



President
Steven Baker
City of Yreka

Vice President
Mr. Wes Heathcock
City of Colfax

Secretary
Ms. Brooke Kerrigan
City of Rio Dell

Treasurer
Mr. Roger Carroll
Town of Loomis

SMALL CITIES ORGANIZED RISK EFFORT BOARD MEETING AGENDA

Location: Gaia Hotel
4125 Riverside Place
Anderson, CA 96007

Date: Friday, November 2, 2018

Time: Breakfast available at 7:45 am
Pre-meeting Training at 8:00 am
Board Meeting Call to Order 10:00 am

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

MORNING TRAINING SESSION Continued from Training Day Agenda

Time Certain

- | | | |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 8:00 am –
8:45 am | <p>SCORE Member Services</p> <p><i>This session is for new and established Board members who are interested in the services that Vendors make available through SCORE membership.</i></p> | I 2 |
| 8:45 am –
9:30 am | <p>SCORE Advanced Session</p> <p><i>The session is open to all SCORE members who are interested in items related to SCORE Funding, Programs and Administrative Expenses-topics that will be discussed in greater detail later today.</i></p> | I 2 |
| 9:30 am –
10:00 am | <p>SCORE Program Coverage Review</p> <p><i>The Board will receive a review of the SCORE coverage documents and will be provided with a summary of coverage for lines of coverage with an asterisk* - with the goal to review additional lines of coverage at future Board Meetings.</i></p> | I 4 |

ERMA - Employment Practices Liability – (EPL)*

IMPORTANT NOTICES AND DISCLAIMERS:

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

BOARD MEETING

A. CALL TO ORDER – 10:00 a.m.

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

I 4

Pg. 5

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. 6

1. Board of Directors Teleconference Meeting Minutes – August 24, 2018

Pg. 11

2. SCORE Checking Register – August—September 2018

Pg. 14

3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2018

Pg. 15

4. Treasurer’s Report as of September 30, 2018

Pg. 16

5. Investment Statements from Chandler Asset Management – August—September 2018

Pg. 24

6. US Bank Account Statement – August—September 2018

Pg. 38

7. ACI Quarterly Utilization Report – July—September 2018

Pg. 45

8. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions

Pg. 48

9. HCA Asset Management, LLC Property Appraisal Agreement (approved by BOD on August 24, 2018 Teleconference)

Pg. 54

10. Target Solutions Utilization Report Summary – August—September 2018

F. ADMINISTRATIVE REPORT

1. President’s Report

I 4

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

2. Alliant Update

I 4

The Program Administrator will address the Board on Alliant matters pertinent to SCORE.

a. Annual Vendor Service Provider Survey

b. Recent Cyber Breach Examples

c. Property Appraisal Update

G. FINANCIAL

Pg. 55

1. Audited Financial Report for Year Ending June 30, 2018

A 3

Aurthur Ngo from Crowe Horwath will present the Draft Financial Audit for Fiscal Year Ending June 30, 2018 to the Board for their review and consideration of acceptance.

Pg. 56	2. Chandler Asset Management Financial Portfolio Review	A 2
	<i>The Board will be presented with the Financial Portfolio Review from Carlos Oblites of Chandler Asset Management.</i>	
Pg. 57	3. SCORE Investment Policy	A 1
	<i>The Board will be presented with the current investment policy including any recommended changes from Chandler Asset Management.</i>	
Pg. 67	4. Resolution 18-03 – Establishing Treasurer Responsibilities	A 1
	<i>The Board will be asked to review and approve a resolution.</i>	
Pg. 69	5. Chandler Asset Management – Authorized Representatives	A 1
	<i>The Board is asked to review and approve the persons who can provide instructions to Chandler regarding the management of funds.</i>	
Pg. 72	6. City of Loyaltan – Request for Premium Payment Plan FY 18/19	A 1
	<i>The Board will be presented with a letter from the City of Loyaltan requesting a payment plan for the Property and Liability Programs.</i>	

H. JPA BUSINESS

Pg. 75	1. CAJPA 2018 Conference Feedback	I 4
	<i>The Board will discuss the annual 2018 CAJPA conference.</i>	
Pg. 76	2. SCORE FY 18/19 Claims Reporting Manual	I 2
	<i>The Board will be presented with a binder which includes claims reporting instructions for lines of coverage.</i>	
Pg. 77	3. SCORE Liability Claims Audit	A 1
	<i>The Board will receive an overview of the 2018 Liability Claim Audit and may review and accept.</i>	
Pg. 113	4. Litigation Management Lessons Learned	I 2
	<i>Cameron Dewey from York Risk Services Group will present the Board with information about Liability lessons learned and how to manage litigation.</i>	
Time Certain 12:00 pm – 1:00 pm Pg. 114	LUNCH PRESENTATION – WC Claims Reporting Advanced Session	I 2
	<i>Dori Zumwalt from York Risk Services Group will provide the members with information about how to report a claim.</i>	
Pg. 115	5. State of the Insurance Market 2018 Presentation	I 2
	<i>The Board will receive a presentation on the current state of the insurance market including emerging risks.</i>	

Pg. 116	I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY	
	1. Workers' Compensation	A 2
	a. SCWA-61038, SCWA-555845, SCWA-556050 and SCWA-555929- vs. City of Mt. Shasta**	
	b. SCWA-556006 vs. City of Susanville**	
	c. SCWA-555835 vs. City of Weed**	
Pg. 117	J. REPORT FROM CLOSED SESSION	
Pg. 118	K. ROUNDTABLE DISCUSSION	I 1
	<i>The Board is asked to review the feedback provided at the Planning Session and provide direction for action items to address the issues raised at the meeting.</i>	
	L. INFORMATION ITEMS	I
	1. PARMA Conference, February 10-13, 2019, Anaheim, CA	4
Pg. 120	2. SCORE Resource Contact Guide	1
Pg. 128	3. Glossary of Terms	1
Pg. 138	4. SCORE Travel Reimbursement Form	1
	M. CLOSING COMMENTS	
	N. ADJOURNMENT	

UPCOMING MEETING: Board of Directors – January 27, 2019 at Gaia Hotel, Anderson, CA



CONSENT CALENDAR

ACTION ITEM

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

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

FISCAL IMPACT: None

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

ATTACHMENT(S):

1. Board of Directors Teleconference Meeting Minutes – August 24, 2018
2. SCORE Checking Register – August—September 2018
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2018
4. Treasurer’s Report as of September 30, 2018
5. Investment Statements from Chandler Asset Management – August—September 2018
6. US Bank Account Statement – August—September 2018
7. ACI Quarterly Utilization Report – July—September 2018
8. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions
9. HCA Asset Management, LLC Property Appraisal Agreement (approved by BOD on August 24, 2018 Teleconference)
10. Target Solutions Utilization Report Summary – August—September 2018



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Teleconference Meeting Minutes
August 24, 2018**

Member Cities Present:

Roger Frith, City of Biggs
Wes Heathcock, City of Colfax
Blake Michaelsen, City of Dunsmuir
Sara Griggs, City of Etna
Robert Jankovitz, City of Isleton
Roger Carroll, Town of Loomis
Kathy LeBlanc, City of Loyalton
Nancy Rogers, City of Loyalton
Sara Kleier, City of Montague

Muriel Howarth Terrell, City of Mt. Shasta
Melissa Klundby, City of Portola
Brooke Kerrigan, City of Rio Dell
John Duckett, City of Shasta Lake
Debi Savage, City of Susanville
Jenny Coelho, City of Tulelake
Steve Baker, City of Yreka
Diana Howard, City of Weed

Member Cities Absent:

City of Live Oak

Town of Fort Jones

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Kevin Wong, Gilbert Associates, Inc.
Jennifer Zraick, Gilbert Associates, Inc.

Dorienne Zumwalt, York Risk Services
David Patzer DKF Risk Services

A. CALL TO ORDER

Mr. Steve Baker called the meeting to order at 10:06 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Live Oak and the Town of Fort Jones.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Kathy LeBlanc

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – June 15, 2018
2. US Bank Account Statements – June—July 2018
3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2018
4. Treasurer’s Report as of June 30, 2018
5. Investment Statements from Chandler Asset Management – June—July 2018
6. SCORE Checking Register as of June—July 2018
7. ACI Quarterly Utilization Report – April—June 2018
8. Target Solutions Administrative Summary as of June—July 2018
9. SCORE FY 18-19 Loss Control Grant Funding Usage as of August 17, 2018

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

MOTION: Roger Carroll

SECOND: Wes Heathcock

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F1. President’s Report

Steve Baker welcomed the members and noted he had nothing to report.

F2. Alliant Update

Michelle Minnick provided the Board with an update regarding upcoming deadline for the LAWCX renewal and the items that are required to be submitted. She also updated the members as to recent changes to Scott Valley Bank - it was recently purchased by Mechanics Bank and Roger Carroll has obtained access to the online account. Lastly members were notified of an upcoming agenda item at the next meeting which will formalize the authorized representatives for Chandler Investment account.

G. FINANCIAL

G1. Quarterly Financials for QE June 30, 2018

Kevin Wong from Gilbert Associates provided a summary of the Quarterly Financials for the QE June 30, 2018. Jennifer Zraick provided an update regarding the Audit status – starting on Monday 8/27/18 and we have provided the auditor with all materials they have requested.

A motion was made to accept the Quarterly Financials for QE June 30, 2018.



MOTION: Roger Frith

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS

H1. Review and Approval of the SCORE Conflict of Interest Code

Marcus Beverly noted annually the Board is required to review their Conflict of Interest Code and mentioned there are no changes to this year – if the code is approved the Program Administration will obtain the President’s signature for the Biennial Notice and will file with the FPPC.

A motion was made to approve the Conflict of Interest Code.

MOTION: Roger Frith

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

H2. DKF Service Plan Updates

H2.a. Risk Control Services Update

David Patzer provided the Board with a review of the site visits that were completed during FY 17/18.

This was an information item only.

H2.b. Risk Control Work Plan FY 18/19

David Patzer provided the Board with a preview of the site visits that will be completed during FY 18/19 and reminded members that during the site visit DKF will be helping to update policies and procedures at the city level.

This was an information item only.

H3. Property Appraisal Selection

Marcus Beverley noted that we have performed an appraisal approximately every 6 years and we received four responses from appraisal firms with cost ranging from \$55,104 to \$75,000. The Board was presented with a summary of the RFP responses and was asked to provide guidance to the program administration. The Program Administration recommends the HCA Asset Management based on available criteria.

A motion was made to accept the staff recommendation of HCA Asset Management.

MOTION: Roger Carroll

SECOND: Debi Savage

**MOTION CARRIED
UNANIMOUSLY**



H4. November Training Day and Board Directors Meeting Topics

Marcus Beverly provided a review of the agendas for the two day meetings. Training and orientation in the morning which will lead into more detailed information about the funding.

DAVID CLOVIS ATTENDING DINNER ON THURSDAY

This was an information item only.

I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

There was no discussion of this item.

J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95

****REQUESTING AUTHORITY**

At 11:10 A.M., pursuant to Government code section 54956.95, the Board held a closed session to discuss the following claims for payment of tort liability loss or public liability loss.

1. Liability

a. Tallerico v. City of Weed**

2. Workers' Compensation

a. SCWA-556002 v. City of Mt. Shasta**

b. SCWA-556060 v. City of Susanville**

K. REPORT FROM CLOSED SESSION

The Board returned from closed session at 11:23 A.M. Mr. Steve Baker noted there was no reportable action on the above closed session items and appropriate direction was given to Staff and the Claims Administrator.

L. INFORMATION ITEMS

L1. SCORE Resource Contact Guide

L2. SCORE Glossary of Terms

L3. CAJPA Conference—September 11-14, 2018 in South Lake Tahoe, CA

L4. Sewer Summit—Thursday October 17, 2018 at Oakland Airport Hilton, Oakland, CA

Items L1., L2., L3., and L4 were provided as information items only.

M. CLOSING COMMENTS

There were no closing comments.



