investment Manager

CHANDLER LIQUID ASSET MGMT

Online Access

unionbank.com/trustandcustody

Overview of Total Account Value

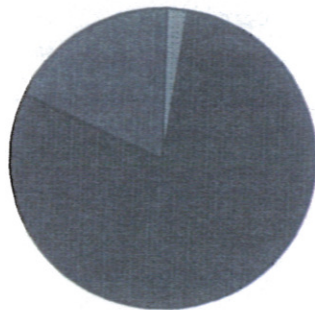
Closing Value on 12/31/2011	\$10,502,017.56
Opening Value on 09/01/2012	\$10,634,751.13
Closing Value on 09/30/2012	\$10,630,561.02
Net Change For Period	(\$4,190.11)

Contents

- Account Summary
- Principal Portfolio Summary
- Unrealized Gain/Loss Summary
- Cash Transactions Summary
- Asset Detail
- Maturity Summary
- Transaction Detail
- Realized Gain/Loss Summary

Overview of Account by Investment Category

Your Current Portfolio Mix



	% of Total Account	Market Value	Description
	2.20%	233,573.52	Cash & Cash Equivalents
	79.51%	8,452,579.45	Government Obligations
	18.29%	1,944,408.05	Corporate Obligations
	100.00%	\$10,630,561.02	Total Account Value



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Account Name
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Account Statement

Statement Period

September 1, 2012 through September 30, 2012

Principal Portfolio Summary

Description	Market Value	Percentage of Portfolio	Current Yield
Cash & Cash Equivalents	233,573.52	2.20%	0.28%
Government Obligations	8,452,579.45	79.51%	1.96%
Corporate Obligations	1,944,408.05	18.29%	2.82%
Total Principal Portfolio	\$10,630,561.02	100.00%	2.08%

Unrealized Gain/Loss Summary

Description	Cost Basis	Market Value	Gain/Loss
Cash & Cash Equivalents	233,419.08	233,573.52	154.44
Government Obligations	8,314,467.14	8,452,579.45	138,112.31
Corporate Obligations	1,918,655.68	1,944,408.05	25,752.37
Total Gain/Loss	\$10,466,541.90	\$10,630,561.02	\$164,019.12

Cash Transactions Summary

	Principal Cash
Receipts	
Dividend	0.31
Interest	7,903.50
Accrued Interest Received	3,751.81
Sales	578,242.13
Total Receipts	\$589,897.75
Disbursements	
Accrued Interest Paid	(67.33)
Purchases	(588,762.42)
Payments to/for Beneficiaries	(1,068.00)
Total Disbursements	(\$589,897.75)
Total Net Transactions	\$0.00



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Statement Period

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Asset Detail - Principal Portfolio

Cash & Cash Equivalents

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
HighMark Money Market Funds								
HIGHMARK MONEY MARKET 100% U S TREASURY FD FIDUCIARY SH ***CASH MANAGEMENT SWEEP	431114503S	18,743.370	18,743.37	18,743.37	1.0000 09/28/2012	0.18%	0.00%	0.48
Disc Comm'l Paper/Bnker Accpt								
TOYOTA MOTOR CREDIT CO DISC COML PAPER DTD 06/19/2012 12/17/2012	89233GMH6	215,000.000	214,675.71	214,830.15	99.9210 09/28/2012	2.02%	0.30%	653.96
Total Cash & Cash Equivalents			\$233,419.08	\$233,573.52		2.20%	0.28%	\$654.44

Government Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
US Treasury								
UNITED STATES TREAS NTS 4.2500% 9/30/2012	912828HE3	120,000.000	120,253.13	120,000.00	100.0000 09/28/2012	1.13%	4.25%	5,100.00
UNITED STATES TREAS NTS 3.8750% 10/31/2012	912828HG8	100,000.000	102,113.28	100,305.00	100.3050 09/28/2012	0.94%	3.86%	3,875.00
UNITED STATES TREAS NTS 3.3750% 11/30/2012	912828HK9	365,000.000	367,036.33	366,952.75	100.5350 09/28/2012	3.45%	3.36%	12,318.75
UNITED STATES TREAS NTS 2.5000% 3/31/2013	912828HV5	125,000.000	128,154.72	126,455.00	101.1640 09/28/2012	1.19%	2.47%	3,125.00
UNITED STATES TREAS NTS 0.2500% 4/30/2014	912828SR2	125,000.000	124,868.58	125,033.75	100.0270 09/28/2012	1.18%	0.25%	312.50





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Asset Detail - Principal Portfolio (continued)

Government Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
US Treasury								
UNITED STATES TREAS NTS 0.2500% 5/15/2015	912828SU5	250,000.000	248,985.21	249,745.00	99.8980 09/28/2012	2.35%	0.25%	625.00
UNITED STATES TREAS NTS 1.7500% 7/31/2015	912828NP1	225,000.000	223,067.16	234,141.75	104.0630 09/28/2012	2.20%	1.68%	3,937.50
UNITED STATES TREAS NTS 1.3750% 11/30/2015	912828PJ3	250,000.000	249,024.28	258,067.50	103.2270 09/28/2012	2.43%	1.33%	3,437.50
UNITED STATES TREAS NTS 1.5000% 7/31/2016	912828QX1	370,000.000	374,487.57	384,885.10	104.0230 09/28/2012	3.62%	1.44%	5,550.00
UNITED STATES TREAS NTS 1.0000% 8/31/2016	912828RF9	250,000.000	251,690.29	255,312.50	102.1250 09/28/2012	2.40%	0.98%	2,500.00
UNITED STATES TREAS NTS 1.0000% 9/30/2016	912828RJ1	150,000.000	149,619.64	153,187.50	102.1250 09/28/2012	1.44%	0.98%	1,500.00
UNITED STATES TREAS NTS 0.8750% 11/30/2016	912828RU6	350,000.000	350,766.80	355,659.50	101.6170 09/28/2012	3.35%	0.86%	3,062.50
UNITED STATES TREAS NTS 0.6250% 8/31/2017	912828TM2	150,000.000	149,666.52	150,094.50	100.0630 09/28/2012	1.41%	0.62%	937.50
Federal Govt Agency								
FEDERAL HOME LN BKS 3.8750% 6/14/2013	31339X2M5	200,000.000	200,403.10	205,158.00	102.5790 09/28/2012	1.93%	3.78%	7,750.00
TENNESSEE VALLEY AUTH 4.7500% 8/1/2013	880591DW9	230,000.000	242,426.00	238,689.40	103.7780 09/28/2012	2.25%	4.58%	10,925.00
FEDERAL FARM CR BKS 0.9800% 9/23/2013	31331KET3	115,000.000	114,663.05	115,855.60	100.7440 09/28/2012	1.09%	0.97%	1,127.00



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Asset Detail - Principal Portfolio (continued)

Government Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
Federal Govt Agency								
FEDERAL HOME LOAN BANKS 3.6250% 10/18/2013	3133XSAE8	250,000.000	258,142.75	258,860.00	103.5440 09/28/2012	2.44%	3.50%	9,062.50
FEDERAL HOME LOAN MTG CORP NOTES DTD 01/08/2009 2.50% 01/07/2014	3137EABX6	35,000.000	34,625.96	36,018.85	102.9110 09/28/2012	0.34%	2.43%	875.00
FEDL HOME LOAN MTG CORP NOTES DTD 04/24/2009 2.50% 04/23/2014	3137EACB3	150,000.000	155,568.75	155,284.50	103.5230 09/28/2012	1.46%	2.41%	3,750.00
FEDERAL NATL MTG ASSN NOTES DTD 05/15/2009 2.500% 05/15/2014	31398AXJ6	300,000.000	301,178.80	310,821.00	103.6070 09/28/2012	2.92%	2.41%	7,500.00
FEDERAL FARM CR BKS CONS 1.9000% 6/2/2014	31331JQA4	260,000.000	259,368.20	266,991.40	102.6890 09/28/2012	2.51%	1.85%	4,940.00
FEDERAL HOME LN BKS 5.2500% 6/18/2014	3133X7FK5	100,000.000	111,171.90	108,594.00	108.5940 09/28/2012	1.02%	4.83%	5,250.00
FEDERAL FARM CREDIT BANK BONDS 3.000% 09/22/2014	31331GL80	85,000.000	86,005.55	89,570.45	105.3770 09/28/2012	0.84%	2.85%	2,550.00
FEDERAL FARM CR BKS 1.6250% 11/19/2014	31331KHW3	160,000.000	164,560.00	164,480.00	102.8000 09/28/2012	1.55%	1.58%	2,600.00
FEDERAL HOME LN MTG CORP 0.9200% 12/12/2014	3134G3CM0	70,000.000	70,063.00	70,070.70	100.1010 09/28/2012	0.66%	0.92%	644.00
FEDERAL HOME LOAN MTG CORP NOTES DTD 01/07/2010 2.875% 02/09/2015	3137EACH0	250,000.000	256,160.83	264,710.00	105.8840 09/28/2012	2.49%	2.72%	7,187.50
FEDERAL FARM CR BKS 0.5000% 5/1/2015	3133EANJ3	150,000.000	149,853.00	150,474.00	100.3160 09/28/2012	1.42%	0.50%	750.00



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Asset Detail - Principal Portfolio (continued)

Government Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
Federal Govt Agency								
FEDERAL NATL MTG ASSN 1.0000% 5/29/2015	3135G0LB7	135,000.000	135,659.34	135,602.10	100.4460 09/28/2012	1.28%	1.00%	1,350.00
FEDERAL NATL MTGE ASSN NOTES 0.700% 05/29/2015	3135G0LC5	120,000.000	120,000.00	120,060.00	100.0500 09/28/2012	1.13%	0.70%	840.00
FEDERAL HOME LN BKS 2.8750% 6/12/2015	3133XWNB1	285,000.000	279,807.14	282,765.60	106.7040 09/28/2012	2.66%	2.69%	7,618.75
FEDERAL NATL MTG ASSN 2.3750% 7/28/2015	31398AU34	275,000.000	283,288.50	290,270.75	105.5530 09/28/2012	2.73%	2.25%	6,531.25
FEDERAL FARM CR BKS 2.3500% 12/22/2015	31331J6C2	120,000.000	120,434.40	128,348.40	106.9570 09/28/2012	1.21%	2.20%	2,820.00
FEDERAL NATL MTG ASSN 2.3750% 4/11/2016	3135G0BA0	275,000.000	282,544.63	293,144.50	106.5980 09/28/2012	2.76%	2.23%	6,531.25
FEDERAL HOME LN MTG CORP 2.5000% 5/27/2016	3137EACT4	310,000.000	321,083.36	332,481.20	107.2520 09/28/2012	3.10%	2.33%	7,750.00
FEDERAL HOME LOAN BANKS 2.1250% 6/10/2016	313373S26	200,000.000	209,390.00	211,016.00	105.5080 09/28/2012	1.98%	2.01%	4,250.00
FEDERAL HOME LOAN MTGE CORP NTS 2.000% 08/25/2016	3137EACW7	300,000.000	312,151.20	316,461.00	105.4870 09/28/2012	2.98%	1.90%	6,000.00
FEDERAL NATL MTGE ASSN NOTE 1.250% 09/28/2016	3135G0CM3	210,000.000	209,497.89	215,712.00	102.7200 09/28/2012	2.03%	1.22%	2,625.00
FEDERAL NATL MTG ASSN NOTES DTD 10/20/2011 1.375% 11/15/2016	3135G0ES8	65,000.000	65,514.15	67,020.20	103.1080 09/28/2012	0.63%	1.33%	893.75

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Asset Detail - Principal Portfolio (continued)

Government Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
Federal Govt Agency								
FEDERAL NATL MTG ASSN NOTES DTD 01/09/2012 1.25% 01/30/2017	3135G0GY3	175,000.000	174,983.73	179,642.75	102.6530 09/28/2012	1.69%	1.22%	2,187.50
FEDERAL HOME LOAN MORTGAGE CORP 1.000% 03/08/2017	3137EADC0	200,000.000	196,430.40	202,554.00	101.2770 09/28/2012	1.91%	0.99%	2,000.00
FEDERAL HOME LOAN BANK BONDS 1.000% 06/09/2017	313379FW4	200,000.000	199,758.00	201,896.00	100.9480 09/28/2012	1.90%	0.99%	2,000.00
FEDERAL FARM CR BKS 0.8300% 9/21/2017	3133EAY28	160,000.000	160,000.00	160,187.20	100.1170 09/28/2012	1.51%	0.83%	1,328.00
Total Government Obligations			\$8,314,467.14	\$8,452,579.45		79.51%	1.96%	\$165,917.75

Corporate Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
Corporate Bonds								
JPMORGAN CHASE & CO DTD 04/06/2009 2.1250% 12/26/2012	481247AM6	295,000.000	295,914.50	296,433.70	100.4860 09/28/2012	2.79%	2.11%	6,268.75
XTO ENERGY INC 4.9000% 2/1/2014	98385XAD8	100,000.000	109,638.00	105,925.00	105.9250 09/28/2012	1.00%	4.63%	4,900.00
CHEVRON CORPORATION SR NOTES DTD 03/03/2009 3.95% 03/03/2014	166751AH0	190,000.000	200,126.65	199,462.00	104.9800 09/28/2012	1.88%	3.76%	7,505.00
GENL ELEC CAP CORP NOTES 5.900% 05/13/2014	36962G4C5	180,000.000	194,130.60	194,695.20	108.1640 09/28/2012	1.83%	5.45%	10,620.00





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Asset Detail - Principal Portfolio (continued)

Corporate Obligations

Asset Name	CUSIP	Shares/ Units Held	Cost Basis	Market Value	Price/ Date Priced	Percentage of Portfolio	Current Yield	Estimated Annual Income
Corporate Bonds								
WAL MART STORES INC NOTES DTD 05/21/2009 3.200% 05/15/2014	931142CQ4	190,000.000	197,746.80	198,753.30	104.6070 09/28/2012	1.87%	3.06%	6,080.00
MICROSOFT CORP NT DTD 05/18/2009 2.950% 06/01/2014	594918AB0	240,000.000	246,233.20	250,284.00	104.2850 09/28/2012	2.35%	2.83%	7,080.00
BERKSHIRE HATHAWAY INC 3.200% 02/11/2015	084670AV0	100,000.000	103,550.10	106,077.00	106.0770 09/28/2012	1.00%	3.02%	3,200.00
PROCTER & GAMBLE CO DTD 11/18/2010 1.80% 11/15/2015	742718DS5	265,000.000	258,615.14	274,736.10	103.6740 09/28/2012	2.58%	1.74%	4,770.00
GOOGLE INC 2.1250% 5/19/2016	38259PAC6	105,000.000	107,568.30	110,574.45	105.3090 09/28/2012	1.04%	2.02%	2,231.25
BERKSHIRE HATHAWAYFIN CORP SR NT 1.600% 05/15/2017	084664BS9	105,000.000	105,141.90	107,442.30	102.3260 09/28/2012	1.01%	1.56%	1,680.00
Collateralized Passthroughs								
TOYOTA AUTO RECEIVABLES 2012 A-3 0.4600% 7/15/2016 ORIGINAL FACE VALUE \$100,000.00	89231NAC7	100,000.000	99,990.49	100,025.00	100.0250 09/28/2012	0.94%	0.46%	460.00
Total Corporate Obligations			\$1,918,655.68	\$1,944,408.05		18.29%	2.82%	\$54,795.00
Total Principal Portfolio			\$10,466,541.90	\$10,630,561.02		100.00%	2.08%	\$221,367.19
Total Account Values			\$10,466,541.90	\$10,630,561.02		100.00%	2.08%	\$221,367.19