N. ADJOURNMENT

The meeting was adjourned at 11:25 A.M.

NEXT MEETING DATE: November 1, 2018 in Anderson, CA

Respectfully Submitted,

Brooke Kerrigan, Secretary

Date

DRAFT

3:25 PM
10/16/18

**Small Cities Organized Risk Effort
Check Detail
August through September 2018**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Bill Pmt -Check	Bill.com	08/02/2018	DKF Solutions Group, LLC		1072 · Bill.com Money O...		-8,750.00
Bill	14018	07/30/2018			675 · Loss Control Servic...	-8,750.00	8,750.00
TOTAL						-8,750.00	8,750.00
Bill Pmt -Check	Bill.com	08/08/2018	Alliant		1072 · Bill.com Money O...		-3,180.62
Bill	866474	07/01/2018			174 · Prepaid Expenses	-3,180.62	3,180.62
TOTAL						-3,180.62	3,180.62
Bill Pmt -Check	Bill.com	08/15/2018	York Insurance Services Group, Inc-CA		1072 · Bill.com Money O...		-8,287.50
Bill	500017926	08/01/2018			722 · Claims Admin - GL	-8,287.50	8,287.50
TOTAL						-8,287.50	8,287.50
Bill Pmt -Check	Bill.com	08/15/2018	York Insurance Services Group, Inc-CA		1072 · Bill.com Money O...		-8,459.59
Bill	500017925	08/01/2018			721 · Claims Admin - WC	-8,459.59	8,459.59
TOTAL						-8,459.59	8,459.59
Bill Pmt -Check	Bill.com	08/15/2018	Champion Awards		1072 · Bill.com Money O...		-56.90
Bill	44086	08/13/2018			999 · MISC	-56.90	56.90
TOTAL						-56.90	56.90
Bill Pmt -Check	Bill.com	08/15/2018	Champion Awards		1072 · Bill.com Money O...		-43.28
Bill	44117	08/13/2018			999 · MISC	-43.28	43.28
TOTAL						-43.28	43.28
Bill Pmt -Check	Bill.com	08/22/2018	Gaia Hotel		1072 · Bill.com Money O...		-1,525.74
Bill	41991953	07/01/2018			605 · BOD Activities	-1,525.74	1,525.74
TOTAL						-1,525.74	1,525.74

3:25 PM
10/16/18

**Small Cities Organized Risk Effort
Check Detail
August through September 2018**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Bill Pmt -Check	Bill.com	09/04/2018	City of Susanville		1072 · Bill.com Money O...		-2,214.71
Bill	Grant Fund 8/18	08/30/2018			Accrued Grant Fund	-437.45	437.45
					Grant Fund Program	-1,777.26	1,777.26
TOTAL						-2,214.71	2,214.71
Bill Pmt -Check	Bill.com	09/07/2018	Escape Redding		1072 · Bill.com Money O...		-150.00
Bill	000004	09/05/2018			606 · LRP & Training Day ...	-150.00	150.00
TOTAL						-150.00	150.00
Bill Pmt -Check	Bill.com	09/07/2018	DKF Solutions Group, LLC		1072 · Bill.com Money O...		-8,750.00
Bill	14060	09/05/2018			675 · Loss Control Servic...	-8,750.00	8,750.00
TOTAL						-8,750.00	8,750.00
Bill Pmt -Check	Bill.com	09/12/2018	York Insurance Services Group, Inc-CA		1072 · Bill.com Money O...		-8,287.50
Bill	500018003	09/10/2018			722 · Claims Admin - GL	-8,287.50	8,287.50
TOTAL						-8,287.50	8,287.50
Bill Pmt -Check	Bill.com	09/12/2018	York Insurance Services Group, Inc-CA		1072 · Bill.com Money O...		-8,459.59
Bill	500018002	09/10/2018			721 · Claims Admin - WC	-8,459.59	8,459.59
TOTAL						-8,459.59	8,459.59
Bill Pmt -Check	Bill.com	09/24/2018	City of Portola		1072 · Bill.com Money O...		-3,907.69
Bill	0178891	09/19/2018			Accrued Grant Fund	-3,590.95	3,590.95
					173 · Prepaid Risk Servic...	-316.74	316.74
TOTAL						-3,907.69	3,907.69
Bill Pmt -Check	Bill.com	09/24/2018	Gilbert Associates, Inc.		1072 · Bill.com Money O...		-14,135.13
Bill	323232	09/19/2018			505 · Accounting Services...	-14,135.13	14,135.13
TOTAL						-14,135.13	14,135.13

3:25 PM
10/16/18

**Small Cities Organized Risk Effort
Check Detail
August through September 2018**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Bill Pmt -Check	Bill.com	09/24/2018	TargetSolutions Learning, LLC		1072 · Bill.com Money O...		-25,157.00
Bill	SCORE 9-17-18	09/19/2018			174 · Prepaid Expenses	-25,157.00	25,157.00
TOTAL						-25,157.00	25,157.00
Check	5446-5451	08/31/2018	York Insurance Services Group, Inc-CA		106-01 · Trust - Liab - MB		-13,192.17
					Liability Claim Payments	-13,192.17	13,192.17
TOTAL						-13,192.17	13,192.17
Check	40576-40685	08/31/2018	York Insurance Services Group, Inc-CA		106-02 · Trust - WC - MB		-141,344.64
					Workers' Comp Claims P...	-141,344.64	141,344.64
TOTAL						-141,344.64	141,344.64



BETTY T. YEE

California State Controller

LOCAL AGENCY INVESTMENT FUND
REMITTANCE ADVICE

Agency Name

S.C.O.R.E.

Account Number

40-04-001

As of 10/15/2018, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 09/30/2018.

Earnings Ratio		.00005909460836489
Interest Rate		2.16%
Dollar Day Total	\$	37,995,686.92
Quarter End Principal Balance	\$	413,251.16
Quarterly Interest Earned	\$	2,245.34



Small Cities Organized Risk Effort
A Joint Powers Authority

**SCORE TREASURER INVESTMENT REPORT
FOR THE QUARTER ENDING SEPTEMBER 30, 2018**


	MARKET VALUE
CASH:	
(1) Mechanics Bank Checking	\$1,976,494.77
(2) Local Agency Inv Fund (LAIF)	\$413,251.16
TOTAL CASH	\$2,389,745.93
 INVESTMENTS (Unrestricted):	
(3) Chandler Investments	
Account no. 590	\$11,327,072.10
TOTAL UNRESTRICTED INVESTMENTS	\$11,327,072.10
 TOTAL CASH AND INVESTMENTS	\$13,716,818.03

- (1) This consists of one checking account and two pass-thru accounts (Liability and Workers' Compensation claims).
- (2) The LAIF rate of return as of quarter ended September 30, 2018 2.16%
- (3) See attached Investment Activity Reports.

THIS PORTFOLIO IS IN COMPLIANCE WITH SCORE'S INVESTMENT POLICY AND IS LIQUID ENOUGH TO MEET EXPECTED CASH FLOW NEEDS OVER THE NEXT SIX MONTHS.



Roger Carroll, SCORE Treasurer



Date



Small Cities Organized Risk Effort - Account #590

MONTHLY ACCOUNT STATEMENT

AUGUST 1, 2018 THROUGH AUGUST 31, 2018

Chandler Team:

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

Custodian

US Bank
Christopher Isles
(503) 464-3685

CHANDLER ASSET MANAGEMENT
chandlerasset.com

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

Small Cities Organized Risk Effort

Account #590

Portfolio Summary

As of August 31, 2018



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.44
Average Coupon	1.88%
Average Purchase YTM	2.00%
Average Market YTM	2.74%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.67 yrs
Average Life	2.55 yrs

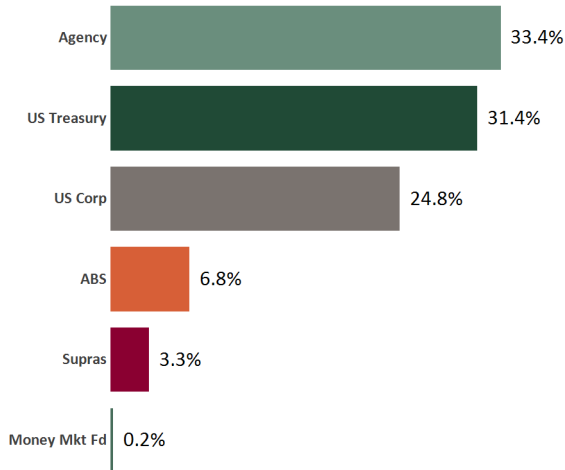
ACCOUNT SUMMARY

	Beg. Values as of 7/31/18	End Values as of 8/31/18
Market Value	11,069,981	11,114,209
Accrued Interest	44,379	47,453
Total Market Value	11,114,360	11,161,662
Income Earned	18,550	18,765
Cont/WD		-1,216
Par	11,339,804	11,351,052
Book Value	11,291,666	11,305,661
Cost Value	11,277,651	11,290,209

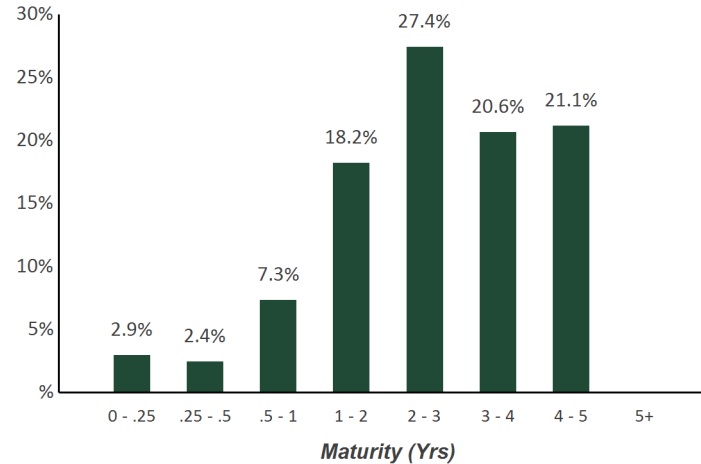
TOP ISSUERS

Government of United States	31.4%
Federal National Mortgage Assoc	19.1%
Federal Home Loan Bank	9.0%
Federal Home Loan Mortgage Corp	5.3%
John Deere ABS	2.1%
Intl Bank Recon and Development	1.7%
Honda ABS	1.7%
Eli Lilly & Co	1.4%
Total	71.7%

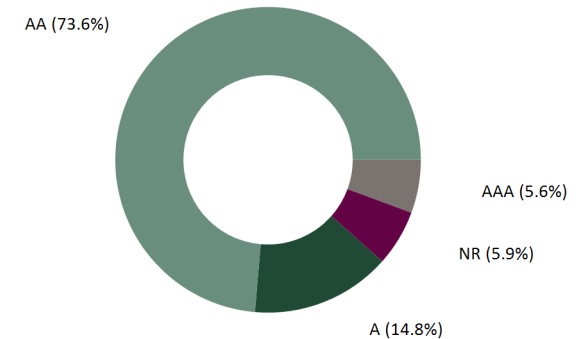
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	3/31/2006
Small Cities Organized Risk Effort	0.44%	0.44%	0.31%	-0.20%	0.29%	0.91%	1.11%	2.06%	2.85%
ICE BAML 1-5 Yr US Treasury/Agency Index	0.42%	0.33%	0.09%	-0.61%	-0.07%	0.57%	0.90%	1.73%	2.59%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	0.44%	0.37%	0.12%	-0.53%	0.04%	0.72%	1.03%	1.89%	2.66%

Statement of Compliance

As of August 31, 2018



Small Cities Organized Risk Effort

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

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



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$11,291,666.37
Acquisition		
+ Security Purchases	\$196,653.97	
+ Money Market Fund Purchases	\$89,858.74	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$286,512.71
Dispositions		
- Security Sales	\$149,550.79	
- Money Market Fund Sales	\$97,554.85	
- MMF Withdrawals	\$1,215.58	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$24,840.30	
Total Dispositions		\$273,161.52
Amortization/Accretion		
+/- Net Accretion	\$1,123.56	
		\$1,123.56
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	(\$480.13)	
		(\$480.13)
ENDING BOOK VALUE		\$11,305,660.99

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$36,805.07
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$149,550.79	
Accrued Interest Received	\$165.09	
Interest Received	\$15,001.53	
Dividend Received	\$122.37	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$24,840.30	
Total Acquisitions	\$189,680.08	
Dispositions		
Withdrawals	\$1,215.58	
Security Purchase	\$196,653.97	
Accrued Interest Paid	\$722.22	
Total Dispositions	\$198,591.77	
ENDING BOOK VALUE		\$27,893.38



Small Cities Organized Risk Effort - Account #590

MONTHLY ACCOUNT STATEMENT

SEPTEMBER 1, 2018 THROUGH SEPTEMBER 30, 2018

Chandler Team:

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

Custodian

US Bank
Christopher Isles
(503) 464-3685

CHANDLER ASSET MANAGEMENT
chandlerasset.com

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



PORTFOLIO CHARACTERISTICS

Average Modified Duration	2.35
Average Coupon	1.88%
Average Purchase YTM	2.00%
Average Market YTM	2.89%
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.58 yrs
Average Life	2.46 yrs

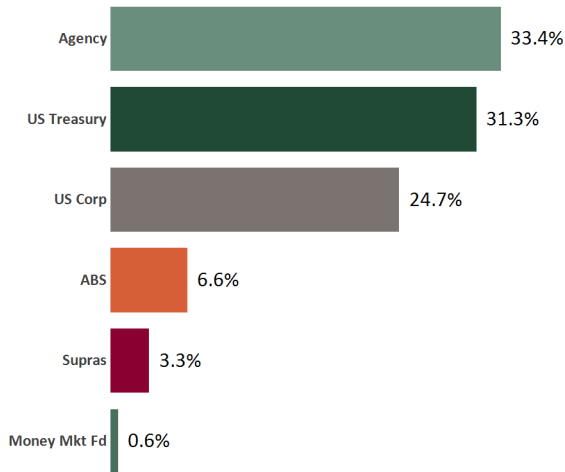
ACCOUNT SUMMARY

	Beg. Values as of 8/31/18	End Values as of 9/30/18
Market Value	11,114,209	11,097,171
Accrued Interest	47,453	43,611
Total Market Value	11,161,662	11,140,782
Income Earned	18,765	18,787
Cont/WD		-1,218
Par	11,351,052	11,371,397
Book Value	11,305,661	11,327,072
Cost Value	11,290,209	11,310,555

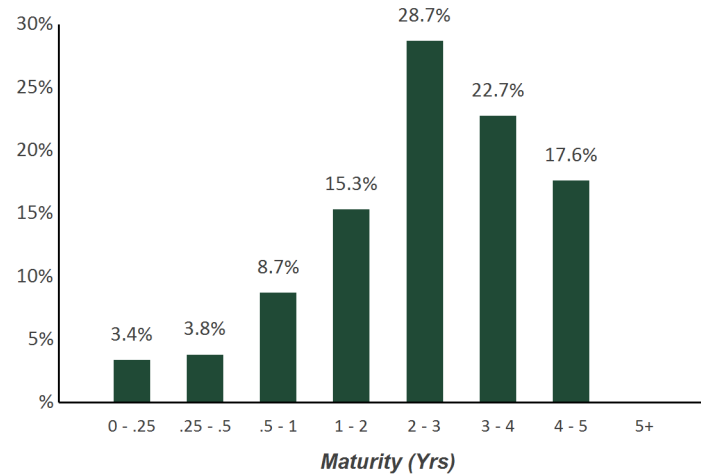
TOP ISSUERS

Government of United States	31.3%
Federal National Mortgage Assoc	19.1%
Federal Home Loan Bank	9.0%
Federal Home Loan Mortgage Corp	5.3%
John Deere ABS	2.0%
Intl Bank Recon and Development	1.7%
Honda ABS	1.6%
Eli Lilly & Co	1.3%
Total	71.4%

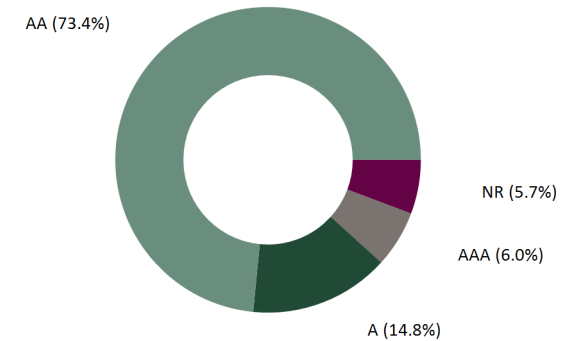
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

TOTAL RATE OF RETURN	1M	3M	YTD	1YR	Annualized				
					2YRS	3YRS	5YRS	10YRS	3/31/2006
Small Cities Organized Risk Effort	-0.18%	0.28%	0.14%	-0.15%	0.14%	0.68%	0.98%	2.05%	2.81%
ICE BAML 1-5 Yr US Treasury/Agency Index	-0.27%	0.06%	-0.18%	-0.55%	-0.29%	0.30%	0.74%	1.64%	2.55%
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	-0.25%	0.14%	-0.13%	-0.47%	-0.16%	0.46%	0.87%	1.97%	2.62%

Statement of Compliance

As of September 30, 2018



Small Cities Organized Risk Effort

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

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



BOOK VALUE RECONCILIATION		
BEGINNING BOOK VALUE		\$11,305,660.99
Acquisition		
+ Security Purchases	\$0.00	
+ Money Market Fund Purchases	\$45,177.54	
+ Money Market Contributions	\$0.00	
+ Security Contributions	\$0.00	
+ Security Transfers	\$0.00	
Total Acquisitions		\$45,177.54
Dispositions		
- Security Sales	\$0.00	
- Money Market Fund Sales	\$0.00	
- MMF Withdrawals	\$1,217.97	
- Security Withdrawals	\$0.00	
- Security Transfers	\$0.00	
- Other Dispositions	\$0.00	
- Maturities	\$0.00	
- Calls	\$0.00	
- Principal Paydowns	\$23,614.98	
Total Dispositions		\$24,832.95
Amortization/Accretion		
+/- Net Accretion	\$1,066.52	
		\$1,066.52
Gain/Loss on Dispositions		
+/- Realized Gain/Loss	\$0.00	
		\$0.00
ENDING BOOK VALUE		\$11,327,072.10

CASH TRANSACTION SUMMARY		
BEGINNING BALANCE		\$27,893.38
Acquisition		
Contributions	\$0.00	
Security Sale Proceeds	\$0.00	
Accrued Interest Received	\$0.00	
Interest Received	\$21,489.80	
Dividend Received	\$72.76	
Principal on Maturities	\$0.00	
Interest on Maturities	\$0.00	
Calls/Redemption (Principal)	\$0.00	
Interest from Calls/Redemption	\$0.00	
Principal Paydown	\$23,614.98	
Total Acquisitions	\$45,177.54	
Dispositions		
Withdrawals	\$1,217.97	
Security Purchase	\$0.00	
Accrued Interest Paid	\$0.00	
Total Dispositions	\$1,217.97	
ENDING BOOK VALUE		\$71,852.95

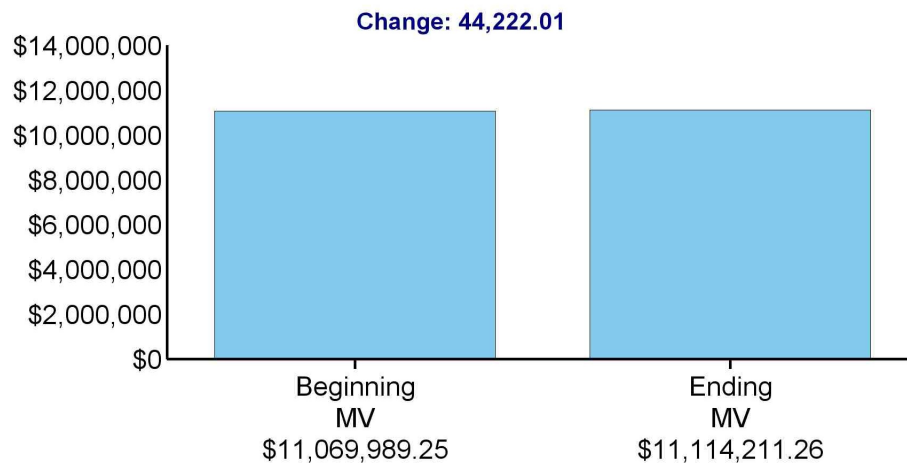


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 1 of 23
August 1, 2018 to August 31, 2018

MARKET VALUE SUMMARY

	Current Period 08/01/18 to 08/31/18
Beginning Market Value	\$11,069,989.25
Taxable Interest	14,566.77
Fees and Expenses	-1,215.58
Long Term Gains/Losses	-792.60
Short Term Gains/Losses	0.22
Change in Investment Value	31,663.20
Ending Market Value	\$11,114,211.26





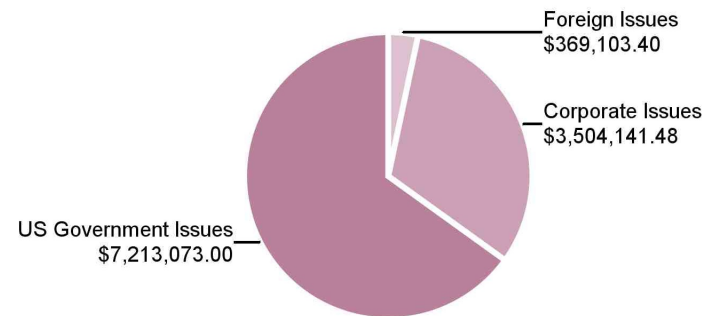
SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 2 of 23
August 1, 2018 to August 31, 2018

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	27,893.38	0.30	426.60
Taxable Bonds	11,086,317.88	99.70	212,928.86
Total Market Value	\$11,114,211.26	100.00	\$213,355.46

Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 3 of 23
August 1, 2018 to August 31, 2018

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	14,566.77
Total Current Period Income	\$14,566.77



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 4 of 23
August 1, 2018 to August 31, 2018

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 08/01/2018	-\$831,027.92	\$831,027.92	\$0.00
Taxable Interest		14,566.77	14,566.77
Fees and Expenses	-1,215.58		-1,215.58
Purchases	-196,653.97		-196,653.97
Sales	174,391.09		174,391.09
Net Money Market Activity	8,911.69		8,911.69
Ending Cash 08/31/2018	-\$845,594.69	\$845,594.69	\$0.00



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 21 of 23
August 1, 2018 to August 31, 2018

SALE/MATURITY SUMMARY (continued)

Settlement Date	Description	Tax Cost	Proceeds	Estimated Gain/Loss
08/29/18	Sold 100,000 Par Value Trade Date 8/28/18 Sold Through J.P. Morgan Securities LLC Swift External Ref#: 8824003133156027 100,000 Par Value At 99.70313 %	-100,229.69	99,703.13	-526.56
Total U S Treasury Note 1.500		-\$150,344.53	\$149,550.79	-\$793.74
Total Taxable Bonds		-\$175,183.47	\$174,391.09	-\$792.38
Total Sales & Maturities		-\$175,183.47	\$174,391.09	-\$792.38