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Maturity Summary

	<i>Face Value</i>	<i>Par Value</i>	<i>Cost Basis</i>	<i>Market Value</i>	<i>Percentage of Market Value</i>
2012		1,095,000.000	1,099,992.95	1,098,521.60	10.35%
2013		920,000.000	943,789.62	945,018.00	8.91%
2014		2,185,000.000	2,255,285.99	2,275,984.15	21.45%
2015		2,405,000.000	2,428,445.10	2,494,998.20	23.51%
2016	100,000.00	2,685,000.000	2,734,304.32	2,795,478.95	26.34%
2017		990,000.000	985,980.55	1,001,816.75	9.44%
2018					
2019					
2020					
2021					
Ten-to-Fourteen Years					
Fifteen-to-Nineteen Years					
Twenty Years and Over					
Total	\$100,000.00	10,280,000.000	\$10,447,798.53	\$10,611,817.65	100.00%

Transaction Detail

<i>Date</i>	<i>Activity</i>	<i>Description</i>	<i>CUSIP</i>	<i>Principal Cash</i>	<i>Cost Basis</i>
	Beginning Balance			\$0.00	\$10,453,035.24
09/04/12	Dividend	CASH RECEIPT OF DIVIDEND EARNED ON HIGHMARK 100% US TREASURY MMKT #486 DIVIDEND FROM 8/1/12 TO 8/31/12	431114503S	0.31	
09/04/12	Purchases	PURCHASED 0.31 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/04/12	431114503S	(0.31)	0.31
09/04/12	Interest	CASH RECEIPT OF INTEREST EARNED ON CHEVRON CORP NTS 3.950% 3/03/14 0.01975/\$1 PV ON 190,000 PAR VALUE DUE 9/3/2012	166751AHO	3,752.50	





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September 1, 2012 through September 30, 2012

Transaction Detail (continued)

Date	Activity	Description	CUSIP	Principal Cash	Cost Basis
09/04/12	Purchases	PURCHASED 3,752.5 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/04/12	431114503S	(3,752.50)	3,752.50
09/06/12	Payments to/for Beneficiaries	CASH DISBURSEMENT PAID TO CHANDLER ASSET MANAGEMENT INC. PAYMENT PER REQUEST MGMT FEE FOR PERIOD ENDING AUGUST 31, 2012 INVOICE #11614		(1,068.00)	
09/07/12	Sales	SOLD 1,068 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/07/12	431114503S	1,068.00	(1,068.00)
09/10/12	Interest	CASH RECEIPT OF INTEREST EARNED ON FHLMC NT 1.000% 3/08/17 0.005/\$1 PV ON 200,000 PAR VALUE DUE 9/8/2012	3137EADC0	1,000.00	
09/10/12	Purchases	PURCHASED 1,000 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/10/12	431114503S	(1,000.00)	1,000.00
09/19/12	Purchases	PURCHASED 171,201.6 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/19/12	431114503S	(171,201.60)	171,201.60
09/19/12	Sales	SOLD 160,000 PAR VALUE OF FFCB BDS 3.000% 9/22/14 LT CAPITAL GAIN OF \$4,163.55 TRADE DATE 09/18/12 SOLD THROUGH CHASE SECURITIES, INC. 160,000 PAR VALUE AT 105.526 %	31331GL80	168,841.60	(164,678.05)
09/19/12	Accrued Interest Received	RECEIVED ACCRUED INTEREST ON SALE OF FFCB BDS 3.000% 9/22/14	31331GL80	2,360.00	

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September 1, 2012 through September 30, 2012

Transaction Detail (continued)

Date	Activity	Description	CUSIP	Principal Cash	Cost Basis
09/21/12	Purchases	PURCHASED 160,000 PAR VALUE OF FFCB BDS 0.830% 9/21/17 TRADE DATE 09/18/12 PURCHASED THROUGH WACHOVIA CAPITAL MARKETS, LLC. 160,000 PAR VALUE AT 100 %	3133EAY28	(160,000.00)	160,000.00
09/21/12	Sales	SOLD 160,000 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/21/12	431114503S	160,000.00	(160,000.00)
09/24/12	Interest	CASH RECEIPT OF INTEREST EARNED ON FFCB BDS 3.000% 9/22/14 0.015/\$1 PV ON 85,000 PAR VALUE DUE 9/22/2012	31331GL80	1,275.00	
09/24/12	Interest	CASH RECEIPT OF INTEREST EARNED ON FFCB BDS 0.980% 9/23/13 0.0049/\$1 PV ON 115,000 PAR VALUE DUE 9/23/2012	31331KET3	563.50	
09/24/12	Purchases	PURCHASED 1,838.5 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/24/12	431114503S	(1,838.50)	1,838.50
09/26/12	Purchases	PURCHASED 100,000 PAR VALUE OF TAOT 2012-B A3 0.460% 7/15/16 TRADE DATE 09/18/12 PURCHASED THROUGH SALOMON BROS. 100,000 PAR VALUE AT 99.99049 %	89231NAC7	(99,990.49)	99,990.49
09/26/12	Sales	SOLD 99,990.49 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/26/12	431114503S	99,990.49	(99,990.49)
09/26/12	Purchases	PURCHASED 150,000 PAR VALUE OF US TREAS NTS 0.000% 8/31/17 TRADE DATE 09/25/12 PURCHASED THROUGH CREDIT SUISSE 150,000 PAR VALUE AT 99.777678 %	912828TM2	(149,666.52)	149,666.52

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September 1, 2012 through September 30, 2012

Transaction Detail (continued)

Date	Activity	Description	CUSIP	Principal Cash	Cost Basis
09/26/12	Accrued Interest Paid	PAID ACCRUED INTEREST ON PURCHASE OF US TREAS NTS 0.000% 8/31/17	912828TM2	(67.33)	
09/26/12	Sales	SOLD 125,000 PAR VALUE OF US TREAS NTS 2.750% 10/31/13 LT CAPITAL LOSS OF (\$1,177.18) TRADE DATE 09/25/12 SOLD THROUGH DEUTSCHE BANC-ALEX BROWN 125,000 PAR VALUE AT 102.76529 %	912828JQ4	128,456.61	(129,633.79)
09/26/12	Accrued Interest Received	RECEIVED ACCRUED INTEREST ON SALE OF US TREAS NTS 2.750% 10/31/13	912828JQ4	1,391.81	
09/27/12	Sales	SOLD 19,885.43 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/27/12	431114503S	19,885.43	(19,885.43)
09/28/12	Interest	CASH RECEIPT OF INTEREST EARNED ON FNMA NT 1.250% 9/28/16 0.00625/\$1 PV ON 210,000 PAR VALUE DUE 9/28/2012	3135G0CM3	1,312.50	
09/28/12	Purchases	PURCHASED 1,312.5 UNITS OF HIGHMARK 100% US TREASURY MMKT #486 TRADE DATE 09/28/12	431114503S	(1,312.50)	1,312.50
Net Activity				\$0.00	\$13,506.66
Ending Balance				\$0.00	\$10,466,541.90

Realized Gain/Loss Summary

Sale Date	Asset Name	CUSIP	Shares	Cost	Proceeds	Gain / Loss Amount	
						Short	Long
09/19/12	FFCB BDS 3.000% 9/22/14	31331GL80	160,000.000	164,678.05	168,841.60	0.00	4,163.55

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Realized Gain/Loss Summary (continued)

Sale Date	Asset Name	CUSIP	Shares	Cost	Proceeds	Gain / Loss Amount	
						Short	Long
09/26/12	US TREAS NTS 2.750% 10/31/13	912828JQ4	125,000.000	129,633.79	128,456.61	0.00	(1,177.18)
TOTAL				\$294,311.84	\$297,298.21	\$0.00	\$2,986.37
SUMMARY				DISTRIBUTIONS	REALIZED	TOTAL	
Short Term Capital Gain / Loss				\$0.00	\$0.00	\$0.00	
Long Term Capital Gain / Loss				\$0.00	\$2,986.37	\$2,986.37	

Disclaimer

The amount your account netted on a sale minus the total amount the account paid at initial purchase is your account's realized gain (if positive) or loss (if negative). Cost basis as reported on your UB statement is either a) the lot-specific purchase price minus purchase commissions and fees or b) information provided by the client or their representative to Union Bank at or after the time we were appointed Custodian or Trustee of the assets. The monthly or quarterly statements of your account may not have correct calculations of gain/loss for a particular tax lot due to incomplete information. The cost basis information in those statements is preliminary and subject to change if you provide additional data during the year or for other reasons. Therefore, please refer to the Tax Statements that we provide after year-end to determine accurate gain/loss calculations and what we report to the IRS. Please consult your tax advisor for more information. Mutual Fund Capital Gain distributions are not included in this summary.



Small Cities Organized Risk Effort
General Checking Account Transaction List
 July 1, 2012 - September 30, 2012

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
0100 - CASH IN BANK								
0100-010 Scott Valley Bank								
Transfer	7/2/2012			Funds Transfer	0106-010 Trust - Liab_SVB		7,059.63	-203,661.30
Transfer	7/2/2012			Funds Transfer	0106-020 Trust - WC - SVB		42,717.98	-203,661.30
Payment	7/5/2012	26392	Biggs		0120 ACCOUNTS RECEIVABLE	45,540.00		-253,438.91
Payment	7/9/2012	50494	Loomis		0120 ACCOUNTS RECEIVABLE	66,612.00		-207,898.91
Payment	7/11/2012	98756	Yreka		0120 ACCOUNTS RECEIVABLE	220,238.00		-141,286.91
Payment	7/16/2012	84795	Susanville		0120 ACCOUNTS RECEIVABLE	198,553.00		78,951.09
Payment	7/16/2012	30998	Mt. Shasta		0120 ACCOUNTS RECEIVABLE	175,493.00		277,504.09
Payment	7/16/2012	13958	Etna		0120 ACCOUNTS RECEIVABLE	3,234.00		452,997.09
Transfer	7/16/2012			Funds Transfer	0106-010 Trust - Liab_SVB		4,599.39	456,231.09
Transfer	7/16/2012			Funds Transfer	0106-020 Trust - WC - SVB		46,447.40	451,631.70
Payment	7/19/2012	577	Rio Dell		0120 ACCOUNTS RECEIVABLE	82,895.00		405,184.30
Check	7/23/2012	2293	Alliant	SMALCIT-02	-SPLIT-		239,952.00	488,079.30
Check	7/23/2012	2294	CSAC Excess Insurance	Pollution Liability Insurance	General Liability		10,773.00	248,127.30
Check	7/23/2012	2295	Employment Risk Management Authority	Inv # ERMA-00212	0625 - Insurance		71,403.00	237,354.30
Check	7/23/2012	2296	LAWCX	Inv # LAWCX 2013-001	0875 -Ins Premiums/Contrib.Cost		290,694.00	165,951.30
Check	7/23/2012	2297	LAWCX	Inv # LAWCX 2013-050	-SPLIT-		28,645.00	-124,742.70
Check	7/23/2012	2298	CAJPA	Acct # 3040-1 Notice # 3990217	0615 - Dues and Subscriptions		450.00	-153,387.70
Check	7/23/2012	2299	Alliant	Inv # 60038	Program Administration		214,750.00	-153,837.70
Check	7/23/2012	2300	York Insurance Services Group, Inc-CA	Inv # 500007614 Liab Claims Admin 7/12	0830 -Claims Service - Vouchers		8,125.00	-368,587.70
Check	7/23/2012	2301	York Insurance Services Group, Inc-CA	Inv # 500007643 Annual Fee Liability FY 12/13	0720 - Third Pty Admini(TPA)		19,000.00	-376,712.70
Check	7/23/2012	2302	Champion Awards		0605 - B of D Activities		46.26	-395,712.70
Check	7/23/2012	2303	Rio Dell	Reimbursement for Lexipol 2/1/11 - 1/31/13	-SPLIT-		3,900.00	-395,758.96
Check	7/23/2012	2304	ACI Specialty Benefits	Inv # 13138	EAP		597.37	-399,658.96
Payment	7/24/2012	47287	Shasta Lake		0120 ACCOUNTS RECEIVABLE	151,368.00		-400,256.33
Payment	7/27/2012	30378	Montague		0120 ACCOUNTS RECEIVABLE	40,511.00		-248,888.33
Payment	7/27/2012	46115	Weed		0120 ACCOUNTS RECEIVABLE	141,225.00		-208,377.33
Payment	7/30/2012	33722	Portola		0120 ACCOUNTS RECEIVABLE	53,180.00		-67,152.33
Payment	7/30/2012	894	Loyalton		0120 ACCOUNTS RECEIVABLE	15,826.00		-13,972.33
Deposit	7/31/2012			Interest	SVB	104.23		1,853.67
Transfer	8/3/2012			Funds Transfer	0150 - LAIF	200,000.00		1,957.90
Transfer	8/3/2012			Funds Transfer	0106-010 Trust - Liab_SVB		23,376.17	201,957.90
Transfer	8/3/2012			Funds Transfer	0106-020 Trust - WC - SVB		36,797.19	178,581.73
Payment	8/10/2012		Dunsmuir		0120 ACCOUNTS RECEIVABLE	63,324.00		141,784.54
Payment	8/10/2012		Dorris		0120 ACCOUNTS RECEIVABLE	5,590.00		205,108.54
Payment	8/10/2012		Etna		0120 ACCOUNTS RECEIVABLE	32,482.00		210,698.54
Payment	8/13/2012		Coffax		0120 ACCOUNTS RECEIVABLE	53,292.00		243,180.54
Transfer	8/16/2012			Funds Transfer	0106-010 Trust - Liab_SVB		21,960.36	296,472.54
Transfer	8/16/2012			Funds Transfer	0106-020 Trust - WC - SVB		39,625.69	274,512.18
Check	8/24/2012	2305	York Insurance Services Group, Inc-CA	W/C Risk Control 5/12 - Inv # 500110031	0670 - Risk Management Services		3,701.55	234,886.49
Check	8/24/2012	2306	York Insurance Services Group, Inc-CA	Liability Claims Admin 5/12 - Inv 500110025	0830 -Claims Service - Vouchers		7,655.51	231,184.94
Check	8/24/2012	2307	Gilbert Associates, Inc.	29330 ENG - April & May	0505 - Accounting		8,000.00	223,529.43
Check	8/24/2012	2308	CJPRMA	Inv # LIAB-SCORE-12/13	0615 - Dues and Subscriptions		6,880.00	215,529.43
Check	8/24/2012	2309	Fort Jones	Postage to mail premiums	0650 - Postage		37.90	208,649.43
Check	8/24/2012	2310	Maze & Associates	Inv # 3524	0506 - Audit		8,000.00	208,611.53
Check	8/24/2012	2311	York Insurance Services Group, Inc-CA	Annual Claims Admin Fee FY 12/13	0720 - Third Pty Admini(TPA)		11,000.00	200,611.53
Check	8/24/2012	2312	York Insurance Services Group, Inc-CA	W/C Claims Admin 7/12 - Inv 500007775	0710 - Claims Management		7,895.00	189,611.53
Check	8/24/2012	2313	SBK Risk Services, Inc.	Inv # SCORE 7-12	0670 - Risk Management Services		4,412.30	181,716.53
Check	8/24/2012	2314	Susanville	Lexipol Reimbursement (Inv # 7330)	0676 - Safety Training		2,000.00	177,304.23
Check	8/24/2012	2315	Tulelake	Reimbursement for Lexipol (Inv # 7190) FY 12/13	0676 - Safety Training		1,950.00	175,304.23
Check	8/24/2012	2316	Tulelake	Reimbursement for Lexipol (Inv # 5681) FY 11/12	0676 - Safety Training		1,950.00	173,354.23
Check	8/24/2012	2317	York Insurance Services Group, Inc-CA	Liability Claims Admin 8/12 Inv # 50007847	0830 -Claims Service - Vouchers		8,125.00	171,404.23
Check	8/24/2012	2318	York Insurance Services Group, Inc-CA	W/C Claims Admin 8/12 Inv # 500007846	Liability Claim Payments		7,895.00	163,279.23
Check	8/24/2012	2319	York Insurance Services Group, Inc-CA	W/C Claims Admin 6/12 Inv # 500007458	0710 - Claims Management		7,665.00	155,384.23
Check	8/24/2012	2320	Bodega Bay Inn	Deposit for Mtg 10/24/12-10/26/12	0605 - B of D Activities		500.00	147,719.23
Check	8/24/2012	2321	Crescent City	Dividend	Dividends Payable		64,504.00	147,219.23
Check	8/24/2012	2322	Union Bank of California, N.A.	April 1, 2012 - June 30, 2012 Ref # 768870	0601 - Bank Charges		2,494.00	83,152.23