SALE/MATURITY SUMMARY MESSAGES

Estimated Year-To-Date Short-Term Gain (Loss): \$2.52

Estimated Year-To-Date Long-Term Gain (Loss): \$23,845.30

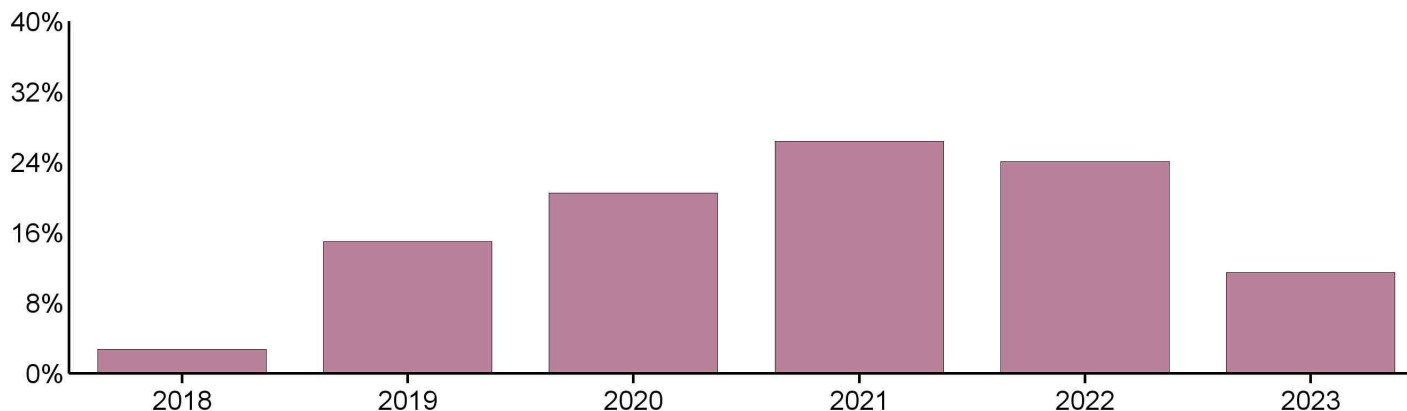
Estimates should not be used for tax purposes



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 22 of 23
August 1, 2018 to August 31, 2018

BOND SUMMARY



	Par Value	Market Value	Percentage of Category
MATURITY			
2018	300,000.00	299,619.00	2.71
2019	1,664,968.37	1,656,121.71	14.94
2020	2,308,190.68	2,268,161.72	20.46
2021	3,020,000.00	2,922,590.40	26.37
2022	2,745,000.00	2,669,448.95	24.07
2023	1,285,000.00	1,270,376.10	11.45
Total of Category	\$11,323,159.05	\$11,086,317.88	100.00

MOODY'S RATING

Aaa	8,364,944.51	8,163,622.57	73.63
Aa2	395,000.00	390,789.20	3.52
A1	890,000.00	876,460.75	7.91
A2	925,000.00	917,812.15	8.28
A3	285,000.00	281,321.25	2.54



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 23 of 23
August 1, 2018 to August 31, 2018

BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	463,214.54	456,311.96	4.12
Total of Category	\$11,323,159.05	\$11,086,317.88	100.00

S&P RATING			
AAA	608,214.54	599,972.76	5.41
AA+	3,950,000.00	3,865,355.25	34.87
AA	250,000.00	248,927.00	2.25
AA-	580,000.00	571,493.25	5.15
A+	610,000.00	603,487.05	5.44
A	645,000.00	635,687.40	5.73
A-	410,000.00	406,788.65	3.67
N/A	4,269,944.51	4,154,606.52	37.48
Total of Category	\$11,323,159.05	\$11,086,317.88	100.00

BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.

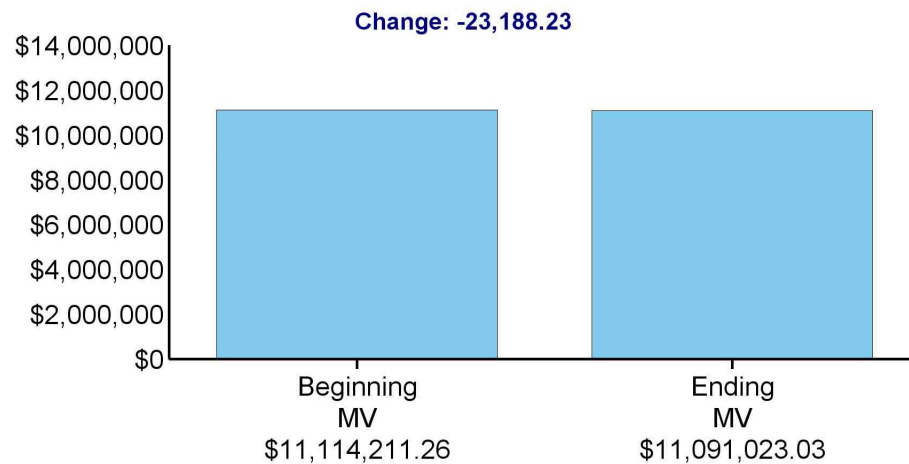


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 1 of 23
September 1, 2018 to September 30, 2018

MARKET VALUE SUMMARY

	Current Period 09/01/18 to 09/30/18
Beginning Market Value	\$11,114,211.26
Taxable Interest	15,406.31
Fees and Expenses	-1,217.97
Long Term Gains/Losses	1.07
Short Term Gains/Losses	0.22
Change in Investment Value	-37,377.86
Ending Market Value	\$11,091,023.03





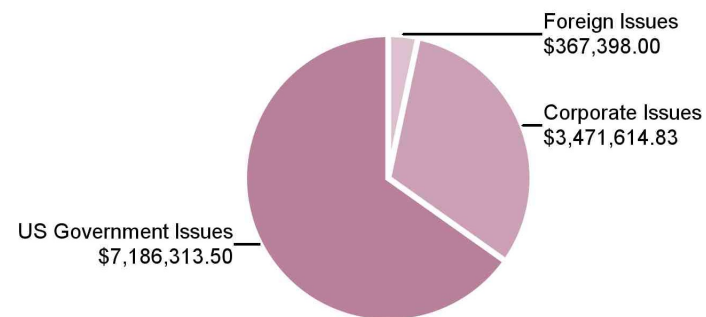
SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 2 of 23
September 1, 2018 to September 30, 2018

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	65,696.70	0.60	1,104.68
Taxable Bonds	11,025,326.33	99.40	212,586.02
Total Market Value	\$11,091,023.03	100.00	\$213,690.70

Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 3 of 23
September 1, 2018 to September 30, 2018

INCOME SUMMARY

	Income Received Current Period
Taxable Interest	15,406.31
Total Current Period Income	\$15,406.31



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 4 of 23
September 1, 2018 to September 30, 2018

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 09/01/2018	-\$845,594.69	\$845,594.69	\$0.00
Taxable Interest		15,406.31	15,406.31
Fees and Expenses	-1,217.97		-1,217.97
Sales	23,614.98		23,614.98
Net Money Market Activity	-37,803.32		-37,803.32
Ending Cash 09/30/2018	-\$861,001.00	\$861,001.00	\$0.00

SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 18 of 23
September 1, 2018 to September 30, 2018**TRANSACTION DETAIL (continued)**

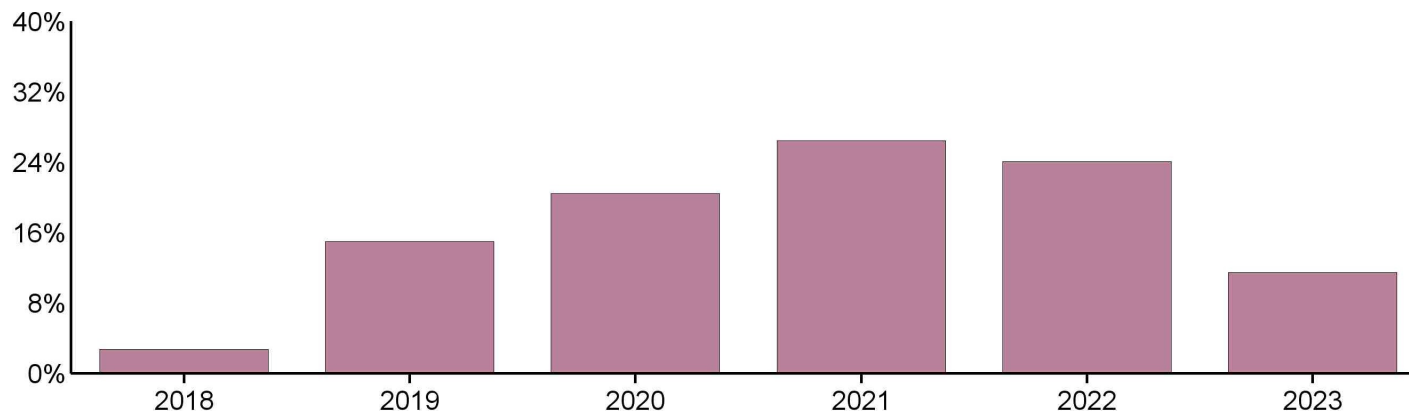
Date Posted	Activity	Description	Income Cash	Principal Cash	Tax Cost
	Purchase	Combined Purchases For The Period 9/ 1/18 - 9/30/18 Of First Am Govt Ob Fd Cl Y		-39,021.29	39,021.29
	Sale	Combined Sales For The Period 9/ 1/18 - 9/30/18 Of First Am Govt Ob Fd Cl Y		1,217.97	-1,217.97
Ending Balance 09/30/2018			\$861,001.00	-\$861,001.00	\$11,304,398.94



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 22 of 23
September 1, 2018 to September 30, 2018

BOND SUMMARY



	Par Value	Market Value	Percentage of Category
MATURITY			
2018	300,000.00	299,718.00	2.72
2019	1,656,839.27	1,646,997.46	14.94
2020	2,292,704.80	2,248,752.27	20.40
2021	3,020,000.00	2,912,473.05	26.42
2022	2,745,000.00	2,655,916.60	24.08
2023	1,285,000.00	1,261,468.95	11.44
Total of Category	\$11,299,544.07	\$11,025,326.33	100.00

MOODY'S RATING

Aaa	8,343,847.13	8,114,219.12	73.60
Aa2	395,000.00	388,369.85	3.52
A1	890,000.00	874,225.45	7.93
A2	925,000.00	916,138.95	8.31
A3	285,000.00	280,890.45	2.55



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 23 of 23
September 1, 2018 to September 30, 2018

BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	460,696.94	451,482.51	4.09
Total of Category	\$11,299,544.07	\$11,025,326.33	100.00

S&P RATING			
AAA	605,696.94	596,189.96	5.41
AA+	3,950,000.00	3,852,624.25	34.94
AA	250,000.00	246,932.50	2.24
AA-	580,000.00	570,398.50	5.17
A+	610,000.00	601,636.90	5.46
A	645,000.00	634,021.65	5.75
A-	410,000.00	406,635.15	3.69
N/A	4,248,847.13	4,116,887.42	37.34
Total of Category	\$11,299,544.07	\$11,025,326.33	100.00

BOND SUMMARY MESSAGES

Data contained within this section excluded Mutual Funds, Exchange Traded Funds, and Closed-Ended Funds.

Employee Assistance Program Utilization Report Utilization Summary and Analysis



SCORE

July 1, 2018 - September 30, 2018

Projected Annual Rate:

0.7%



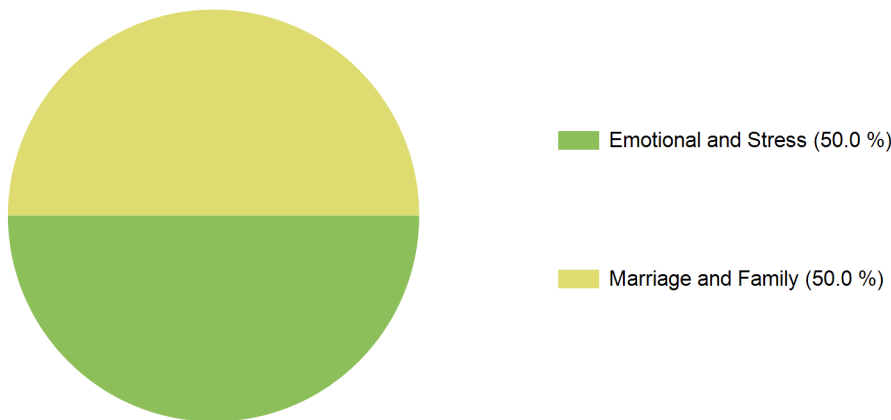
Previous Utilization Rate: 0.4%

Overall Utilization

There were 2 new contacts. 1 was referred by Human Resources, 1 was referred by Poster / Brochure.

The presenting problems were: Emotional and Marital / Relationship.

2 new contacts were self-initiated.



7/1/2018 - 9/30/2018

Employee Assistance Program Utilization Report

Work/Life Utilization

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

Training and Onsite Services

Training Comment:

As a value-added partner, ACI's Training Department offers consultation, support services and flexible training options to fit the needs of any organization. Visit ACI's YouTube channel for 24/7 access to past trainings and popular videos. Contact ACI at 800-932-0034 and ask to speak with a member of the training team, or email ACI at service@acispecialtybenefits.com to learn more about training services and options available.

Newsletters

ACI provided the following HealthY-mails this quarter: How to Lead in Times of Crisis; 5 Parenting Resources to Beat Back-to-School Stres; 5 Tips for Healthy Aging.

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

7/1/2018 - 9/30/2018

Employee Assistance Program Utilization Report**Utilization Hours**

Employee Assessment	4.00
Consultation: Work/Life & Concierge	1.00
Total Program Hours this Period:	5.00

Utilization Comments

From 7/1/2018 to 9/30/2018, SCORE achieved an annualized utilization rate of 0.7%. With ACI 's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

This was an increase over the previous Utilization period which was 0.4%.

7/1/2018 - 9/30/2018

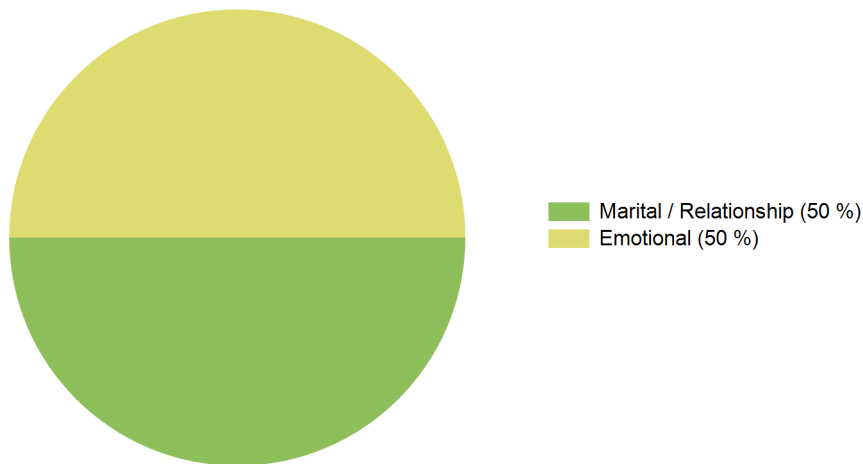
Employee Assistance Program Utilization Report

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Emotional	1	0	4
Marital / Relationship	1	0	1
Work Stress	0	1	1

According to the 2010 Census, the majority of Americans chose to reside with a partner. It is estimated that work loss associated with marital problems translates into a loss of approximately \$6.8 billion a year. ACI's Employee Assistance Program helps couples assess their problems in an environment that fosters open and honest communication, ultimately allowing the couple to move forward in a positive direction and reinstating a sense of control and focus.

New Issues this Quarter



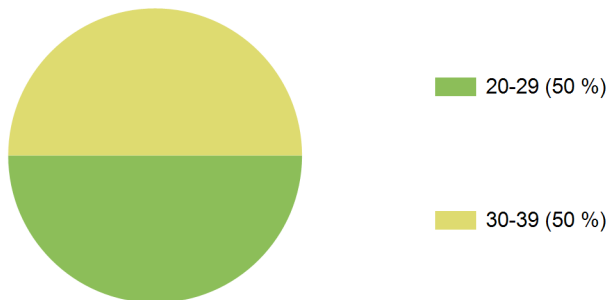
*Any WorkLife and Personal Services cases are detailed later in the report, and 'Other Issues' includes issues <1%.

Demographic Data

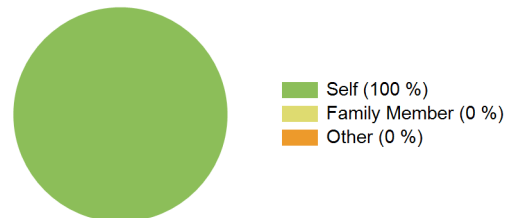
Gender	New	Previous Quarter	Year To Date
Female	0	1	3
Male	2	0	5



Age Range	New	Previous Quarter	Year To Date
0-9	0	0	0
10-19	0	0	0
20-29	1	0	2
30-39	1	0	3
40-49	0	0	1
50-59	0	0	1
60-69	0	1	1
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	2	1	8
Family Member	0	0	0
Other	0	0	0

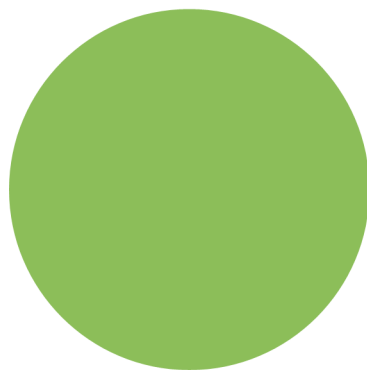


7/1/2018 - 9/30/2018

Employee Assistance Program Utilization Report

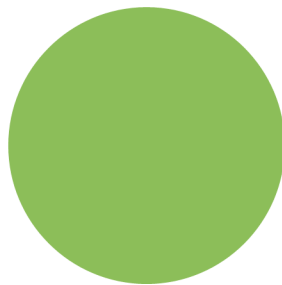
Employment Data

Years Employed	New	Previous Quarter	Year To Date
< 6 Months	2	0	4
< 1 Year	0	0	0
1 - 5 Years	0	0	1
6 - 10 Years	0	1	1
11 - 15 Years	0	0	2
16 - 20 Years	0	0	0
20+ Years	0	0	0



■ < 6 Months (100 %)

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



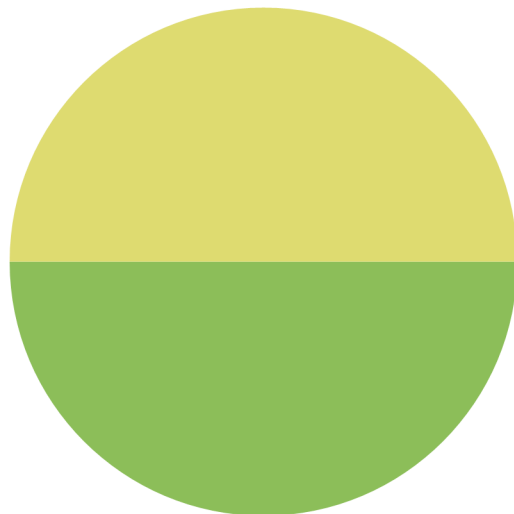
■ Professional (100 %)

7/1/2018 - 9/30/2018

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	0	0	0
Human Resources	1	1	4
Orientation / Training	0	0	0
Poster / Brochure	1	0	3
Health Fair	0	0	0
Intranet	0	0	0
Email	0	0	0
Website	0	0	0
Used Before	0	0	1
Onsite Event	0	0	0



■ Poster / Brochure (50 %)
 ■ Human Resources (50 %)

10/26/2018

Small Cities Organized Risk Effort

2180 Harvard St. STE 460
Sacramento CA 95815

Alliant embraces a policy of transparency with respect to its compensation from insurance transactions and a policy of disclosure as to the insurance carriers with which Alliant does business.

The commission Alliant will receive from the carrier as a result of this placement will be no greater than 11% of the premium.

Alliant Underwriting Services will also receive additional compensation from the carrier for providing Underwriting Services up to 16.9%. A fee of \$10,310.00 has been included on your invoice for Loss Control, Engineering and Appraisal services provided by Alliant Business Services.

Alliant Underwriting Services and Alliant Business Services are internal operating groups of Alliant Insurance Services, Inc.

Alliant has no ownership interest in any of the carriers or any other intermediaries (if any) that were a part of this placement.

Upon written request, Alliant will further disclose all quotes and indications sought and received by Alliant in connection with your insurance placement, and the terms, including any Alliant interest in or contractual agreement with any of the prospective insurers, of all compensation to be received by Alliant. Request should be mailed to:

Alliant Insurance Services, Inc.
701 B. Street, 6th Floor
San Diego, California 92101-8156
Attention: General Counsel

Alliant FACT SHEET

RETAIL BROKERAGE vs. WHOLESALE & SERVICE OPERATIONS

Many insurance brokerage firms, including Alliant Insurance Services, Inc., have affiliate and/or subsidiary companies that perform services associated with the risk management and insurance procurement process. Alliant has numerous and varied client relationships that may involve any combination of Retail Brokerage, Wholesale Brokerage and other Loss Control or Risk Management Consulting work. In addition, Alliant's affiliates, such as Alliant Business Services (ABS), can provide clients with other services not necessarily directly related to the risk management or insurance procurement process such as Human Resources Consulting and/or Appraisal Services.

Normally when acting as clients' "Retail Broker" Alliant will collect a "commission as compensation, or may have a *Fee for Service* compensation plan. Typically Alliant will then have a written Agreement with clients, and that document includes full disclosure concerning compensation including wording similar to the following:

In addition to the commissions that Broker receives, Alliant Underwriting Services (AUS), a division of a related entity, may receive compensation from Broker and/or the carrier for providing underwriting services. The financial impact of the compensation received by AUS is a cost included in the premium. Additionally, the related entities of Alliant Business Services (ABS) may receive compensation from Broker and/or the carrier for providing designated, value-added services. Services contracted for by the Client directly will be invoiced accordingly. Otherwise, services will be provided at the expense of Broker and/or the carrier.

This contract language is in addition to the standard disclosure wording contained in Alliant proposals. At the bottom of this *Fact Sheet* we have attached what we include on our Standard Proposals. (Additional disclosure wording is also included on Alliant invoices.) Full disclosure is a key component of client communication concerning compensation.

The **Retail Broker** activities, and Alliant's other services involved in Wholesale Brokering are distinctly separate. Our Retail Brokers and staff act as *advocates for the client* and are involved in the day-to-day delivery of services spelled out in our "Scope of Services." Such services include negotiating terms and conditions of coverage, issuance of certificates, tailoring coverages to meet specific needs, and assuring that all lines of coverages are properly provided to protect clients' assets.

Wholesale Broker activities are provided through Alliant Underwriting Services (AUS). These include administration of programs that Alliant companies manage and/or underwrite, and involve separate functions from Retail Brokerage service. Alliant Insurance Services, Inc. has other operations including, AUS and ABS, which provide non-retail brokerage services. The inclusion of these Wholesale Broker activities into a program has additional advantages that accrue to clients, primarily in the realm of cost savings, as needed services can generally be provided less expensively by a wholesale outfit than by a traditional insurer. This is especially the case when a program is large or complex.

As in any business, the cost of services will vary year by year based on program size, underwriting authority, and other factors. AUS receives compensation from carriers for which it provides underwriting and program administration services. There are numerous services involved in this Wholesale Broker function, including:

Alliant FACT SHEET

- Underwriting new and renewal business for the primary/excess markets
- PML Analysis
- Claims Analysis
- Program Management
- Program Administration/Information Technology associated with program management.

AS JUST ONE EXAMPLE, the Public Entity Property Insurance Program (PEPIP) - formed in 1993 to meet the unique property insurance needs of public entities – has grown from 65 members in one State to over 6,000 members in 45 States. This growth has fueled insurance cost savings for all members.

To achieve Program results, AUS annually:

- **Underwrites** over 6,000 renewal applications,
- **Reviews** Statement of Values and associated COPE (Construction, Occupancy, Protection & Exposure) information for over 185,000 PEPIP property locations,
- **Allocates** premium between 25 separate insurance markets,
- **Establishes** renewal pricing parameters in accordance with the underwriting/rating standards provided by the program markets, and
- Performs *Program Accounting* including individual member pricing billing, collections, and remittance to program markets.