Small Cities Organized Risk Effort
General Checking Account Transaction List
 July 1, 2012 - September 30, 2012

Type	Date	Num	Name	Memo	Split	Debit	Credit	Balance
Check	8/24/2012	2323	Shasta Lake	VOID: Reimbursement for Lexipol Inv # 60309I	0676 - Safety Training	0.00		80,221.23
Payment	8/24/2012		Live Oak		0120 ACCOUNTS RECEIVABLE	139,852.00		220,073.23
Payment	8/28/2012		Isleton		0120 ACCOUNTS RECEIVABLE	6,212.00		226,285.23
Transfer	8/28/2012			Funds Transfer	0106-020 Trust - WC - SVB		45,559.45	180,725.78
Deposit	8/31/2012			Interest	SVB	22.93		180,748.71
Transfer	9/5/2012			Funds Transfer	0106-020 Trust - WC - SVB		153,025.11	27,723.60
Transfer	9/5/2012			Funds Transfer	0106-010 Trust - Liab_SVB		22,880.48	4,843.12
Transfer	9/5/2012			Funds Transfer	0150 - LAIF	200,000.00		204,843.12
Payment	9/6/2012	13841	Isleton		0120 ACCOUNTS RECEIVABLE	3,100.00		207,943.12
Transfer	9/18/2012			Funds Transfer	0106-010 Trust - Liab_SVB		6,586.04	201,357.08
Transfer	9/18/2012			Funds Transfer	0106-020 Trust - WC - SVB		3,966.79	197,390.29
Check	9/25/2012	2324	York Insurance Services Group, Inc-CA	Liab Claims Mgmt - Sep '12 - Inv#500007979	Liability Claim Payments		8,125.00	189,265.29
Check	9/25/2012	2325	York Insurance Services Group, Inc-CA	WC Claims Mgmt - Sep '12 - Inv#500007978	Liability Claim Payments		7,895.00	181,370.29
Check	9/25/2012	2326	SBK Risk Services, Inc.	Inv # SCORE 8-12	0670 - Risk Management Services		4,641.45	176,728.84
Check	9/25/2012	2327	Mt. Shasta	Reimburse for Lexipol 4/16/12 Inv 60309	0676 - Safety Training		1,950.00	174,778.84
Total 0100-010 Scott Valley Bank						1,898,654.16	1,520,214.02	174,778.84
Total 0100 - CASH IN BANK						1,898,654.16	1,520,214.02	174,778.84
TOTAL						1,898,654.16	1,520,214.02	174,778.84

Monthly Account Statement

Small Cities Organized Risk Effort

August 1, 2012 through August 31, 2012

Chandler Team

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

Custodian

Union Bank N.A.
Carmen Coniendo
415-705-7207

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	2.37
Average Coupon	2.21 %
Average Purchase YTM	1.76 %
Average Market YTM	0.41 %
Average S&P/Moody Rating	AA+/Aaa
Average Final Maturity	2.50 yrs
Average Life	2.43 yrs

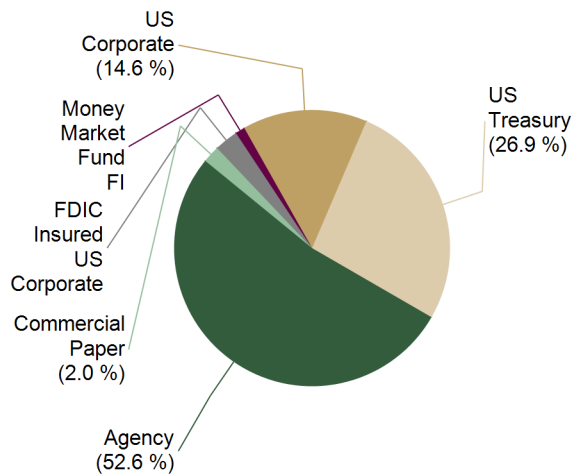
ACCOUNT SUMMARY

	Beg. Values as of 7/31/12	End Values as of 8/31/12
Market Value	10,623,279	10,634,699
Accrued Interest	55,009	56,618
Total Market Value	10,678,288	10,691,317
Income Earned	15,281	15,272
Cont/WD		-1,066
Par	10,259,291	10,275,582
Book Value	10,353,125	10,365,722
Cost Value	10,434,975	10,451,265

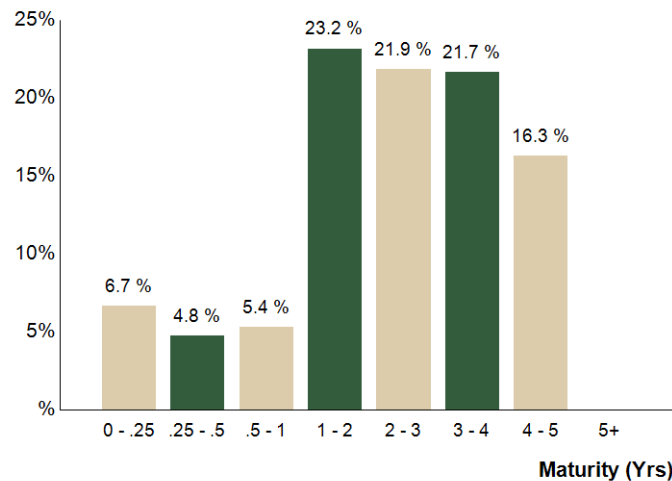
TOP ISSUERS

Issuer	% Portfolio
Government of United States	26.9 %
Federal National Mortgage Assoc	15.2 %
Federal Home Loan Mortgage Corp	12.9 %
Federal Home Loan Bank	12.0 %
Federal Farm Credit Bank	10.2 %
JP Morgan FDIC Insured	2.8 %
Procter & Gamble Company	2.6 %
Microsoft	2.4 %
Total	84.9 %

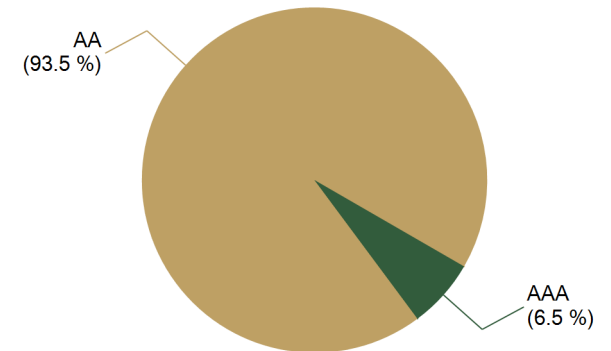
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 8/31/2012	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	0.13 %	0.59 %	1.39 %	1.79 %	2.91 %	4.48 %	N/A	4.74 %	34.61 %
1-5 yr Govt	0.06 %	0.39 %	0.91 %	1.18 %	2.64 %	4.06 %	N/A	4.42 %	31.99 %
1-5 Year Govt/A Rated or better Corporate	0.15 %	0.73 %	1.70 %	1.80 %	3.14 %	4.18 %	N/A	4.51 %	32.74 %



Small Cities Organized Risk Effort
Joint Powers Authority
August 31, 2012

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
Negotiable CDs	A-1/P-1 or F-1, or AA rated; 30% max.; 3 years maximum maturity; \$1MM per issuer	Complies
Banker's Acceptances	A1/P1 or F-1 rated; 30% maximum; \$1MM per issuer; <180 days	Complies
Commercial Paper	A-1/P1 or F-1 rated; 25% maximum; \$1MM per issuer; <270 days	Complies
Medium Term Notes	"AA-" or better rated; 30% maximum; \$1MM per issuer	Complies
Asset-Backed Securities	AAA/Aaa rated; 20% maximum; \$1MM per issuer	Complies
Money Market Funds	AAA/Aaa rated; 15% maximum	Complies
Repurchase Agreements	Not used by investment adviser	Complies
LAIF	Not used by investment adviser	Complies
Maximum maturity	5 years	Complies

Monthly Account Statement

Small Cities Organized Risk Effort

September 1, 2012 through September 30, 2012

Chandler Team

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

Custodian

Union Bank N.A.
Elena Aguba
415-705-7206

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	2.41
Average Coupon	2.10 %
Average Purchase YTM	1.68 %
Average Market YTM	0.41 %
Average S&P/Moody Rating	AA+/Aaa
Average Final Maturity	2.54 yrs
Average Life	2.46 yrs

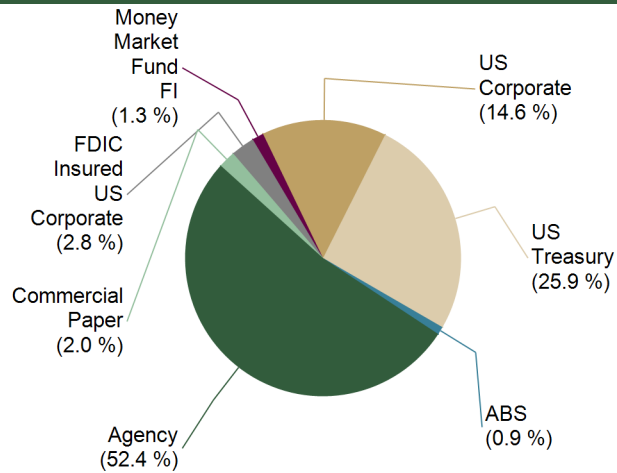
ACCOUNT SUMMARY

	Beg. Values as of 8/31/12	End Values as of 9/30/12
Market Value	10,634,699	10,635,277
Accrued Interest	56,618	58,836
Total Market Value	10,691,317	10,694,113
Income Earned	15,272	15,140
Cont/WD		-1,068
Par	10,275,582	10,303,606
Book Value	10,365,722	10,386,855
Cost Value	10,451,265	10,470,348

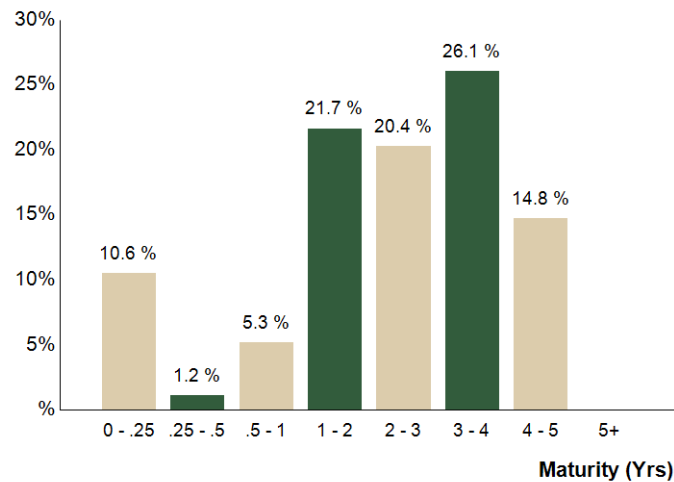
TOP ISSUERS

Issuer	% Portfolio
Government of United States	25.9 %
Federal National Mortgage Assoc	15.2 %
Federal Home Loan Mortgage Corp	12.9 %
Federal Home Loan Bank	12.0 %
Federal Farm Credit Bank	10.1 %
Toyota Motor Corp	2.9 %
JP Morgan FDIC Insured	2.8 %
Procter & Gamble Company	2.6 %
Total	84.4 %

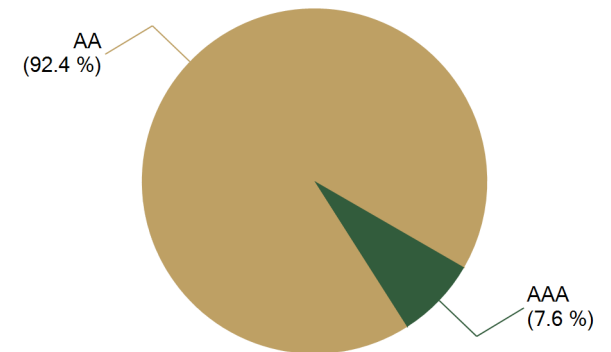
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 9/30/2012	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	Since 3/31/2006
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	0.04 %	0.56 %	1.43 %	1.93 %	2.79 %	4.30 %	N/A	4.68 %	34.65 %
1-5 yr Govt	0.01 %	0.46 %	0.92 %	1.33 %	2.52 %	3.91 %	N/A	4.36 %	32.01 %
1-5 Year Govt/A Rated or better Corporate	0.11 %	0.79 %	1.81 %	2.21 %	3.01 %	4.05 %	N/A	4.47 %	32.89 %



Small Cities Organized Risk Effort
Joint Powers Authority
September 30, 2012

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
Negotiable CDs	A-1/P-1 or F-1, or AA rated; 30% max.; 3 years maximum maturity; \$1MM per issuer	Complies
Banker's Acceptances	A1/P1 or F-1 rated; 30% maximum; \$1MM per issuer; <180 days	Complies
Commercial Paper	A-1/P1 or F-1 rated; 25% maximum; \$1MM per issuer; <270 days	Complies
Medium Term Notes	"AA-" or better rated; 30% maximum; \$1MM per issuer	Complies
Asset-Backed Securities	AAA/Aaa rated; 20% maximum; \$1MM per issuer	Complies
Money Market Funds	AAA/Aaa rated; 15% maximum	Complies
Repurchase Agreements	Not used by investment adviser	Complies
LAIF	Not used by investment adviser	Complies
Maximum maturity	5 years	Complies

Employee Assistance Program Utilization Report

Utilization Summary and Analysis



SCORE

July 1, 2012 - September 30, 2012

Projected Annual Rate:

5%

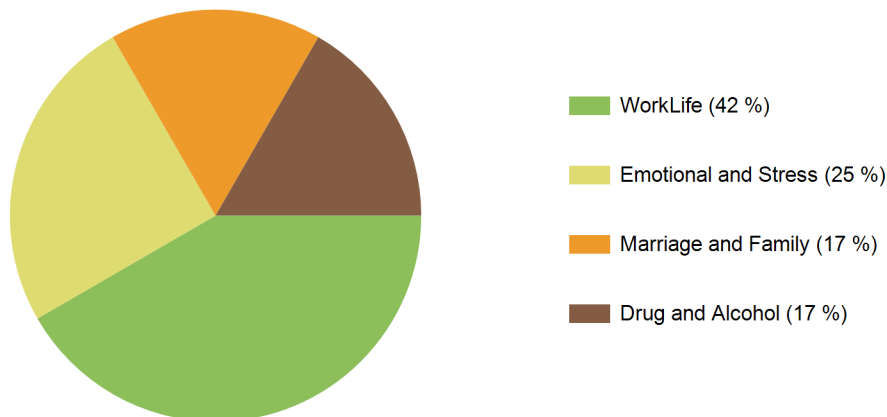
Previous Utilization Rate: 5.1%

Overall Utilization

There were 12 new contacts. 2 were referred by Family Member, 10 were referred by Human Resources.