Additional ABS services available to Program members include:

- **Loss Control Services** (no specific budget and can be tailored to individual clients).
- **Appraisals** (Buildings over \$5M appraised every 3-5 years. We currently do every 3 years, but we are evaluating doing every 5 years at renewal).
- **Infrared Testing** (again tailored to the client but not an unlimited number of days).
- **Business Interruption Consulting** (assistance by Forensic Accountant in determining Business Interruption values).
- **PEPIP Solution Center** (24 hr. hotline to address Property Loss Control questions).
- **Webinars** (8-10 web based training sessions per year on Property related topics).

Alliant Insurance Services, Inc., our Retail Brokers and colleagues all strive to provide the high level of service expected from our clients at a competitive level of compensation that should be clearly understood and documented.

Commissions are customarily paid by the insurance carriers to their agents and to brokers as a percentage of premiums. In addition to the commissions that Alliant receives, Alliant Underwriting Services ("AUS"), a division of a related entity may receive compensation from Alliant and/or the carrier for providing underwriting services. The financial impact of the compensation received by AUS is a cost included in the premium. Additionally, Alliant Business Services ("ABS") and/or Strategic HR may receive compensation from Alliant and/or the carrier for providing designated, value-added services. Services contracted for by the client directly will be invoiced accordingly. Otherwise, services will be provided at the expense of Alliant and/or the carrier. Further information is available upon written request directed to: Alliant Insurance Services, Attention: General Counsel, 701 B Street, San Diego, CA 92101.

SERVICE AGREEMENT

THIS AGREEMENT, made and entered into this _____ day of November, 2018, between **SMALL Cities Organized Risk Effort (“SCORE”)**, an organization with administrative offices at 2180 Harvard Street, Suite 460, Sacramento, CA 95815; and **HCA Asset Management, LLC (“HCA”)** a Florida corporation with principal offices at 5214 4th Avenue Circle East, Bradenton, FL 34208.

1 - PURPOSE

HCA is a consulting firm engaged in providing insurance-related property appraisals for public sector clients. SCORE desires to use the services of HCA as provided in this Agreement. The purpose of this Agreement is to set forth the duties and obligations of the parties and the compensation to be paid.

2 - TERM

Subject to annual approval and appropriation of funds, the term of this Agreement shall be from November 2, 2018 through June 30, 2019, unless extended as provided for and by in section 17.6 below.

3 - SCOPE

HCA shall perform the services specified in Section 7 of this Agreement. The services shall be performed in accordance with generally accepted appraisal standards for developing insurable property values for the SCORE program and its insured members.

4 - PERSONNEL

The services described herein shall be performed by qualified appraisal personnel employed by HCA. HCA shall assure that personnel providing services under this Agreement possess the necessary knowledge, skills and ability to perform property appraisal in accordance with professional appraisal standards.

5 - COOPERATION WITH OTHERS

HCA agrees to fully cooperate with SCORE and its members; and any other service providers or regulatory authorities mutually deemed necessary to complete the services described herein.

6 - DEFINITIONS

6.1 **Base Property Schedules** –

The data set provided by SCORE to HCA that indicates the buildings/contents to be appraised, which determines the contract fees is the Excel file sent to HCA on September 6, 2018 titled: **SCORE All members TIV as of 9-6-18.xls**

Any changes to these property schedules will be made by mutual consent between SCORE and HCA. Actual building counts may fluctuate slightly, based on member changes, additions, and property removed from schedules by members.

6.2 **Additional Buildings/Structures** – Buildings/structures covered by the SCORE Program which were not included in the Base Property Schedule previously assigned, but which SCORE requests and approves HCA to conduct appraisal of.

- 6.3** **Replacement Cost Value** is the cost to construct or replace, at one time, an entire building of equal quality and utility. Modern materials and current methods, designs, and layouts are used for replacement. Replacement Cost does not take into consideration improvements necessary to conform to changed building codes, demolition, debris removal, site accessibility or site work, reuse of building components or services, overtime, bonuses for labor, soft costs, extraordinary fees, premiums for materials, or other contingencies.
- 6.4** **Structure** is defined as follows: Structure enclosed within exterior walls and a roof with a permanent foundation and including all attached apparatus, equipment, and fixtures. For Water and Wastewater facilities, this definition is extended to include structures without a roof, simplifying the definition to all property with a permanent foundation and exterior walls. Examples of these structures are: clarifiers and aeration basins.

7 - SERVICES TO BE PROVIDED

7.1 BUILDING/STRUCTURE APPRAISALS

- 7.1.1 Project Property Schedule** – HCA shall provide certified appraisals for those buildings/structures which are listed on the Base Property Schedules that were determined through discussions between SCORE and HCA to be the basis for this appraisal project. Appraisals will include building values at Replacement Cost.
- 7.1.2 Additional Buildings/Structures** - HCA shall provide certified appraisals on additional buildings/structures as requested and approved by SCORE. HCA shall not conduct appraisals on additional buildings/structures without approval from SCORE. However, if additional buildings/structures are found within the fenced area of a Water Treatment Plant or a Wastewater Treatment plant, prior approval is granted. Appraisals on additional buildings/structures will include building/structure values at Replacement Cost.

7.2 METHODS AND PROCEDURES

HCA shall utilize the following methodology to satisfy the requirements of this agreement:

- 7.2.1** Conduct a field investigation to inspect each building's/structure's physical condition, with commencement anticipated in or around November, 2018;
- 7.2.2** Complete building/structure surveys based on information gathered during the inspection. This information includes primary construction classifications, ISO construction classification, construction components, age, protection features, GPS coordinates, square footage, occupancy type, and special features of the buildings/structure.
- 7.2.3** Secure at least one color digital photograph of each structure that is appraised;
- 7.2.4** Capture all necessary data to estimate Content Values, utilizing a combination of modeling and tallying methodologies;
- 7.2.5** Value all Fixed/Process Equipment values with each Structure, and include these

values with the corresponding Contents value category for the respective structure.

- 7.2.6 Conduct an internal quality assurance review by the project manager;
- 7.2.7 Prepare final conclusions of Replacement Cost value;
- 7.2.8 Provide SCORE with copies of all reports and electronic data as outlined in Section 7.4, upon completion of our fieldwork, by not later than January 14, 2019.

7.3 TRANSFER AND USE OF EXISTING DATA

- 7.3.1 SCORE shall transfer updated versions of their property data in formats comparable to those referenced in Section 6.1 above. HCA shall assume the data provided will be complete and updated, including member changes to property schedules and inclusion of new member data. These files shall be transferred to HCA at least 30 days prior to commencement of our fieldwork schedule.
- 7.3.2 HCA may use data from existing SCORE members from the electronic MS-Excel property schedules, provided by SCORE, primarily as a means to identify major properties to be appraised. Key data fields such as Square Foot area will be calculated and confirmed by HCA for each structure. All data provided in the final Insurance Detail Report will be confirmed, verified and updated by HCA, according to professional appraisal practices.

7.4 REPORTS - APPRAISAL

HCA shall prepare and deliver to SCORE electronic versions (pdf) of the appraisal reports for each member property inspected/appraised in conjunction with this Agreement. Each report will include a Certificate Letter outlining all methodologies used in the appraisal, and will be in a format mutually agreed upon by SCORE and HCA. A color photograph of each building/structure shall be included in each report. Electronic exports of the data supporting each report will also be provided to SCORE via email (or mutually agreeable alternative file sharing service). Specifically, the reports shall include the following:

- 7.4.1 Location Table Report showing all Locations Appraised;
- 7.4.2 Summary Report showing all values summarized by Location/Member;
- 7.4.3 Detail Report with Digital Photo, showing applicable data and values;
- 7.4.4 Data Export of all digital images collected for the Detail Report, in jpeg format;
- 7.4.5 Data Export from HCA PARS program, including all fields of data collected, in Excel format.

8 - COMPENSATION

HCA shall be compensated by SCORE as follows:

8.1 Fees

8.1.1 Inspections/Appraisals (for property with combined Building/Content values meeting the RFP-defined threshold for inclusion; other than WTP/WWTP structures). The appraisal work to be performed by HCA has been calculated based on the properties outlined in the Excel file provided to HCA during the RFP period, containing structures designated by SCORE, and is as follows:

Eighty-Two Dollars (\$82) per building

8.2 Method of Payment - Any additional buildings identified by HCA Appraisal and approved by SCORE will be billed subject to this section. Monthly invoices for progress completed will be submitted to SCORE. Payment by SCORE must be remitted within 30 calendar days of invoice issuance.

9 - TERMINATION

This Agreement may be canceled by either party upon thirty (30) day written notice to the other party. SCORE agrees to pay HCA for all services rendered up to and including the date upon which such written notice is received by HCA. SCORE may terminate this Agreement immediately upon a major breach in service or duty by HCA.

10 - USE OF REPORTS

The reports prepared pursuant to this Agreement shall be used by SCORE and its members for property coverage and insurance-related purposes, including loss control and claims administration efforts, only. Use for any other purpose, by SCORE, SCORE members, or another party, is invalid.

11 - ACCURACY OF DATA

HCA will assume, without independent verification, the accuracy of all data provided to HCA by SCORE, and/or its members.

12 - ACCESS TO AND OWNERSHIP OF DATA AND RECORDS

During normal business hours, throughout the term of this Agreement, SCORE shall have access to data and records maintained by HCA for SCORE. All proprietary software systems, valuation tools, subscriptions and services utilized by HCA to develop the opinions of value shall remain the exclusive property of HCA. Documents and any other information provided by SCORE shall remain SCORE's property. However, HCA shall retain copies of such data in a confidential manner in order to maintain their third party independent status. HCA will maintain and house copies of our work file, all relative correspondence, and the final reports and database(s) for a period not less than five years after preparation or at least two years after final disposition of any judicial proceeding in which the appraiser provided testimony related to the assignment, whichever period expires last, in accordance with USPAP guidelines. Final reports and electronic deliverable data are the property of SCORE.

13 - INDEPENDENT CONTRACTOR

HCA is expressly forbidden to act for SCORE in any other capacity, or to represent itself in any manner as an agent of SCORE, except under the terms hereof. During the term of this Agreement, HCA, and its employees, agents or assigns shall be considered and act as an independent contractor and shall not be considered as employees of SCORE. HCA shall furnish all labor required to perform the services and will

have full control and direction over the method and manner of performing those services.

14 - INDEMNIFICATION

HCA agrees to indemnify and hold SCORE and its members, employees and agents harmless against and from all losses, claims, actions, damages, expenses or liabilities, including reasonable attorneys' fees, to which SCORE may become subject to due to the sole negligence of HCA during the term of this Agreement. HCA warrants that it will perform its services in a professional manner, that they have corporate policies related to discrimination, harassment and fraud.

SCORE agrees to indemnify and hold HCA harmless against and from any and all losses, claims, damages, expenses or liability, including reasonable attorneys' fees to which HCA may become subject to in connection with this Agreement, due to the sole negligence of SCORE including any false, misleading or incomplete information which HCA has relied upon as supplied by SCORE, or which may result from any improper use or reliance on the appraisal by SCORE or third parties under SCORE's control and direction.

15 – INSURANCE

In order to meet its obligations under section 15 of this Agreement, HCA shall at all times during the term of this Agreement, maintain policies of insurance for the following:

- 15.1 General Liability** in amounts not less than \$1,000,000 per occurrence and \$2,000,000 annual aggregate;
- 15.2 Automobile Liability** covering all vehicles to be utilized on this project in an amount not less than \$1,000,000 combined single limit;
- 15.3 Workers' Compensation** endorsed to provide benefits under applicable State law;
- 15.4 Employers Liability** in an amount not less than \$500,000/\$500,000/\$500,000;
- 15.5 Professional Liability/E&O** coverage with limits not less than \$3,000,000 per occurrence.

SCORE, its officers, officials, employees, and volunteers are to be covered as additional insureds on the liability policy with respect to liability arising out of work or operations performed by or on behalf of HCA including materials, parts or equipment furnished in connection with such work or operations.

HCA shall notify SCORE at least thirty (30) days in advance of any change or cancellation of coverage. Certificates of insurance showing evidence of coverage shall be provided to SCORE at commencement of this Agreement.

16 - CONFIDENTIALITY

HCA agrees that information released to it by SCORE for the purpose of performing the agreed upon services shall be kept confidential and shall be used only in connection with the performance of said duties for SCORE. This information cannot be shared with anyone else outside HCA's employ without the written permission of SCORE. HCA shall not be responsible for any release of (1) information, now or later, that is generally available to the public; (2) information publicized by SCORE; (3) information which at the time of disclosure to HCA was already in its possession; (4) information obtained from a third party; or (5) response to a legal order of competent jurisdiction.

17 - MISCELLANEOUS

- 17.1 Legal Status** - HCA represents to SCORE that it is a limited liability company (LLC) duly organized under the laws of the State of Florida, validly existing and in good standing under the laws of the State of Florida with power to carry on its duties under this agreement.
- 17.2 Entire Agreement** - This Agreement, HCA’s Final Proposal (dated 08-06-2018), SCORE’s RFP (dated 07-10-2018) and the Excel file referenced in Section 6.1, all embrace the entire Agreement between the parties. No oral agreement or representation concerning this Agreement shall be binding.
- 17.3 Severability** - Every provision of this Agreement shall be construed, to the extent possible, so as to be valid and enforceable. If any provision of this agreement so construed is held by a court of competent jurisdiction to be invalid, illegal, or otherwise unenforceable, such provisions shall be deemed severed from this Agreement, and all other provisions shall remain in full force and effect.
- 17.4 Assignment** – HCA shall not assign, delegate or otherwise transfer this Agreement or any of its rights or obligation hereunder without the prior written consent of SCORE.
- 17.5 Amendments** - This Agreement may be altered, extended, changed or amended in writing by mutual agreement of the parties hereto when dated and attached hereto without altering the other terms of this Agreement.

18 - NOTICES AND ADMINISTRATION

All notices, correspondence and invoices are to be mailed to each party hereto at the following:

HCA Asset Management, LLC
 Attn: Mr. Mark Hessel, Sr. VP
 601 East Henry Clay
 Milwaukee, WI 53217
 414.906.1921

SCORE c/o Alliant Insurance Services
 Attn: Marcus Beverly
 2180 Harvard Street, Suite 460
 Sacramento, CA 95815
 916-643-2704

IN WITNESS WHEREOF, SCORE and HCA have caused this Agreement to be executed by the person authorized to act in their respective names on the date shown below:

HCA Asset Management, LLC

SCORE



 Mark T. Hessel
 Sr. VP

 Steve Baker
 Title: President

Dated: _____ October 5, 2018 _____

Dated: _____

SCORE – TargetSolutions Utilization Report Summary

	This Year	Last Year
	8/1/2018-9/30/2018	8/1/2017-9/30/2017
Active Entities	9	5
# of Potential Active Entities	20	20
% Entities Active	45.00%	25.00%
# of Licenses	n/a	n/a
Total Active/Offline Users	546	416
Registered Users	344	262
% Users Active	63.00%	62.98%
Users Completing One or More Course	22	22
Courses Completed - Total	88	65
Users Completing One or More Custom Activities	20	1
Custom Activities Completed - Total	8	2

Member Organization	Total Active and Offline Employees	Registered Users	Courses Completed-Total	Users Completing One or More Courses	Custom Activities Completed-Total	Users Completing One or More Custom Activity
City of Biggs	13	7	0	0	0	0
City of Colfax	17	11	1	1	0	0
City of Dunsmuir	42	31	1	1	0	0
City of Etna	39	23	1	1	0	0
City of Isleton	1	0	0	0	0	0
City of Live Oak	21	4	0	0	0	0
City of Loyalton	1	1	0	0	0	0
City of Montague	35	27	0	0	0	0
City of Mount Shasta	110	84	39	4	0	0
City of Portola	30	9	0	0	0	0
City of Rio Dell	17	9	0	0	0	0
City of Shasta Lake	32	17	0	0	0	0
City of Susanville	27	17	2	1	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	2	1	0	0	0	0
City of Yreka	53	33	1	1	2	1
Fort Jones Volunteer Fire Department	28	26	22	7	18	7
SCORE - Small Cities Organized Risk Effort	7	7	0	0	0	0
Town of Fort Jones	6	4	0	0	0	0
Town of Loomis	21	15	2	2	0	0
Weed City Fire	28	16	19	4	0	0
TOTAL	546	344	88	22	20	8



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item G.1.

AUDITED FINANCIAL REPORT FOR YEAR ENDING JUNE 30, 2018

ACTION ITEM

ISSUE: SCORE's annual financial audit was recently completed by the accounting firm of Crowe Horwath. A representative from the firm will present the year ending June 30, 2018 Financial Audit findings to the Board of Directors.

RECOMMENDATION: Review, accept and file the FY 17/18 Financial Audit as presented or modified.

FISCAL IMPACT: None.

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

ATTACHMENTS: Audited Financial Report for Fiscal Year Ending June 30, 2018 (Under separate cover)



**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item G.2.

CHANDLER ASSET MANAGEMENT FINANCIAL PORTFOLIO REVIEW

Action Item

ISSUE: Mr. Carlos Oblites, CFA, of Chandler Asset Management will be in attendance to provide the Board with a presentation of SCORE's investment portfolio with Chandler Asset Management as well as to provide an overview of how the current economic climate will impact future investment returns.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: Chandler Asset Management has been serving as SCORE's investment manager since 2006. Annually an Associate attends a Board of Directors meeting to provide a report on how the JPA's investment portfolio is performing.

ATTACHMENTS: None.



**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item G.3.

SCORE INVESTMENT POLICY

Action Item

ISSUE: The Board annually reviews and approves any recommended changes to the Investment Policy, or they reaffirm the Policy with changes. Attached is a red-line version of the Investment Policy with changes as suggested by Chandler Asset Management.

RECOMMENDATION: Review and approve the recommended changes.

FISCAL IMPACT: None

BACKGROUND: Each year, staff requests an Investment Policy review from the Investment Manager as well as the JPA Financial Accounting Services provider in order to determine if any changes should be made to the Investment Policy. *The Investment Policy must be reviewed and approved annually, even if there are no changes.*

ATTACHMENTS:

1. Chandler Investment Management – Recommended Changes Memo Dated 10-8-18
2. SCORE Investment Report – Redline Mark Up

October 8, 2018

Marcus Beverly, CPCU, AIC, ARM-P
First Vice President
Public Entity Group
Alliant Insurance Services, Inc.
2180 Harvard Street, Ste. 460
Sacramento, CA 95815

Dear Marcus,

We have completed our annual review the Small Cities Organized Risk Effort (“SCORE”) investment policy for compliance with the statutes of California Government Code (“Code”) that govern the investment of public funds, as well as for inclusion of current industry best practices. SCORE’s policy is well written, and continues to effective. We do, however, recommend some modifications that we believe will:

- Enhance the clarity and readability of the policy
- Update the policy with the latest California best practices

Please find a brief summary of the recommended changes below:

VI. INVESTMENT INSTRUMENTS AND MATURITIES

- Subsection C.3, C.4, C.5, and C.9: Changes to ratings language to reflect Code. Code explicitly states that ratings will be in the ratings category.
- Subsection C.6: Clarification of language addressing minimum credit ratings for negotiable certificates of deposit. Amounts over the FDIC-insured limit must be issued by institutions which have short-term debt obligations rated “A-1” or its equivalent or better by at least one NRSRO; or long-term obligations rated in a rating category of “A” or its equivalent or better by at least one NRSRO.
- Subsection C.14: Pass-through securities. Effective January 1, 2019, securities eligible for investment under this subdivision shall be rated in a rating category of “AA” or its equivalent or better by an NRSRO, without regard to the issuer credit. This new language reflects a recent change to Code enacted by the signing of AB 1770, signed on September 6, 2018.

Please do not hesitate to contact us with any questions you may have, or if further review is needed.

Sincerely,

Carlos Oblites,
Senior Vice President/Portfolio Strategist
Chandler Asset Management

**SMALL CITIES ORGANIZED RISK EFFORT
JOINT POWERS AUTHORITY (SCORE)**
Reviewed ~~November 2018~~ ~~March 2018~~

INVESTMENT POLICY
ADOPTED 3-30-18

I. POLICY STATEMENT

The Policy of the Small Cities Organized Risk Effort Joint Powers Authority (the “Authority”) shall be to invest all funds under the Authority’s control in a manner that complies with all laws of the State of California; all applicable Government Code Sections including but not limited to Government Code Section 53601, and the policies of the Authority.

II. SCOPE OF POLICY

This policy sets forth guidance for all funds and investment activities under the direction and control of the Authority.

III. AUTHORITY

The Board of Directors hereby delegates its authority to invest funds of the Authority for a one-year period to the Treasurer who shall thereafter assume full responsibility for those transactions until the delegation of authority is revoked or expires. Subject to review, the Board of Directors may renew the delegation of authority each year. The authorized officer may delegate the day-to-day placement of investments to an investment advisor, via written agreement with the Authority. The investment advisor shall make all investment decisions and transactions in strict accordance with state law and this investment policy. The authorized officer shall establish a system of written internal controls to regulate the Authority’s investment activities, including the activities of any subordinate officials acting on behalf of the Authority.

The delegated investment officers acting in accordance with written procedures and the investment policy and exercising due diligence shall be relieved of personal responsibility for an individual security’s credit risk or market price changes, provided deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments.

IV. OBJECTIVES

- A. Safety: The primary objective of this policy is to protect, preserve, and maintain cash and investments of the Authority. Preservation of capital is the primary objective of the Authority. Every investment transaction shall strive to avoid capital losses arising from securities default and/or broker/dealer default.
- B. Liquidity: An adequate percentage of the portfolio will be maintained in liquid short-term securities which can be converted to cash as necessary to meet disbursement requirements. The liquidity requirements will be determined from time to time from projected cash flow reports. Investments will be made in securities with active secondary or resale markets. Securities with low market risk will be emphasized.
- C. Yield: Within the constraints of safety and liquidity, the highest and best yield will be sought. The maximization of return will not transcend the objective of capital preservation.
- D. Market-Average Rate of Return: The Authority’s portfolio shall be structured to achieve a market-average rate of return through various economic cycles. The benchmark for “market-average rate” shall be the rate of return of a market-based index which has the same type of sector and

maturity requirements as the Authority's portfolio. This benchmark shall be determined by the Board.

- E. Diversification: The portfolio will be diversified to avoid incurring unreasonable and avoidable risk regarding specific security types or individual financial institutions.
- F. Prudence: Those persons authorized to make investment decisions on behalf of the Authority will be considered trustees and subject to the prudent investor standard that states, "when investing, reinvesting, purchasing, acquiring, exchanging, selling, or managing public funds, a trustee shall act with care, skill, prudence, and diligence under the circumstances then prevailing, including, but not limited to, the general economic conditions and the anticipated needs of the agency, that a prudent person acting in a like capacity and familiarity with those matters would use in the conduct of funds of a like character and with like aims, to safeguard the principal and maintain the liquidity needs of the agency." (California Government Code 53600.3)
- G. Public Trust: All participants in the investment process shall act as custodians of the public trust. Investment officials shall recognize that the investment portfolio is subject to public review and evaluation. The overall program shall be designed and managed with a degree of professionalism that is worthy of the public trust. In a diversified portfolio, it must be recognized that occasional measured losses are inevitable and must be considered within the context of the overall investment return.

V. REPORTING

The Authority's Treasurer shall submit a quarterly investment report to the Board of Directors that is in compliance with the Government Code.