The presenting problems were: Alcohol, Emotional, Family / Child, Marital / Relationship and WorkLife.

12 new contacts were self-initiated.



7/1/2012 - 9/30/2012

Employee Assistance Program Utilization Report

Work/Life Utilization

In this time period there were 5 case(s) that were opened: 20.0 % of the cases were Financial, 80.0 % of the cases were Legal.

Legal was the most utilized with 4 cases.

US employers lose an estimated \$200 billion per year due to employee absenteeism, low productivity, and other stress-related concerns. Employees who utilize ACI's comprehensive work/life benefits receive time and money-saving assistance in all areas of life management. In fact, 85% of employees who utilized ACI's work/life services in Q3 said ACI's services saved them at least 10 hours. By providing employees with time-saving and problem-solving services, ACI delivers measurable ROI through reduced absenteeism, improved performance, enhanced job satisfaction, and productivity gains.

Training

Training Comment:

As a value-added partner, ACI's Training Department offers consultation, support services, and flexible training options to fit the various needs of any organization. ACI encourages clients, employees and family members to visit ACI's YouTube channel for 24/7 access to popular trainings and videos. Please contact ACI's Training Department at 800-932-0034 and ask to speak with a member of the training team or email us at training@acieap.com to learn more about training offerings and options available.

Newsletters

ACI provided the following HealthYmails this quarter: Tired of Being Tired; Do Away with Office Drama; Top 5 Back to School Time Management Tips.

Formal Referrals

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

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

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

Number of Formal Referrals: 0
Number of Informal Referrals: 0

7/1/2012 - 9/30/2012

Employee Assistance Program Utilization Report

Utilization Hours

Management Training and Employee Wellness Seminars:	0
Employee Assessment:	15
Consultation: Work/Life & Concierge	9
Consultation: Employee Consultation	0
Consultation: Supervisor, Management and Outside Consultants	71
Total Program Hours this Period:	95

Utilization Comments

As summer headlines were unfortunately dominated by stories of national tragedies and natural disasters, ACI is grateful to have been in a position to provide immediate outreach, crisis response resources and referrals, and ongoing updates and support on ACI's social media networks and website. Moved by the emerging news stories, staff responded immediately to Hurricane Isaac, Tropical Storm Debbie, Colorado Springs Fires, Wisconsin fires, Ponderosa fires, and the earthquake in the Philippines. ACI also directly reached out to and provided support for victims, friends, and families affected by the Aurora, CO, Wisconsin, Chicago, Empire State Building, and New Jersey shootings. In difficult times, clients across the country and abroad can rely on ACI Specialty Benefits to deliver the stand-out customer service and personalized support that have made ACI a Top Ten EAP for nearly three decades.

More and more employees and clients are engaging with ACI on Twitter @ACISpecBenefits, requesting services on Facebook, commenting on articles like, "This Newsletter Is a Must Read!" and sharing tweet pics on twitter from client visits and events. Check out all the action and connect with ACI on Twitter @ACISpecBenefits, ACI's Facebook page, LinkedIn, Pinterest, ACI's YouTube channel, Google+ and blog at acieap.wordpress.com.

SCORE Utilization Rate for the Period 7/1/2012 to 9/30/2012 was 5.0 %

This decreased from the previous Utilization period which was 5.1 %

7/1/2012 - 9/30/2012

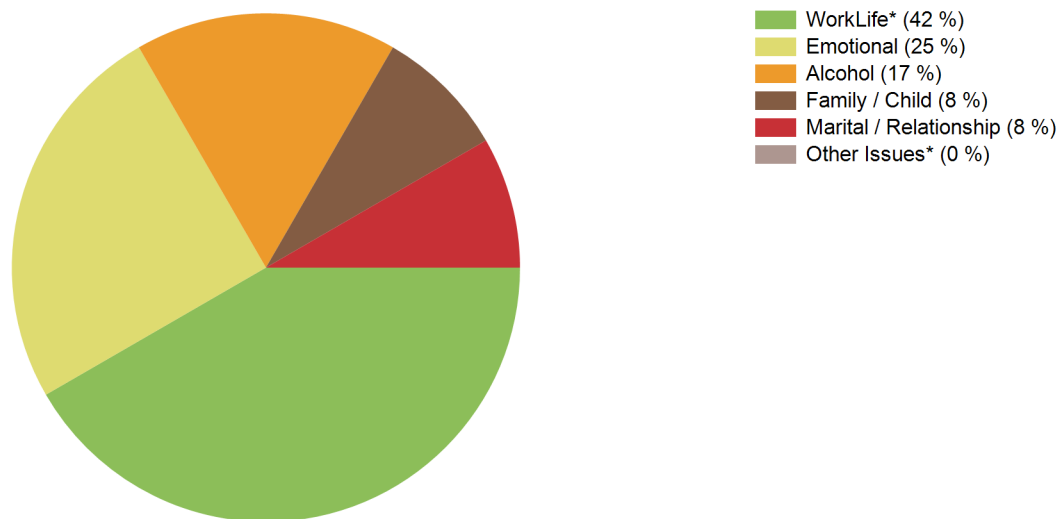
Employee Assistance Program Utilization Report

Primary issue for assessment

Primary Issue	New	Previous Quarter	Year To Date
Alcohol	2	3	6
Emotional	3	2	7
Family / Child	1	2	5
Marital / Relationship	1	0	1
Program Consultation	0	1	2
Work Stress	0	0	1
WorkLife*	5	4	11

According to a recent study, family issues accounted for 21% of all unscheduled absences and personal needs accounted for 11% (Human Resources Management). ACI's comprehensive work/life services provide employees and their family members with the financial consultation, legal consultation, child care and elder care referrals, resources and support necessary to better manage life's everyday responsibilities while staying focused and productive at work.

New Issues this Quarter

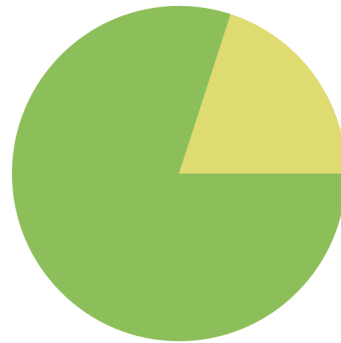


*Any WorkLife and Concierge cases are detailed later in the report, and 'Other Issues' includes issues <1%.

7/1/2012 - 9/30/2012

Employee Assistance Program Utilization Report**Primary Issue Breakout for WorkLife**

Referral Made	New	Previous Quarter	Year To Date
Financial	1	0	2
Legal	4	1	6

New Issues this Quarter

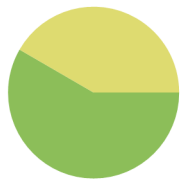
■ Legal (80 %)
■ Financial (20 %)

7/1/2012 - 9/30/2012

Employee Assistance Program Utilization Report

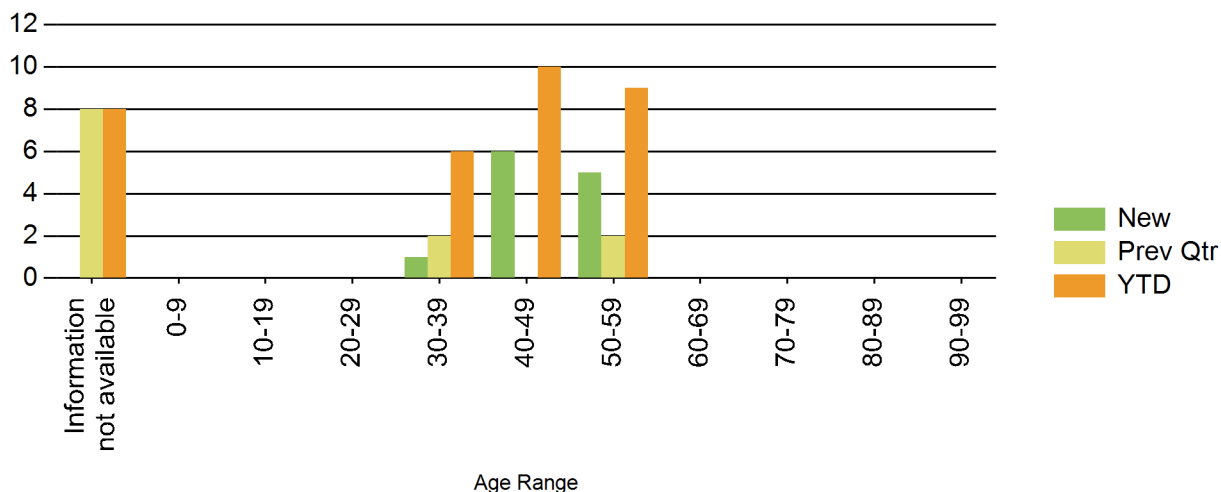
Demographic data

Gender	New	Previous Quarter	Year To Date
Female	7	5	17
Male	5	7	16



Female (58 %)
 Male (42 %)

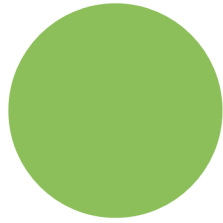
Age Range	New	Previous Quarter	Year To Date
Information not available	0	8	8
0-9	0	0	0
10-19	0	0	0
20-29	0	0	0
30-39	1	2	6
40-49	6	0	10
50-59	5	2	9
60-69	0	0	0
70-79	0	0	0
80-89	0	0	0
90-99	0	0	0



Who is Initiating Contact with ACI	New	Previous Quarter	Year To Date
Self	12	11	32
Family Member	0	1	1
Other	0	0	0

7/1/2012 - 9/30/2012

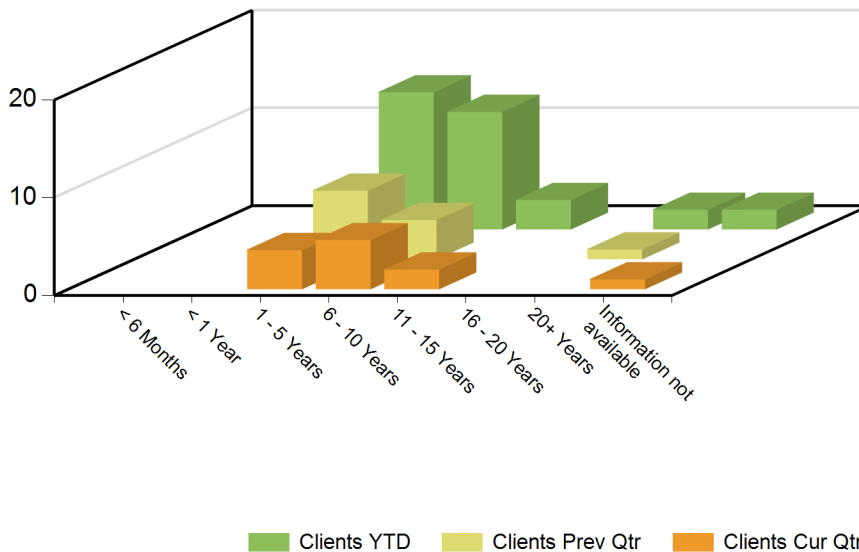
Employee Assistance Program Utilization Report



■ Self (100 %)
■ Family Member (0 %)
■ Other (0 %)

Employment data

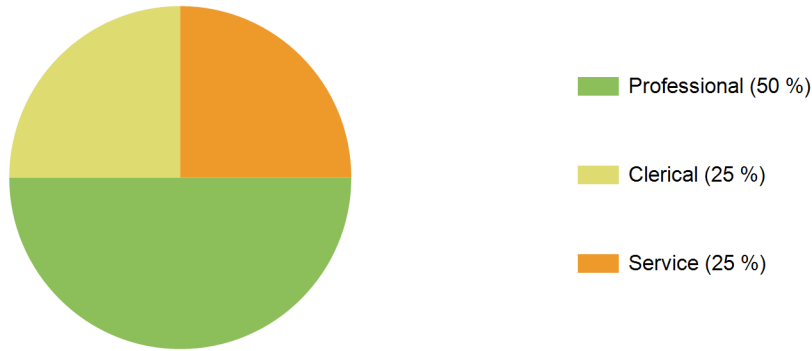
Years Employed	New	Previous Quarter	Year To Date
< 6 Months	0	0	0
< 1 Year	0	0	0
1 - 5 Years	4	7	14
6 - 10 Years	5	4	12
11 - 15 Years	2	0	3
16 - 20 Years	0	0	0
20+ Years	0	1	2
Information not available	1	0	2



Job Category	New	Previous Quarter	Year To Date
Management	0	0	0
Supervisor	0	1	2
Professional	6	5	15
Technical	0	0	0
Clerical	3	3	7
Production	0	0	1
Service	3	3	8
Sales	0	0	0
Labor	0	0	0
Other	0	0	0

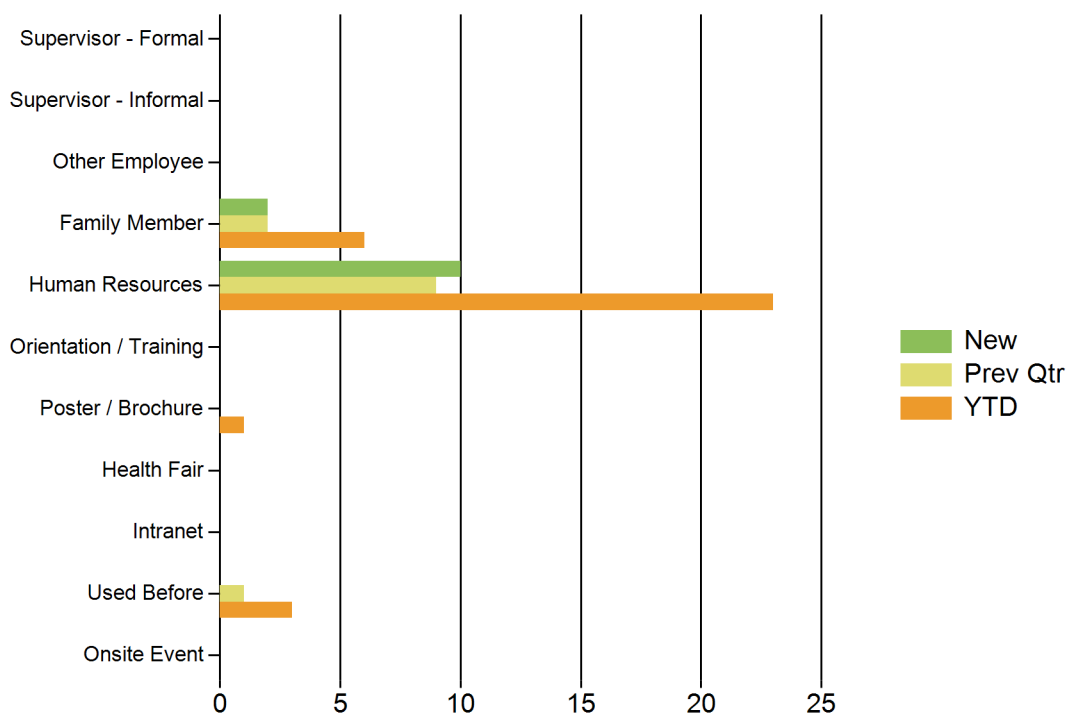
7/1/2012 - 9/30/2012

Employee Assistance Program Utilization Report



Referral Source

Referral Source	New	Previous Quarter	Year To Date
Supervisor - Formal	0	0	0
Supervisor - Informal	0	0	0
Other Employee	0	0	0
Family Member	2	2	6
Human Resources	10	9	23
Orientation / Training	0	0	0
Poster / Brochure	0	0	1
Health Fair	0	0	0
Intranet	0	0	0
Used Before	0	1	3
Onsite Event	0	0	0



York Risk Services Group, Inc.
Jul-12

Client: SCORE - Small Cities Organized Risk Effort
Flat Rate: \$7,895.00

<u>Member</u>	<u># of Open Claims</u>	<u>Invoice Amount</u>
City of Biggs	0	\$0.00
City of Colfax	3	\$249.32
City of Crescent City	12	\$997.26
City of Dorris	0	\$0.00
City of Dunsmuir	2	\$166.21
City of Etna	1	\$83.11
City of Ione	1	\$83.11
City of Live Oak	0	\$0.00
City of Montague	3	\$249.32
City of Mt. Shasta	15	\$1,246.58
City of Portola	4	\$332.42
City of Rio Dell	0	\$0.00
City of Shasta Lake	3	\$249.32
City of Susanville	19	\$1,578.99
City of Weed	6	\$498.63
City of Williams	5	\$415.53
City of Yreka	21	\$1,745.20
Town of Fort Jones	0	\$0.00
Town of Loomis	0	\$0.00
Total	<u>95</u>	<u>\$7,895.00</u>
Surcharge		
Flat Rate	<u>\$7,895.00</u>	
Total Invoice	<u>\$7,895.00</u>	

York Risk Services Group, Inc.
Aug-12

Client: SCORE - Small Cities Organized Risk Effort

Flat Rate: \$7,895.00

<u>Member</u>	<u># of Open Claims</u>	<u>Invoice Amount</u>
City of Biggs	0	\$0.00
City of Colfax	2	\$162.78
City of Crescent City	11	\$895.31
City of Dorris	0	\$0.00
City of Dunsmuir	2	\$162.78
City of Etna	1	\$81.39
City of Ione	1	\$81.39
City of Live Oak	0	\$0.00
City of Montague	4	\$325.57
City of Mt. Shasta	16	\$1,302.27
City of Portola	3	\$244.18
City of Rio Dell	0	\$0.00
City of Shasta Lake	3	\$244.18
City of Susanville	19	\$1,546.44
City of Weed	6	\$488.35
City of Williams	5	\$406.96
City of Yreka	24	\$1,953.40
Town of Fort Jones	0	\$0.00
Town of Loomis	0	\$0.00
Total	<u>97</u>	<u>\$7,895.00</u>

Flat Rate	<u>\$7,895.00</u>	
Total Invoice	<u>\$7,895.00</u>	

York Risk Services Group, Inc.
Sep-12

Client: SCORE - Small Cities Organized Risk Effort
Flat Rate: \$7,895.00

<u>Member</u>	<u># of Open Claims</u>	<u>Invoice Amount</u>
City of Biggs	0	\$0.00
City of Colfax	2	\$159.49
City of Crescent City	11	\$877.22
City of Dorris	0	\$0.00
City of Dunsmuir	2	\$159.49
City of Etna	1	\$79.75
City of Ione	1	\$79.75
City of Live Oak	0	\$0.00
City of Montague	4	\$318.99
City of Mt. Shasta	15	\$1,196.21
City of Portola	4	\$318.99
City of Rio Dell	0	\$0.00
City of Shasta Lake	3	\$239.24
City of Susanville	19	\$1,515.20
City of Weed	6	\$478.48
City of Williams	5	\$398.74
City of Yreka	26	\$2,073.45
Town of Fort Jones	0	\$0.00
Town of Loomis	0	\$0.00
Total	<u>99</u>	<u>\$7,895.00</u>
Flat Rate	<u>\$7,895.00</u>	
Total Invoice	<u>\$7,895.00</u>	

RECEIVED
SEP 05 2012

SBK RISK SERVICES, INC.
4521 Oxbow Ridge Place
Fair Oaks, CA 95628
916 967-2880 Fax: 916 967-2881
jack.kastorff@comcast.net
916 747-JACK (5225) cell

September 1, 2012

Ms. Susan Adams
Alliant Insurance Services
1792 Tribute Rd # 450
Sacramento, CA 95815

Invoice: # SCORE 8-12

Dear Susan:

Per our agreement, enclosed is my time and expense record for August, 2012. I think the format is as we discussed, but please let me know if you wish any changes.

The total is \$4641.45.

Thank you in advance,



Jack Kastorff, CSP, PE, ARM, ALCM, CPSI
SBK Risk Services

CC: Rudy Schroeder

12-Aug		SCORE Time and Expense Record								
Location	Date	Time	Travel Time	Miles	Parking/Tolls	Meals	Lodging	Auto Rental	Misc	Description
	8/2	0.25								meet new staff
	8/3	0.50								research driver policy
	8/3	0.50								t/c Susan re Biggs, Isleton
Portola	8/6	0.25								schedule august visit
Isleton	8/6	0.25								t/c Isleton cm, left message re meeting
Isleton	8/6	0.25								t/c Dan Hinrichs, schedule 8/22 meeting
Isleton	8/14	0.25								Bee Article
Biggs	8/14	0.50								discussions w/Susan
Biggs	8/14	0.75	3.50	151						council meeting re SCORE
	8/16	0.25								muni notetaking guide to Susan
Loomis	8/20	0.50								SCORE/York discussion Crickett
Isleton	8/21	0.50								emails re meeting
Isleton	8/22	0.25								confirm meeting
Isleton	8/22	4.75	3.25	115						meet w/Mike,Susan, CM; council meeting
Ft Jones	8/23	0.50								contract review, t/c Linda
Loomis	8/23	0.25								SBK contract issue, t/c Roger
	8/24	2.75	1.00	30						teleconference
Portola	8/27	0.25								email confirming visit
Portola	8/28	1.50								prep, arrangements
Colfax	8/29	0.25								Colfax email update
	8/29	0.50								form distribution
Portola	8/29		3.00	142						to Portola
Portola	8/29	1.00				\$28.00				Risk Management discussions with cm and staff
Portola	8/30	2.50								Physical inspection of facilities
Loyalton	8/30	2.25	0.50	22		\$38.00				council action discussions
Loyalton	8/30		2.75	130						travel
Isleton	8/31	0.50								t/c with law enforcement consultant
Totals		22.00	14.00	590	\$0.00	\$66.00	\$0.00	\$0.00	\$0.00	
Factors		118	118.00	0.555	118	1	1	1	1	
\$ Totals		2596	1652.00	327.5	\$0.00	\$66.00	\$0.00	\$0.00	\$0.00	
Grand Total										\$4,641.45

APPROVED
By sadams at 12:32 pm, Sep 10, 2012

SBK RISK SERVICES SEPTEMBER 30, 2012 BILLING STATEMENT

Sep-12		SCORE Time and Expense Record								
			Travel					Auto		
Location	Date	Time	Time	Miles	Parking/Tolls	Meals	Lodging	Rental	Misc	Description
Portola	9/1	0.50								emails re basketball court surface
Isleton	9/4	0.50								discussion w/ former mayor
Portola	9/4	1.50								basketball court research
Portola	9/5	0.75								basketball court research
Dunsmuir	9/5	0.50								proposed trail
Dunsmuir	9/6	1.00								t/c's Susan, Brenda
Isleton	9/10	0.75								t/c fm CM
Dunsmuir	9/11	1.50								t/c's CM, PW, re concrete friction
Isleton	9/12	2.25	2.5	110						sheriff, cm meeting
Tule Lake	9/13	0.75								safety meeting form
Etna	9/14	0.50								t/c councilmember re teleconference
Susanville	9/13	0.50								emails re visit date
Loyalton	9/20	0.50								emails re visit date
Loyalton	9/24	0.50								t/c's, emails, re visit date
	9/25	2.00								loss run review
Etna	9/24	0.50								emails, t/c's re council vacancies
Susanville	9/26	0.50								email re training schedule
Susanville	9/27	0.25								email re training schedule
Susanville	9/28	0.25								email re training schedule
Colfax	9/28	0.25								skate park coverage
Totals		15.8	2.5	110	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Factors		118	118	0.555	118	1	1	1	1	
\$ Totals		1859	295	61.05	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Grand Total										\$2,214.55

Target Solutions Quarterly Utilization Report for SCORE as of 9-30-12

Member Organization	Total Active and Offline Users	Registered Users	Users Completing One or More Course	Courses Completed-Total	Users Completing One or More Custom Activity	Custom Activities Completed-Total
City of Biggs	12	6	0	0	0	0
City of Colfax	19	11	8	12	5	5
City of Dorris	16	5	3	6	0	0
City of Dunsmuir	37	15	9	55	0	0
City of Etna	46	25	1	2	0	0
City of Isleton	2	1	0	0	0	0
City of Live Oak	14	2	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	2	1	0	0	0	0
City of Portola	27	8	2	7	14	15
City of Rio Dell	3	1	0	0	0	0
City of Susanville	3	2	0	0	0	0
City of Weed	2	1	0	0	0	0
Fort Jones Volunteer Fire Department	24	15	14	166	0	0
Loomis Fire Protection District	17	12	3	18	0	0
SCORE - Small Cities Organized Risk Effort	4	4	0	0	0	0
Town of Fort Jones	2	1	0	0	0	0
Town of Loomis	4	3	3	3	2	3
Weed City Fire	1	1	0	0	0	0
	236	115	43	269	21	23



Agenda Item G. 1

**QUARTERLY FINANCIALS FOR PERIOD ENDING JUNE 30, 2012
AND STATEMENT OF NET ASSETS FOR PERIOD ENDING
SEPTEMBER 30, 2012**

ACTION ITEM

ISSUE: Members receive quarterly reports on the financial status of SCORE. Gilbert Associates will present the SCORE's Financial Statements for the Quarters ending June 30, 2012 and September 30, 2012 to the Board of Directors for their review.

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

FISCAL IMPACT: Unknown

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

ATTACHMENTS:

1. Quarterly Draft Financial Statements as of June 30, 2012
2. Statement of Net Assets as of September 30, 2012 – *Handout*

Small Cities Organized Risk Effort
Statement of Net Assets (Draft)
As of June 30, 2012

	<u>Jun 30, 12</u>	<u>Jun 30, 11</u>
ASSETS		
Current Assets		
Checking/Savings		
Scott Valley Bank - General	\$ (203,661.30)	\$ 2,574,114.22
Scott Valley Bank Claims Accounts		
Scott Valley Bank - Liability	45,656.74	49,745.37
Scott Valley Bank - Workers' Comp	17,287.41	32,988.32
LAIF		
LAIF	2,489,920.05	2,479,873.40
Total Checking/Savings	<u>2,349,202.90</u>	<u>5,136,721.31</u>
Other Current Assets		
Chandler - Investment Account		
Chandler - Investments	10,116,007.67	10,038,106.71
Chandler - Unrealized Gain (Loss)	165,937.98	161,017.73
Union Bank	310,031.38	137,675.52
Total Chandler - Investment Account	<u>10,591,977.03</u>	<u>10,336,799.96</u>
Interest Receivable	47,787.52	60,347.63
Member Accounts Receivable	576,770.00	510,663.95
Claim Recovery Receivable	20,228.43	190,025.31
Prepaid Expenses	1,494.00	11,562.74
Total Other Current Assets	<u>11,238,256.98</u>	<u>11,109,399.59</u>
Total Current Assets	<u>13,587,459.88</u>	<u>16,246,120.90</u>
TOTAL ASSETS	<u>\$ 13,587,459.88</u>	<u>\$ 16,246,120.90</u>

Small Cities Organized Risk Effort
Statement of Net Assets (Draft)
As of June 30, 2012

	Jun 30, 12	Jun 30, 11
LIABILITIES		
Liabilities		
Current Liabilities		
Current Liabilities		
Claims Payable		
Claims Reserves - W/C	2,393,548.00	1,586,662.00
Claims Reserves - Liability	453,725.00	330,584.00
Total Claims Payable	2,847,273.00	1,917,246.00
Accounts Payable	63,889.92	94,782.07
Unearned Revenue	41,257.00	3,664.00
Dividend Payable to Members	787,953.00	230,371.00
Total Current Liabilities	3,740,372.92	2,246,063.07
Long Term Liabilities		
IBNR		
IBNR Reserves - W/C	1,411,863.00	1,726,284.00
IBNR Reserves - Liability	687,250.00	872,955.00
Total IBNR	2,099,113.00	2,599,239.00
ULAE		
ULAE - W/C	190,271.00	-
ULAE - Liability	57,049.00	-
Total ULAE	247,320.00	-
Total Long Term Liabilities	2,346,433.00	2,599,239.00
Total Liabilities	6,086,805.92	4,845,302.07
NET ASSETS		
Net Assets - Workers' Compensation		
Board Designated - W/C	1,250,000.00	1,221,000.00
Net Assets - Liability		
Board Designated - Liability	2,500,000.00	2,093,000.00
Unrestricted Net Assets	7,650,818.83	5,930,884.11
Net Revenues Over Expenditures	(3,900,164.87)	2,155,934.72
Total Net Assets	\$ 7,500,653.96	\$ 11,400,818.83

Small Cities Organized Risk Effort
Statement of Revenue, Expenses, and Changes in Net Assets (Draft)
For the Quarter and Year Ended June 30, 2012

	<u>Apr - Jun '12</u>	<u>Jul '11 - Jun '12</u>	<u>Jul '10 - Jun '11</u>
Ordinary Revenue			
Revenue			
Member Contributions	\$ 623,387.50	\$ 2,493,538.00	\$ 3,881,682.00
Member Assessment	-	580,454.00	654,085.00
Interest on Member Assessments	735.37	735.37	683.26
Bank/LAIF Interest	2,729.91	13,005.47	20,189.50
Managed Portfolio	61,153.57	267,344.23	320,588.57
Total Operating Revenue	<u>688,006.35</u>	<u>3,355,077.07</u>	<u>4,877,228.33</u>
Operating Expenses			
General and Administrative Expenses			
Bank Service Charges	2,484.00	5,189.00	4,395.00
B of D Activities	1,040.46	11,263.17	-
Conference	-	1,000.00	1,000.00
Dues & Subscriptions	-	600.00	50.00
Insurance	575.00	575.00	575.00
Meeting Expense	552.85	2,277.25	8,183.43
Miscellaneous Expenses	42.88	98.73	50.99
Office Supplies	-	-	602.28
Safety Training	7,850.00	46,088.36	23,796.64
User Funding Assessment (WC)	-	15,151.81	17,522.51
Total Administration	<u>12,545.19</u>	<u>82,243.32</u>	<u>56,175.85</u>
Consulting Services			
Accounting Services			
Accounting Services	12,000.00	42,000.00	60,890.00
Database Development	-	-	20,000.00
Total Accounting Services	<u>12,000.00</u>	<u>42,000.00</u>	<u>80,890.00</u>
Actuarial Study	9,500.00	9,500.00	10,444.30
Administration Costs	51,131.50	204,526.00	210,887.00
Audit Services			
Claims Audit	-	6,785.00	2,760.00
Financial Audit	-	16,532.00	25,228.00
Total Audit Services	<u>-</u>	<u>23,317.00</u>	<u>27,988.00</u>
Claims Services			
Claims Management -WC	22,995.00	91,980.00	91,980.00
Claims Management - Liability	30,883.72	119,518.59	109,888.65
Risk Management Services	19,107.72	97,324.53	97,754.71
TPA - Annual Fees	-	31,000.00	31,724.50
Total Claims Services	<u>72,986.44</u>	<u>339,823.12</u>	<u>331,347.86</u>

Small Cities Organized Risk Effort
Statement of Revenue, Expenses, and Changes in Net Assets (Draft)
For the Quarter and Year Ended June 30, 2012

	<u>Apr - Jun '12</u>	<u>Jul '11 - Jun '12</u>	<u>Jul '10 - Jun '11</u>
Investment Fees	2,492.00	12,639.00	12,339.00
Legal	-	1,589.71	2,509.20
Total Consulting Services	<u>148,109.94</u>	<u>633,394.83</u>	<u>676,405.36</u>
Total General and Administrative Expenses	<u>160,655.13</u>	<u>715,638.15</u>	<u>732,581.21</u>
Insurance Expenses			
Insurance Premiums	123,637.25	588,613.38	844,060.62
Total Insurance Expenses	<u>123,637.25</u>	<u>588,613.38</u>	<u>844,060.62</u>
Claims Expenses			
Claims Payments			
Claim Payments - WC	166,843.47	694,013.45	596,673.46
Claim Payments - Liability	162,722.58	385,733.18	540,032.94
Total Claim Payments	<u>329,566.05</u>	<u>1,079,746.63</u>	<u>1,136,706.40</u>
Changes in Claims Liabilities			
Change in Reserves	930,027.00	930,027.00	527,685.00
Changes in IBNR	(500,126.00)	(500,126.00)	
Changes in ULAE	247,320.00	247,320.00	(616,487.00)
Total Change in Claims Liabilities	<u>677,221.00</u>	<u>677,221.00</u>	<u>(88,802.00)</u>
Total Claims Expenses	<u>1,006,787.05</u>	<u>1,756,967.63</u>	<u>1,047,904.40</u>
Dividends	1,946,683.00	4,182,666.00	-
General Contingency			
Total Expenses	<u>3,237,762.43</u>	<u>7,243,885.16</u>	<u>2,624,546.23</u>
Net Operating Revenue	(2,549,756.08)	(3,888,808.09)	2,252,682.10
Other Revenue (Expense)			
Investment Gain/Loss	471.71	(11,356.78)	(96,747.38)
Net Revenue Over Expenses	<u>\$ (2,549,284.37)</u>	<u>\$ (3,900,164.87)</u>	<u>\$ 2,155,934.72</u>



Agenda Item G. 2

ANNUAL AUDITED FINANCIAL REPORT FOR YEAR ENDING JUNE 30, 2012

ACTION ITEM

ISSUE: Small Cities Organized Risk Effort conducts a annual financial audit. The audit was performed by SCORE's financial audit vendor, MAZE and Associates; they will present the 2012 Financial Audit findings to the Board of Directors.

RECOMMENDATION: The Board of Directors should review and consider acceptance of the FY 11/12 Financial Audit as presented and/or modified

FISCAL IMPACT: None.

BACKGROUND: SCORE is required to have an audit conducted annually. The audit is filed with the County in which its primary office is located and with the State Controller. Historically, SCORE's audits have been delayed up to a year or more creating issues with our ability to properly document the programs' equity. We are pleased that we are finally back on track to having the audit performed and delivered within four months of fiscal year end; this is in large part to do our accounts being completed timely and accurately by Gilbert Associates.

ATTACHMENTS: Audited Financial Report for the Year Ended June 30, 2012 – *Handout*

THE LIGHTHOUSE BEACON TO OUR FUTURE

Discounting for Investment Income

TOPIC: SCORE currently discounts expected losses as determined by our Actuary by 3% to offset investment income earned on our investments. With interest rates at an all time low, SCORE should review the discounting practices as they relate to actual investment income to determine appropriate discount levels for future funding.

Workers' Compensation and Liability programs will be evaluated separately due to the timing of loss payments and/or settlement of claims differences between these two programs.

At today's meeting, SCORE's actuary Mike Harrington from Bickmore will provide the Board with information that will assist with the discussion points below.

DISCUSSION POINTS:

1. Review of interest earned on investments for the past 5 years as compared with discount rate amounts SCORE has used for funding losses in the banking and shared risk layers.
2. What is the payout pattern for Workers' Compensation claim payments made or settled?
3. What is the payout pattern for Liability claim payments made or settled?
4. What are other primary JPAs using as discount factors?

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:

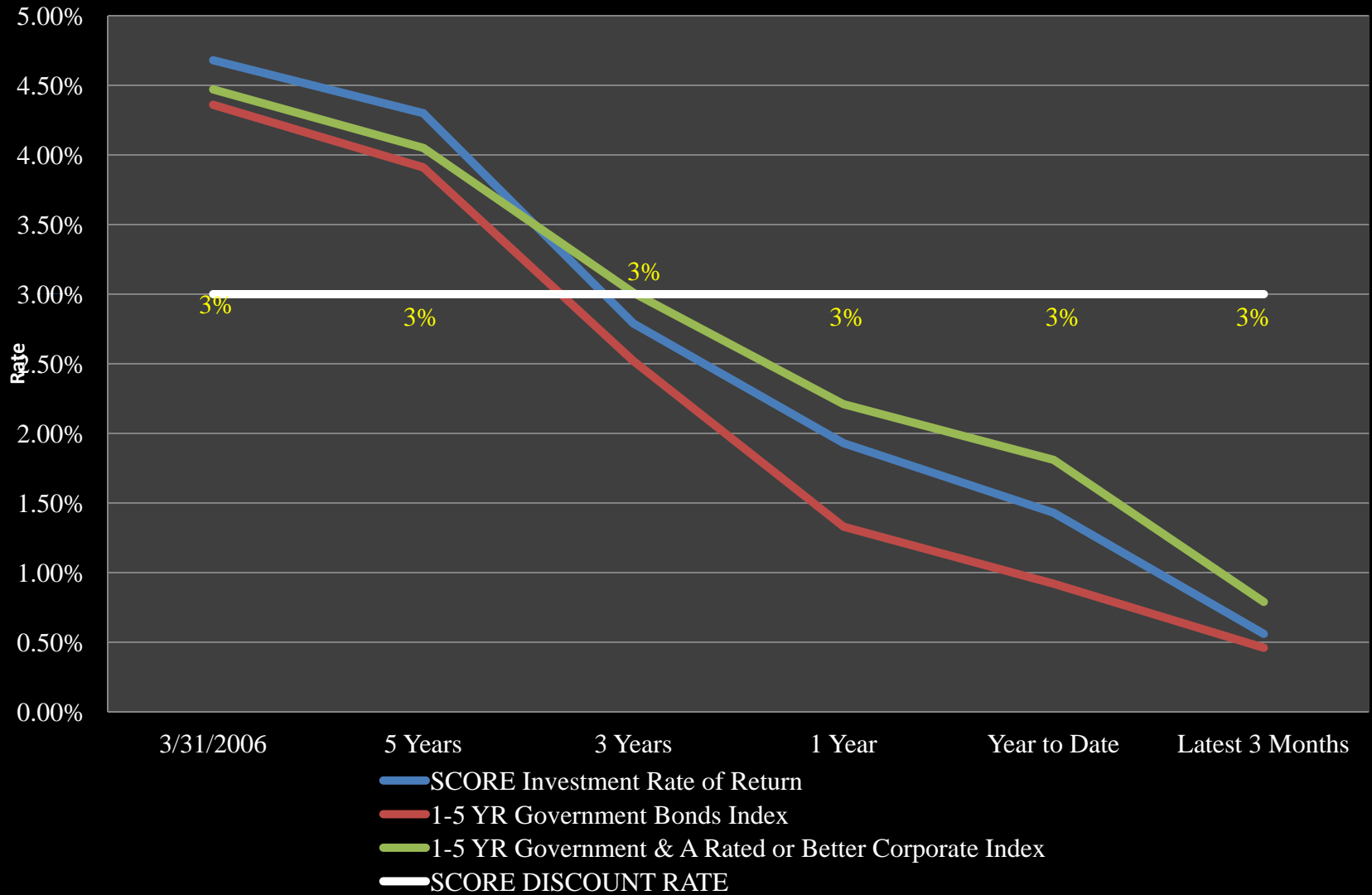
THE LIGHTHOUSE BEACON TO OUR FUTURE

DISCOUNTING LOSSES FOR FUTURE INVESTMENT INCOME

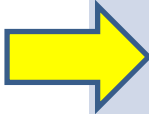
- ✓ Review SCORE's Investment Results
- ✓ Analyze the Impact of Discount rates as they apply to:
 - ✓ Outstanding Liabilities
 - ✓ Current Year Funding
- ✓ Review Payout Patterns of Claims



Discount Rate used for funding losses vs. Actual Investment Returns

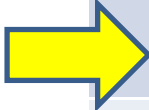


Workers' Compensation Funding Impact of Changing Discount Rate for Outstanding Liabilities @ 70% CL

Assumed Discount Rate	Current Banking Funding	Current Shared Risk Funding	Current Combined Funding	Dollar Impact
 3.0%	\$503,000	\$2,891,000	\$3,394,000	\$0
2.5%	\$506,000	\$2,977,000	\$3,483,000	\$89,000
2.0%	\$511,000	\$3,067,000	\$3,578,000	\$184,000
1.5%	\$514,000	\$3,163,000	\$3,677,000	\$283,000
1.0%	\$519,000	\$3,264,000	\$3,783,000	\$389,000

Workers' Compensation Funding

Impact of Changing Discount Rate for Current Year (2012/13) Funding @ 70% CL

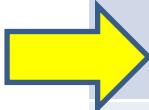
Assumed Discount Rate	Banking Layer Rates	Shared Risk Funding Rates	Combined Funding Rates	Current Dollar Funding	Dollar Impact
 3.0%	\$1.61	\$2.05	\$3.66	\$606,000	\$0
2.5%	\$1.62	\$2.09	\$2.71	\$615,000	\$9,000
2.0%	\$1.63	\$2.14	\$3.77	\$625,000	\$19,000
1.5%	\$1.64	\$2.20	\$3.84	\$636,000	\$30,000
1.0%	\$1.65	\$2.25	\$3.90	\$646,000	\$40,000

SCORE'S WC CLAIM PAYOUT PATTERN

Payment Year	Payment Pattern	Payment Year	Payment Pattern
1	20.4%	12	1.0%
2	26.0%	13	0.8%
3	15.3%	14	0.7%
4	7.6%	15	0.6%
5	5.7%	16	0.6%
6	4.4%	17	0.5%
7	2.9%	18	0.5%
8	2.2%	19	0.6%
9	1.9%	20	0.7%
10	1.2%	21	0.5%
11	1.1%	22	4.7%

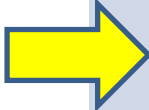
Liability Funding

Impact of Changing Discount Rate for Outstanding Liabilities @ 70% CL

Assumed Discount Rate	Current Banking Funding	Current Shared Risk Funding	Current Combined Funding	Dollar Impact
 3.0%	\$243,000	\$938,000	\$1,181,000	\$0
2.5%	\$244,000	\$946,000	\$1,190,000	\$ 9,000
2.0%	\$245,000	\$955,000	\$1,200,000	\$19,000
1.5%	\$246,000	\$963,000	\$1,209,000	\$28,000
1.0%	\$248,000	\$972,000	\$1,220,000	\$39,000

Liability Funding

Impact of Changing Discount Rate for Current Year (2012/13) Funding @ 70% CL

Assumed Discount Rate	Banking Layer Rates	Shared Risk Funding Rates	Combined Funding Rates	Current Dollar Funding	Dollar Impact
 3.0%	\$1.39	\$1.93	\$3.32	\$581,000	\$0
2.5%	\$1.39	\$1.95	\$3.34	\$586,000	\$5,000
2.0%	\$1.40	\$1.98	\$3.38	\$592,000	\$11,000
1.5%	\$1.40	\$2.20	\$3.41	\$597,000	\$16,000
1.0%	\$1.41	\$2.03	\$3.44	\$603,000	\$22,000

SCORE'S LIABILITY CLAIM PAYOUT PATTERN

Payment Year	Payment Pattern	Payment Year	Payment Pattern
1	18.4%	12	0.0%
2	25.7%	13	0.0%
3	23.1%	14	0.0%
4	15.4%	15	0.0%
5	8.4%	16	0.0%
6	4.7%	17	0.0%
7	4.2%	18	0.0%
8	0.0%	19	0.0%
9	0.0%	20	0.0%
10	0.0%	21	0.0%
11	0.0%	22	0.0%

SUMMARY

- ❖ The Board should Analyze the information provided in the slides in addition to:
 - ❖ Decrease Discount Rate from 3% to ??
 - ❖ Outstanding Losses increase will come from Pool Equity
 - ❖ Current Year funding will affect rates as of 7/1/13.

THE LIGHTHOUSE BEACON TO OUR FUTURE

Confidence Level Funding

TOPIC: SCORE currently funds losses for future payments at the 70% confidence level for both the Workers' Compensation and Liability programs. What this means is that SCORE is confident that 7 out of 10 times, we have funded those programs adequately.

During Long Range Planning in 2010, SCORE realized they had excess equity in the programs and developed an Equity Distribution Program and also approved decreasing the confidence level funding to 70% effective July 1, 2011.

SCORE has funded their program as different confidence levels since inception. Most recently the confidence levels have been:

- 2000/2004 = 70%
- 2004/2007 = 80%
- 2007/2010 = 85%
- 2010/2012 = 70%

DISCUSSION POINTS:

1. Review of Equity in Workers' Compensation Program
2. Review of Equity in Liability Program
3. Review of actual expected losses to projected losses – WC
4. Review of actual expected losses to projected losses - Liability

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:

THE LIGHTHOUSE BEACON TO OUR FUTURE

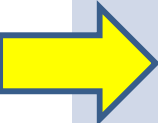
CONFIDENCE LEVELS FOR FUNDING LOSSES

➤ Review Actuarial rates at various confidence levels:

- ✓ Workers' Compensation
 - ✓ Outstanding Liabilities
 - ✓ Current Funding (2012/13)
- ✓ Liability
 - ✓ Outstanding Liabilities
 - ✓ Current Funding (2012/13)

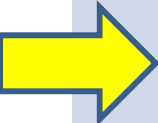


Worker's Compensation Confidence Level Funding Outstanding Liabilities



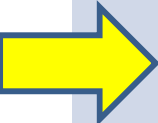
Disc. Factor	Expected	70%	75%	80%	85%
3%	\$3,058,000	\$3,394,000	\$3,538,000	\$3,709,000	\$3,917,000
2.5%	\$3,138,000	\$3,483,000	\$3,631,000	\$3,806,000	\$4,020,000
2.0%	\$3,223,000	\$3,578,000	\$3,729,000	\$3,909,000	\$4,129,000
1.5%	\$3,313,000	\$3,677,000	\$3,883,000	\$4,019,000	\$4,244,000
1.0%	\$3,408,000	\$3,783,000	\$3,943,000	\$4,134,000	\$4,366,000

Worker's Compensation Confidence Level Funding Current Year Expected Losses



Disc. Factor	Expected	70%	75%	80%	85%
3%	\$506,000	\$606,000	\$653,000	\$709,000	\$779,000
2.5%	\$514,000	\$615,000	\$664,000	\$721,000	\$792,000
2.0%	\$522,000	\$625,000	\$674,000	\$732,000	\$804,000
1.5%	\$531,000	\$636,000	\$686,000	\$744,000	\$818,000
1.0%	\$540,000	\$646,000	\$697,000	\$757,000	\$832,000

Liability Confidence Level Funding Outstanding Liabilities

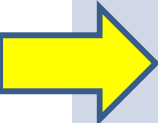


Disc. Factor	Expected	70%	75%	80%	85%
3%	\$1,005,000	\$1,181,000	\$1,267,000	\$1,371,000	\$1,498,000
2.5%	\$1,013,000	\$1,190,000	\$1,277,000	\$1,382,000	\$1,510,000
2.0%	\$1,021,000	\$1,200,000	\$1,287,000	\$1,393,000	\$1,522,000
1.5%	\$1,029,000	\$1,209,000	\$1,298,000	\$1,404,000	\$1,534,000
1.0%	\$1,038,000	\$1,220,000	\$1,309,000	\$1,416,000	\$1,548,000

Liability

Confidence Level Funding

Current Year Expected Losses



Disc. Factor	Expected	70%	75%	80%	85%
3%	\$475,000	\$581,000	\$647,000	\$724,000	\$821,000
2.5%	\$479,000	\$586,000	\$653,000	\$730,000	\$828,000
2.0%	\$484,000	\$592,000	\$660,000	\$738,000	\$837,000
1.5%	\$488,000	\$597,000	\$665,000	\$744,000	\$844,000
1.0%	\$493,000	\$603,000	\$672,000	\$752,000	\$852,000

SUMMARY

- ❖ The Board should Analyze the information provided in the slides in addition to reviewing equity in each program as of 6/30/12 to determine if SCORE should fund at a higher confidence level.

LRP Item H. 3.B.1

HOW MUCH WATER IS THE SS SCORE WILLING TO TAKE ON?

Workers' Compensation Self-Insured Retention Analysis

TOPIC: SCORE currently retains the first \$150,000 of each claim resulting from Workers' Compensation loss. SCORE has enjoyed this low retention (compared to other JPAs) since 1998. From 1993 to 1998 SCORE's SIR was \$250,000.

We have discussed increasing the retention to \$250,000 in previous Long Range Planning meetings as we acknowledged that at some time in the future our excess WC provider, LAWCX will request us to increase our SIR. We are the only member of LAWCX with a \$150,000 SIR.

The Board will be presented with exhibits and information that will assist with the following discussion points:

DISCUSSION POINTS:

1. What will be the additional cost to increase the SIR from \$150K to \$250K?
2. How will that impact our premium we pay to LAWCX
3. What have SCORE's actual losses been in the \$100K xs \$150K layer?
4. Is it in SCORE's best interest to increase the SIR?

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:

WORKERS' COMPENSATION SIR ANALYSIS

- ✓ Actuarial Analysis
- ✓ LAWCX Rate / Premium
Decrease
- ✓ Loss Analysis 100 x 150

WC Actuarial Analysis

Expected losses 2012/2013

Rates in Shared Risk Layer

Confidence Level	\$150,000 SIR	\$250,000 SIR	Difference
Expected	1.72	2.20	.48
70%	2.05	2.65	.60
75%	2.19	2.86	.67
80%	2.35	3.10	.75
85%	2.56	3.40	.84

Rates discounted at 3%

WC Actuarial Analysis Rates/Funding in Shared Risk Layer

Confidence Level	\$150,000 SIR	\$250,000 SIR	Additional Funding
70%	2.05	2.65	.60
	\$408,000	\$527,415	\$119,415

*based on Estimated Payroll of \$19,902,461
Rates discounted at 3%*

LAWCX Rate Analysis

(based on current 2012/13 rates)

	\$150,000 SIR	\$250,000 SIR	Difference	% Reduction
Rates	\$1.4606	\$.8493	\$.6113	(28%)
Premium	\$290,694	\$168,995	\$121,699	(42%)

LOSS ANALYSIS

YEAR	# of Claims	\$100K xs \$150K	
2002/2003	1	\$100,000	Williams
2003/2004	0	0	
2004/2005	0	0	
2005/2006	0	0	
2006/2007	2	\$200,000	Weed & Susanville
2007/2008	1	\$100,000	Ione
2008/2009	0	0	
2009/2010	0	0	
2010/2011	0	0	

SUMMARY

	\$100 x \$150 Layer
Historical Losses in Layer – 10 year Ave.	\$ 44,000
Historical Losses in Layer – Worst case	\$200,000
Actuarial Funding required	\$119,415
Reduction in Excess (LAWCX) insurance	(\$121,669)

**NOTICE OF INTENT TO WITHDRAW FROM LAWCX
MUST BE SENT BY 12/31/12.**

HOW MUCH WATER IS THE SS SCORE WILLING TO TAKE ON?

Employment Practices Liability Coverage

TOPIC: Should SCORE offer Employment Practices Liability coverage to all members within our retained limit?

Currently 10 of SCORE members purchase Employment Practices Liability (EPL) Insurance from Employment Risk Management Authority (ERMA) JPA. The limits of coverage are \$500,000 and each member has a \$25,000 deductible. ERMA provides training for all their members. SCORE members that are not in ERMA self-insure this exposure. SCORE's Liability Memorandum of Coverage (MOC) excludes Employment Practices Liability.

SCORE is afforded EPL coverage through CJPRMA our excess liability provider for losses exceeding \$500,000 per claim.

At today's meeting, SCORE's Actuary, Mike Harrington from Bickmore Risk Services will present information to the Board to assist in the discussion points below.

DISCUSSION POINTS:

1. What is the additional cost to members to fund for this coverage?
2. Would this coverage be mandatory for all members of SCORE's Liability program?
3. Are there differences in the coverage provided by ERMA and CJPRMA?
4. Why would SCORE want to provide this coverage?
5. How would SCORE provide EPL training for members and what would be the cost?

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:

EMPLOYMENT PRACTICES LIABILITY


- ✓ Actuarial Analysis – cost to retain this coverage
- ✓ Cost comparison with ERMA
- ✓ Actual losses analysis
- ✓ Coverage Comparison - ERMA and CJPRMA

SCORE's Current Actuarial Projections for Liability Expected loss Funding 2012/2013

Confidence Level	Banking	Shared Risk	Combined
Expected	\$1.124 \$197,000	\$1.587 \$278,000	\$2.711 \$475,000
70%	\$1.387 \$243,000	\$1.929 \$338,000	\$3.316 \$581,000
75%	\$1.672 \$293,000	\$2.175 \$381,000	\$3.693 \$647,000
80%	\$1.672 \$293,000	\$2.460 \$431,000	\$4.132 \$724,000
85%	\$1.872 \$328,000	\$2.814 \$493,000	\$4.686 \$821,000

Rates are discounted at 3% for comparison purposes with ERMA

SCORE's Actuarial Projections for EPL Expected loss Funding 2012/2013



Confidence Level	Banking	Shared Risk	Combined
Expected	\$.183 \$32,000	\$.314 \$55,000	\$.497 \$87,000
70%	\$.234 \$41,000	\$.400 \$70,000	\$.679 \$111,000
75%	\$.251 \$44,000	\$.428 \$75,000	\$.742 \$119,000
80%	\$.274 \$48,000	\$.468 \$82,000	\$.742 \$130,000
85%	\$.297 \$52,000	\$.508 \$89,000	\$.805 \$141,000

Rates discounted at 3% for comparison purposes with ERMA

ERMA Rate Analysis

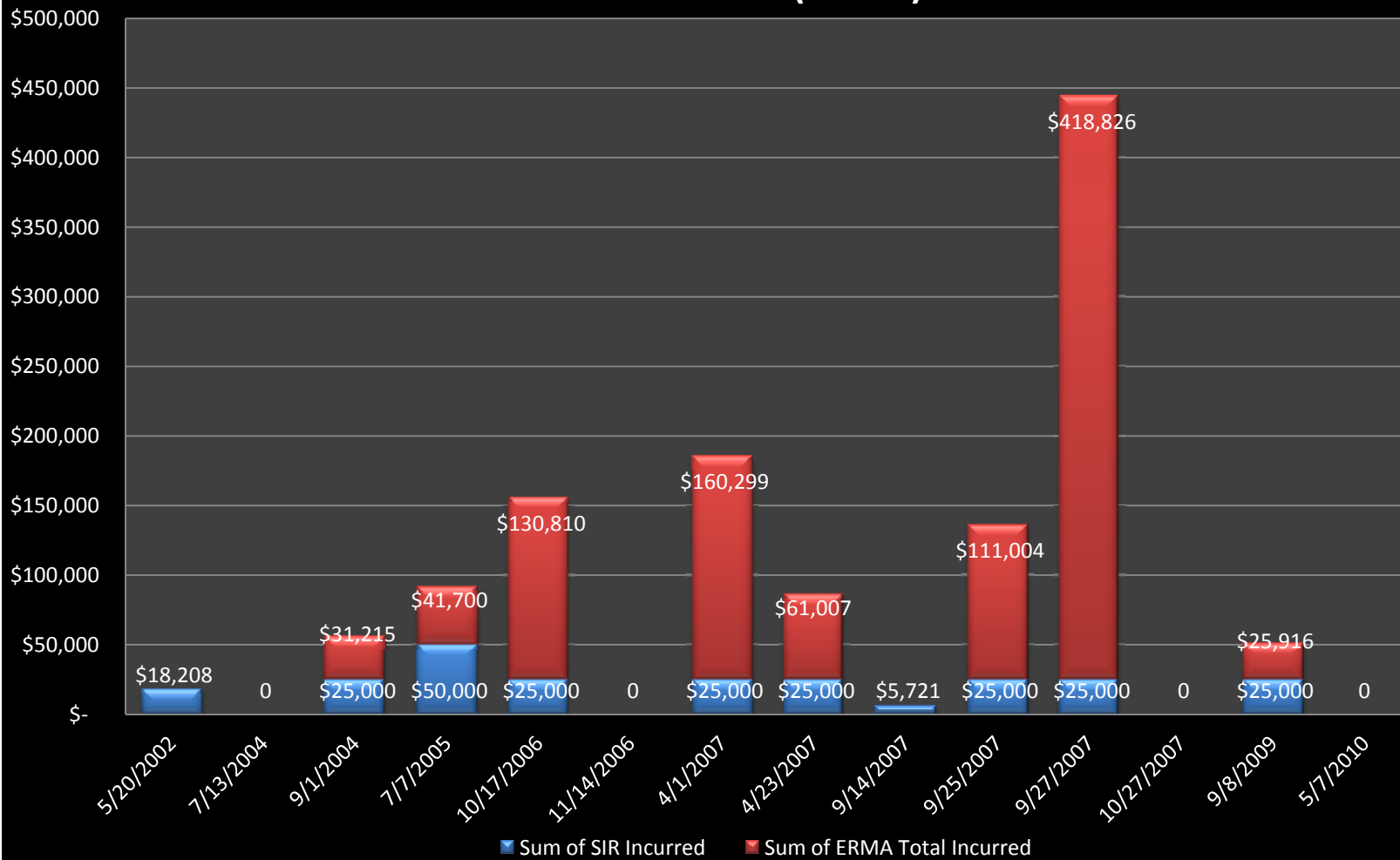
(based on current 2012/13 rates)

	Current ERMA Members \$500,000 xs \$25,000 SIR @ 80% CL	Shared Risk Rate @ 70% confidence rate	Shared Risk Rate @ 80% confidence rate
Rates	\$.5469	\$.400	\$.468
Premium	\$71,403	\$52,220	\$61,097
Payroll	\$13,055,061	\$13,055,061	\$13,055,061

EPL LOSS EXPERIENCE

COVERAGE YEAR	# CLAIMS	TOTAL INCURRED
1999/2000	1	\$0
2000/2001	1	\$0
2001/2002	1	\$18,208
2002/2003	1	\$0
2003/2004	1	\$0
2004/2005	2	\$56,215
2005/2006	1	\$91,700
2006/2007	4	\$427,117
2007/2008	4	\$585,550
2008/2009	1	\$0
2009/2010	2	\$50,916
2010/2011	1	\$0
2011/2012	1	\$0
TOTAL	22	\$1,229,706

SCORE Employment Practices Liability Insurance Claims History 1999-2012 (ERMA)



PER OCCURRENCE LOSSES

YEAR	DATE OF LOSS	TOTAL INCURRED	CAUSE OF LOSS
2001/2002	5/20/2002	\$18,208	Wrongful Termination
2004/2005	7/13/2004	\$ 56,215	Wrongful Termination
2005/2006	9/1/2004	\$91,700	Labor Code Violations
2006/2007	10/17/2006 *	\$155,810	Wrongful Termination
	11/14/2006 *	\$0	Racial Discrimination
	4/1/2007 *	\$185,299	Sexual Harassment & Hostile Work Environment
	4/23/2007	\$86,007	Wrongful Termination
2007/2008	9/14/2007 *	\$5,721	Violation of Due Process
	9/25/2007 *	\$136,004	Wrongful Termination
	9/27/2007 *	\$443,826	Retaliation
	10/27/2007	\$0	Discrimination
2009/2010	9/8/2009	\$50,916	Age Discrimination
	5/7/2010	\$0	Harassment

* Prior members of SCORE

EPL COVERAGE COMPARISON

We reviewed both the ERMA and CJPRMA Memorandums of Coverage and found coverage is the same – same coverage, definitions and exclusions.

SUMMARY

	Rate	
Actuarial Projections to Fund 1 st \$500,000 @ 80% Confidence Rate	\$.742	\$130,000
Historical Losses in Layer – Worst Year		\$585,550
Historical Losses – Average 10 Years		\$122,970
ERMA Premium - \$500 xs \$25K SIR	\$.5469	
Actuarial Projections to Fund \$475K xs \$25K – Shared Risk Layer @ 80%	\$.468	
Difference in rates	\$.0789	

**NOTICE OF INTENT TO WITHDRAW FROM ERMA
MUST BE SENT BY 12/31/12.**



OUR FRIENDS UNDER THE SEA

What is Working Well and What Isn't

TOPIC: SCORE has relationships with other Joint Power Authorities that provide coverage to SCORE.
The major coverage providers are:

1. CJPRMA - SCORE's Excess Liability provider since 1986.
2. LAWCX – SCORE's Excess Workers' Compensation provider since 1993.
3. ERMA – Employment Practices Liability provider to 10 SCORE members since 1999.

This time has been allocated to allow members to discuss “What is Working Well and What Isn't” with these providers, if there are any issues with any of these providers.

DISCUSSION POINTS:

1. Are there any concerns with any of these providers?
 - a. Financial?
 - b. Cost?
 - c. Claims Handling?
 - d. Coverage?
 - e. Service?
2. What next steps should SCORE take if there are issues with any of the carriers?
3. Are there programs/services that these providers could provide SCORE members as respects risk transfer, risk management, training or other services?

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:



WHAT'S LOOMING ON THE HORIZON?

TOPIC: The Board members were contacted prior to this meeting by Ms. Marilyn Kelley today's facilitator to solicit topics the Board would like to discuss. This is also a time to discuss emerging issues that SCORE members will be educated on.

DISCUSSION POINTS:

1. Topics the Board requested to be discussed.
2. Emerging Issues Follow-up/Deadlines/Expectations

OBJECTIVE:

ACTION(s)/DELIVERABLE(s):

DEADLINE(s):

FINANCIAL IMPACT:

RESPONSIBILITY:

UPDATE ON THE CITY OF ISLETON PREMIUM PAYMENT STATUS
INFORMATION ITEM

ISSUE: The City of Isleton has previously agreed to the terms offered by the SCORE Board and promised it will pay its premiums on time or otherwise face the consequences of cancellation of coverage. The payment plan has been established as follows:

Premiums are to be paid in TEN (10) equal premium installments, due on the 1st day of EACH month, with an interest rate accrual of 4% plus the current LAIF return (~0.4% as of 8/24/2012), for a total interest rate of ~ 4.4%.

The City of Isleton is now in current status with their payments.

RECOMMENDATION: None

FISCAL IMPACT: None.

BACKGROUND: The City of Isleton has been in arrears of premium payment to SCORE for the last several years. The Board had previously agreed to annual payment plans plus interest at the rate SCORE's investments earn.

ATTACHMENTS: None.



**UPDATE ON SCORE PROPERTY APPRAISAL SERVICES
INFORMATION ITEM**

ISSUE: Staff will provide the Committee with the Property Appraisal Vendor choice that was made by the Executive Committee and the upcoming scheduling of appraisals.

FISCAL IMPACT: \$60,000 has been budgeted for Property Appraisal Services during fiscal year 2012/2013. The proposals ranged from \$48,500 (lowest) to \$70,000 (highest). AssetWorks, Inc. was the selected vendor with a bid for \$48,500 for all of SCORE's member cities participating in the Property Program.

RECOMMENDATION: None. This is provided as information only.

BACKGROUND: At the recommendation of the Board, staff issued a RFP which was sent to seven (7) appraisal firms. Three (3) firms submitted proposals ranging in price from \$48,500 - \$70,000. SCORE contracted with Maximus in 2006 to have appraisals done of their buildings and contents. Maximus' firm is now known as Asset Works. Maximum's cost in 2006 was \$68,500 for all 21 members in SCORE in year 2006.

ATTACHMENTS: None



RETROSPECTIVE RATING PLAN CALCULATIONS INFORMATION ITEM

ISSUE: The Board should review the Retrospective Adjustment calculations for the General Liability Program and Workers' Compensation programs as presented. These calculations are based on 6/30/12 loss data and tie out to the 6/30/12 financials. This calculation is presented for Board review and will be brought back to the Board in January for approval and distribution.

RECOMMENDATION: None

FISCAL IMPACT: None.

BACKGROUND: In accordance with the Master Plan Document, SCORE calculates the funds available for returns by Program Year annually. All years are adjusted under the banking layer, (i.e. loss amounts under \$25,000) but only 75 percent of the cities' positive balance is eligible to be declared as a dividend. The adjustment to the Shared Risk is limited to those years which have the five years or more to reach full maturity.

ATTACHMENTS: None. See Below.

HANDOUTS: Retrospective Rating Calculations will be distributed at the meeting.

MASTER PLAN DOCUMENTS AMENDMENTS

ACTION ITEM

ISSUE: The Master Plan documents for both the Workers' Compensation and Liability programs require amendments as respects the calculation of the retrospective rating plans. These documents will be included on the January agenda for approval in accordance with the 30 day notice required for Bylaw changes.

FISCAL IMPACT: None

RECOMMENDATION: Review the documents for accuracy.

BACKGROUND: The Master Plan documents contain specifics as to how the Retrospective Rating Calculations are done. During recent review of the rating calculations, it was discovered that clarification is required in the documents.

ATTACHMENTS:

1. Red-Line Strike out of the Liability Master Plan Document – *Handout*
2. Red-Line Strike out of the Workers' Compensation Master Plan Document – *Handout*

RETROSPECTIVE RATING PLAN DATABASE UPDATE

ACTION ITEM

ISSUE: Mr. Kevin Wong from Gilbert Associates will address the Board regarding the status of the Retrospective Rating Plan Database.

RECOMMENDATION: None

FISCAL IMPACT: Unknown.

BACKGROUND: SCORE's Retrospective Rating Calculations have been done on an excel spreadsheet for numerous years. As a result, this did allow for the prospect of errors. SCORE issued an RFP for Accounting Services in 2010 and one of the requirements was the development of a Database to ensure the accuracy of future retrospective rating calculations. Gilbert Associates as well as the other respondents to the RFP included in their proposals the development of a Database.

ATTACHMENTS: None.



**PEPIP POLLUTION COVERAGE BEST REPORTING PRACTICES
INFORMATION ITEM**

ISSUE: PEPIP has developed PEPIP Pollution Best Practices for Loss Reporting. This document outlines the steps that should be taken at the time of an environmental incident to assure that the Pollution coverage offered with ACE through PEPIP is fully available for claims payment.

FISCAL IMPACT: None

RECOMMENDATION: None. This is provided as information only.

BACKGROUND: The Public Entity Property Insurance Program (PEPIP) includes some coverage for pollution.

ATTACHMENTS: PEPIP Pollution: Essential Loss Reporting Practices document.

PEPIP Pollution Best Reporting Practices

We are pleased to provide you with the attached document titled *PEPIP Pollution Best Reporting Practices*. The following 3 page document outlines the steps that should be taken at the time of an environmental incident. We ask that you review this document and provide copies to your team in advance of a possible incident.

Pollution Policies are unique; they have a requirement of timely reporting to secure “Emergency Response” coverage. It is **EXTREMELY IMPORTANT** that a Sudden and Accidental exposure be reporting **IMMEDIATELY**. The following pages provide you with information to achieve this client obligation timely.

Although Sudden & Accidental Pollution claim need to be reported to ACE by 30 days, the policy terms provide that for “Emergency Response” coverage to continued ACE needs to provide prior approval within the first seven (7) days. Pollution policies all have this trigger, and it’s important to follow. Many, like ACE are governed by New York law, and the policies contain a **Choice of Law clause** similar to the following: “All matters arising hereunder, including questions relating to the validity, interpretation, performance, and enforcement of this Policy, and the rights, duties and obligations hereunder, shall be determined in accordance with the law and practices of the State of New York”.

This controls the Emergency Response provision much differently than we are use to in California with a more liberal approach for “Late Reporting”. Some key sections of the 2012/13 ACE policy include the following that we wish to note:

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”.

First policy says the Insured has the **RIGHT AND DUTY** to retain a qualified consultant to do the work then makes the insured get written agreement first unless in an “emergency response” situation which is what we had here. Further it would not seem appropriate for the carrier to purposely withhold written consent yet that’s what appears to have happened as ACE clearly never tried to provide consent.

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”;
 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.

The Bottom Line is; if you have a Sudden & Accidental spill, please pick up the phone and CALL US - - let’s get the Incident reported to protect your full coverage.

Contact your Alliant representatives:

- **Susan Adams** SAdams@alliantinsura.com (916) 643-2704
- **Laurence Voiculescu** LVoiculescu@alliantinsurance.com (916) 643-2702 (cell)

PLEASE NOTE: Additional PEP/IP limits are included in the main form under the General Provisions Section I., Limits of Liability. Coverage for Accidental Contamination has an additional sublimit of \$250,000 excess of your standard PEP/IP deductible so coverage can also be trigger under the terms of that policy. Reporting follows the standard claims system currently in place.



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

**All pollution incidents must be reported within:
SEVEN (7) days of Discovery**

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.

- 4) *Contact your Alliant representatives and use the reporting guidelines that follow:*

- **Susan Adams** SAdams@alliantinsura.com (916) 643-2704
- **Laurence Voiculescu** LVoiculescu@alliantinsurance.com (916)643-2702 (cell)

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: dsutton@alliantinsurance.com
And your Alliant representative

Today's Date: _____
Notice of: (check all that apply)

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

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: David Sutton

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

Phone #: 415-403-1400

Policy Information

Policy Number: PPL G24544837 002 Policy Period: 7/1/12 to 7/1/13

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

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: _____



SCORE VENDOR SERVICES SURVEY RESULTS

ACTION ITEM

ISSUE: At the June 22, 2012 Board Meeting, Mr. Roger Carroll inquired if members would like to go out to RFP for Administrative, Financial and Audit services. He then suggested conducting a vendor satisfaction survey of Alliant Insurance Services, Gilbert Associates, Inc. and Maze and Associates to receive feedback from the members regarding these vendors.

FISCAL IMPACT: None.

RECOMMENDATION: None.

BACKGROUND: Alliant Insurance Services JPA Program Administration contract expired June 30, 2012, ending a 5 year contract. Maze and Associates Auditing services contract expires with the completion of the FY 2012 audit. Gilbert Associates contract incepted July 1, 2010 and expires June 30, 2013 and contains language that the contract may be renewed for up to (3) one year terms.

ATTACHMENTS: None.



CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95

ACTION ITEM

ISSUE: Pursuant to Government Code Section 54956.95, the Board will hold a Closed Session to discuss the following claims for payment of a tort liability loss or a public liability loss:

**Request for Authority

1. Liability

- a. Ralston vs. City of Weed **
- b. Schwartz vs. City of Susanville

FISCAL IMPACT: Unknown

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

BACKGROUND: Confidential

ATTACHMENTS: None

SCORE RESOURCE CONTACT GUIDE

August 2012

<p align="center">PROGRAM ADMINISTRATION Alliant Insurance Services, Inc. www.alliantinsurance.com Main: (916) 643-2700 Fax: (916) 643-2750</p>																	
SUBJECT	MAIN CONTACT																
<p>JPA MANAGEMENT ISSUES – coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development; program budget/funding, financial analysis, coordination w/financial auditor/JPA accountant</p>	<p>Susan Adams Joan Crossley Johnny Yang Laurence Voiculescu</p>																
<p>JPA ADMINISTRATIVE ISSUES – meeting agendas; minutes; development/maintenance of governing documents, development/interpretation of policies & procedures, JPA state compliance, Form 700, changes in Board members, website maintenance.</p>	<p>Johnny Yang Susan Adams Joan Crossley Laurence Voiculescu</p>																
<p>COVERAGE / RISK MANAGEMENT ISSUES –</p> <ul style="list-style-type: none"> ➤ Certificates of coverage, additions/deletions of coverage's, special events liability coverage, automobile identification cards, auto/mobile equipment physical damage programs ➤ Coverage questions, quotations, new members, development of shared risk program coverage agreements, RFPs for actuarial services, actuary liaison, excess insurance/additional coverage marketing (Crime coverage, etc.), program development ➤ Insurance Requirements in Contracts (IRIC), hold harmless agreements, indemnification clauses, safety program planning, RFPs for JPA services & audits, third party contract review 	<p>Johnny Yang Susan Adams Joan Crossley Laurence Voiculescu</p>																
<table border="0"> <tr> <td>Susan Adams</td> <td>(916) 643-2704 / (916) 203-1541 (cell)</td> <td>sadams@alliantinsurance.com</td> </tr> <tr> <td>Johnny Yang</td> <td>(916) 643-2712</td> <td>jyang@alliantinsurance.com</td> </tr> <tr> <td>Joan Crossley</td> <td>(916) 643-2708</td> <td>jcrossley@alliantinsurance.com</td> </tr> <tr> <td>Mike Simmons</td> <td>(415) 403-1425 / (925) 708-3374 (cell)</td> <td>msimmons@alliantinsurance.com</td> </tr> <tr> <td>Laurence Voiculescu</td> <td>(916) 643-2702</td> <td>LVoiculescu@alliantinsurance.com</td> </tr> </table>			Susan Adams	(916) 643-2704 / (916) 203-1541 (cell)	sadams@alliantinsurance.com	Johnny Yang	(916) 643-2712	jyang@alliantinsurance.com	Joan Crossley	(916) 643-2708	jcrossley@alliantinsurance.com	Mike Simmons	(415) 403-1425 / (925) 708-3374 (cell)	msimmons@alliantinsurance.com	Laurence Voiculescu	(916) 643-2702	LVoiculescu@alliantinsurance.com
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Laurence Voiculescu	(916) 643-2702	LVoiculescu@alliantinsurance.com															
<p>ACCOUNTING SERVICES Gilbert Associates, Inc. 2880 Gateway Oaks Drive, Suite 100 Sacramento, California 95833 Main: (916) 646-6464 Fax: (916) 929-6836 www.gilbertcpa.com Kevin Wong – kswong@gilbertcpa.com</p>	<p>EMPLOYEE ASSISTANCE PROGRAM ACI Specialty Benefits Corporation 5414 Oberlin Drive, Suite 240 San Diego, California 92121 Main: (858) 452-1254 Fax: (858) 452-7819 www.acieap.com Tori Barr – tbarr@acieap.com</p>	<p>RISK CONTROL PROGRAM SBK Risk Services 4521 Oxbow Ridge Place Fair Oaks, CA 95628 (916) 747-5225 Jack Kastorff Jack.kastorff@comcast.net</p>															

SCORE RESOURCE CONTACT GUIDE

August 2012

CLAIMS ADMINISTRATION
York Risk Services Group, Inc.
www.yorkrsg.com
P.O. Box 619058
Roseville, CA 95661-9058
Main: (916) 960-0900 Fax: (916) 783-0334

SUBJECT	MAIN CONTACT
ADMINISTRATIVE ISSUES - annual contracts for services, IT issues, reports, service issues	Marcus Beverly – WC & Liability
SUPERVISORIAL ISSUES – liability claims administration management, oversight of safety & loss control services	Tom Baber - Liability
CLAIMS ISSUES – LIABILITY <i>All Members</i>	Craig Wheaton – Unit Manager Cameron Dewey – Claims Adjuster Field Adjusters: Shawn Millar Olivia Doney Bernard Sarmiento Ken Sloane
CLAIMS ISSUES – WORKERS’ COMPENSATION <i>All Members</i>	Tom McCampbell – VP, WC Kelli Vitale-Carson – AVP, WC Jodi Fink – Claims Examiner Sara Marshall – Future Med and Medical Only Claims Examiner
COMPUTER SERVICES TRUST ACCOUNT SERVICES – loss runs, special reports, check registers, bank reconciliations	Chris Shaffer Herb McDuffee

Tom Baber	(916) 746-8834	Tom.baber@yorkrsg.com
Marcus Beverly	(916) 746-8828	Marcus.beverly@yorkrsg.com
Cameron Dewey	(530) 248-1414	cameron.dewey@yorkrsg.com
Jodi Fink	(916) 580-2437	Jodi.fink@yorkrsg.com
Sara Marshall	(916) 960-0982	Sara.Marshall@yorkrsg.com
Tom McCampbell	(916) 960-0925	Tom.McCampbell@yorkrsg.com
Herb McDuffee	(916) 960-0941	Herb.Mcduffee@yorkrsg.com
Shawn Millar	(530) 345-5998	shawn.millar@yorkrsg.com
Bernard Sarmiento	(916) 960-0912	Bernard.Sarmiento@yorkrsg.com
Chris Shaffer	(916) 960-0960	christopher.shaffer@yorkrsg.com
Ken Sloane	(916) 960-0927	Kenneth.Sloan@yorkrsg.com
Kelli Vitale-Carson	(916) 960-0998	Kelli.VitaleCarson@yorkrsg.com
Craig Wheaton	(916) 960-0988	craig.wheaton@yorkrsg.com