The reports shall include the following information for each individual investment:

- Type of investment instrument (i.e., Treasury Bill, medium-term note)
- Issuer name (i.e., General Electric Credit Corp.)
- Yield to maturity at cost
- Purchase date (trade and settlement date)
- Maturity date
- Purchase price
- Par value
- Coupon rate
- Credit rating of each security
- Amortized cost
- Current market value for securities with maturity greater than 12 months
- Overall portfolio yield based on cost
- List of investment transactions

VI. INVESTMENT INSTRUMENTS AND MATURITIES

A. Included Investments:

Type	Minimum Credit Rating	Maximum Maturity**	Maximum Portfolio Percentage *	Maximum Individual Holding*
1. U.S. Treasury	N/A	5 years	100%	100%
2. Federal Agency	N/A	5 years	100%	100%
3. Supranational Securities	AA	5 years	30%	10%
4. California State and Municipal Obligations ***	A	5 years	20%	5%
5. Notes and bonds of the other 49 states	A	5 years	20%	5%
6. Negotiable Certificates of Deposit	A-1 or A	5 years	30%	5%
7. Bankers Acceptances	A-1	180 days	30%	5%
8. Commercial Paper	A-1	270 days	25%	5%
9. Repurchase Agreements	N/A	1 year	25%	5%
10. Medium Term Notes****	A	5 years	30%	5%
11. Local Agency Investment Fund (LAIF)	N/A	N/A	N/A	Up to statutory limits
12. Mutual and Money Market Funds	AAA	N/A	20%	10% for mutual funds, 20% for money market funds
13. Mortgage & Asset Backed Securities	AAA AA	5 years	20%	5%

* Excluding U.S. Government, agency securities, supranationals and LAIF no more than 5% of the portfolio may be invested in any one institution. The maximum percentages/amounts are determined at time of purchase. Amount refers to par value.

**Maximum term unless expressly authorized by the Board of Directors and within the prescribed time frame for the approval (Government Code §53601)

***No investments are allowed in financial instruments of SCORE cities.

****California Government Code assumes minimum credit ratings without regard to modifiers.

B. Prohibited Investments: The following investments or investment practices are not permitted under this Statement of Investment Policy:

1. Purchase or sale of securities on margin
2. Reverse Repurchase Agreements
3. Financial Futures and financial options

Any security type or structure not specifically approved by this policy is hereby specifically prohibited.

C. The following sections define in detail the parameters of each approved investment type.

1. U.S. Treasury and other government obligations for which the full faith and credit of the United States are pledged for the payment of principal and interest.

There are no limits on the dollar amount or percentage that the Authority may invest in U.S. Treasuries.

2. Federal agency or United States government-sponsored enterprise obligations, participations, or other instruments, including those issued by or fully guaranteed as to principal and interest by federal agencies or United States government-sponsored enterprises.

There are no limits on the dollar amount or percentage that the Authority may invest in Federal Agency obligations.

3. Supranationals provided that they are unsubordinated obligations issued by the International Bank for Reconstruction and Development, International Finance Corporation, or Inter-American Development Bank. The securities must be rated [in the rating category of "AA" or ~~or its equivalent or~~](#) higher by a nationally recognized statistical rating organization. Purchases of Supranationals must not exceed 30% of the Authority's portfolio and no individual issuer shall exceed 10% of the Authority's portfolio. The maturity will not exceed 5 years.

4. Obligations issued by the State of California, any local agency within the state, which are rated [in the rating category of "A" or its equivalent or higher](#) by at least one Nationally Recognized Statistical Rating Organization (NRSRO). Purchases of Municipal securities may not exceed 5 years in maturity or 20% of the Authority's portfolio.

5. Registered treasury notes or bonds of any of the other 49 states in addition to California, including bonds payable solely out of the revenues from a revenue producing property owned, controlled, or operated by a state or by a department, board, agency, or authority of any of the other 49 states, in addition to California, which are rated [in the rating category of "A" or its equivalent](#) by at least one Nationally Recognized Statistical Rating Organization (NRSRO). ~~Purchases of this category may not exceed 5 years in maturity or 20% of the Authority's portfolio.~~

- ~~6.~~ [Negotiable certificates of deposit or deposit notes with a remaining term to maturity of five years or less, issued by a nationally or state-chartered bank, a state or federal savings and loan association, a state or federal credit union, or by federally-~~licensed~~licensed or state-licensed branch of a foreign bank. Any amount above the FDIC insured limit must be issued by institutions which have short-term debt obligations rated "A-1" or its equivalent or better by at least one NRSRO; or long-term obligations rated in a rating category of "A" or its equivalent or better by at least one NRSRO.](#)

- ~~6.~~ [provided that the senior debt obligations of the issuing institution are rated "A" or better by at least one NRSRO.](#)

- 7.

Purchases of negotiable certificates of deposit may not exceed 30% of the Authority's investment portfolio. No more than 5% may be invested in any one issuer.

8. Banker's Acceptances issued by domestic or foreign banks, which are eligible for purchase by the Federal Reserve System, the short-term paper of which is rated in the highest category by at least one NRSRO.

Purchases of Banker's Acceptances may not exceed 180 days maturity or 30% of the Authority's investment portfolio. No more than 5% of the Authority's investment portfolio may be invested in the Banker's Acceptances of any one commercial bank.

9. Commercial Paper rated in the highest short-term rating category, as provided by at least one NRSRO. The issuing corporation must be organized and operating within the United States, having total assets in excess of \$500 million, and having ~~an~~ rating in the category of "A" or its equivalent or higher rating for its long-term debt, if any, as provided by at least one NRSRO.

Purchases of eligible commercial paper may not exceed 270 days maturity and may not exceed 25% of the Authority's investment portfolio. No more than 5% may be invested in any one issuer. Purchases shall not exceed 10% of the outstanding paper of the issuing corporation.

10. Repurchase Agreements are subject to the following collateral restrictions: Only U.S. Treasury securities or Federal Agency securities, as described in VI. C. 1 and 2 will be acceptable collateral. All securities underlying repurchase agreements must be delivered to the Authority's custodian bank versus payment or be handled under a tri-party repurchase agreement. The Authority or its trustee shall have a perfected first security interest under the Uniform Commercial Code in all securities subject to repurchase agreement. The market value of securities that underlie a repurchase agreement shall be valued at 102% or greater of the funds borrowed against those securities, and the value shall be reviewed on a regular basis and adjusted no less than weekly. Market value of underlying collateral must be reviewed regularly or each time there is a substitution of collateral.

The Authority may enter into repurchase agreements only with primary dealers in U.S. Government securities who are eligible to transact business with, and who report to, the Federal Reserve Bank of New York. The Authority will have specific written agreements with each firm with which it enters into repurchase agreements. Reverse repurchase agreements are not allowed.

Purchases or repurchase agreements may not exceed one year in maturity, and may not exceed 25% of the Authority's investment portfolio. No more than 5% may be invested in any one issuer.

11. Medium-term corporate notes defined as all corporate and depository institution debt securities with a maximum remaining maturity of five years or less issued only by corporations operating within the United States or by depository institutions licensed by the U.S. or any state and operating within the U.S. shall be permitted. Medium-term corporate notes shall be rated in a rating category of "A" ~~or~~ or its equivalent or better by at least one NRSRO.

Purchases or medium term corporate notes may not exceed five years in maturity or 30% of the Authority's investment portfolio. No more than 5% may be invested in any one issuer.

12. Local Agency Investment Fund (L.A.I.F.) - There are no limits on the dollar amount or percentage that the Authority may invest in LAIF, subject to statutory limits imposed by LAIF.

Credit criteria listed in this section refers to the credit of the issuing organization at the time the security is purchased.

13. Mutual Funds and Money market Mutual Fund that are registered with the Securities and Exchange Commission under the Investment Company Act of 1940 provided that:

- a. Mutual Funds that invest in the securities and obligations as authorized under California Government Code, Section 53601 (a) to (k) and (m) to (q) inclusive and that meet either of the following criteria in paragraphs (i) or (ii):
 - i. Attained the highest ranking or the highest letter and numerical rating provided by not less than two (2) NRSROs; or
 - ii. Have retained an investment adviser registered or exempt from registration with the Securities and Exchange Commission with not less than five years' experience investing in the securities and obligations authorized by California Government Code, Section 53601 and with assets under management in excess of \$500 million.
 - iii. No more than 10% of the total portfolio may be invested in shares of any one mutual fund.
- b. Money Market Mutual Funds registered with the Securities and Exchange Commission under the Investment Company Act of 1940 and issued by diversified management companies and meet either of the following criteria in paragraphs (i) or (ii):
 - i. Have attained the highest ranking or the highest letter and numerical rating provided by not less than ~~by not less than~~ two (2) NRSROs; or
 - ii. Have retained an investment adviser registered or exempt from registration with the Securities and Exchange Commission with not less than five years' experience managing money market mutual funds with assets under management in excess of \$500 million.
 - iii. No more than 20% of the investment portfolio may be held in Money Market Mutual Funds.
- c. No more than 20% of the total portfolio may be invested in these securities

14. Mortgage Pass-Through Securities and Asset-Backed Securities provided that:

Such securities shall have a maximum stated final maturity of five years; and shall be rate AAA at least one NRSRO; and issuers must be rated A or higher by at least one NRSRO; and purchase of securities authorized by this subdivision may not exceed 20% of the portfolio. [Effective January 1, 2019, securities eligible for investment under this subdivision shall be rated in a rating category of "AA" or its equivalent or better by an NRSRO, without regard to the issuer credit.](#)

VII. INTERNAL CONTROLS

The system of internal control shall be established and maintained in written form, in a separate document. The controls are designed to prevent losses of public funds arising from fraud, error, misrepresentations of third parties, unanticipated changes in financial markets, or imprudent actions by employees and officers of the Authority. The most important controls are: control of collusion; separation of duties; separation of transaction authority from accounting and bookkeeping; custodial safekeeping; delegation of authority; limitations regarding securities losses and remedial action; written confirmation of telephone transactions; minimizing the number of authorized investment officials; documentation of transactions and strategies; and annual review of controls by the Treasurer.

VIII. TRANSFER OF FUNDS

The Treasurer shall have authority to transfer to and from the investment accounts in the ordinary course of operations and shall notify the President prior to any transfer of funds in excess of \$1,000,000.

64 ~~OF~~ 138 **IX. BANKS AND SECURITIES DEALERS**

In selecting financial institutions for the deposit or investment of Authority funds, the Treasurer shall consider

the credit worthiness of institutions. To be eligible to receive local agency deposits, the financial institution must have received a minimum overall satisfactory rating for meeting the credit needs of California Communities in its most recent evaluation. The Treasurer shall continue to monitor their credit characteristics and financial history throughout the period in which Authority funds are deposited or invested. A commercial rating or bank watch may be used to accomplish this objective.

X. INVESTMENT RISKS

Mitigating Credit Risk in the Portfolio

Credit risk is the risk that a security or a portfolio will lose some or all of its value due to a real or perceived change in the ability of the issuer to repay its debt. The Authority shall mitigate credit risk by adopting the following strategies:

1. The diversification requirements included in Section VI are designed to mitigate credit risk in the portfolio;
2. No more than 5% of the total portfolio may be invested in securities of any single issuer, other than the US Government, its agencies and instrumentalities, or Supranational securities;
3. The Authority may elect to sell a security prior to its maturity and record a capital gain or loss in order to improve the quality, liquidity or yield of the portfolio in response to market conditions or the Authority's risk preferences; and
4. If securities owned by the Authority are downgraded below the quality required by this Investment Policy, it shall be the Authority's policy to review the credit situation and make a determination as to whether to sell or retain such securities in the portfolio.
 - a. If a security is downgraded two grades below the level required by the Authority, the security shall be sold immediately
 - b. If a security is downgraded one grade below the level required by this policy, the Authority's Treasurer will use discretion in determining whether to sell or hold the security based on its current maturity, the loss in value, the economic outlook for the issuer, and other relevant factors.
 - c. If a decision is made to retain a downgraded security in the portfolio, its presence in the portfolio will be monitored and reported monthly to the Authority's Board.

Mitigating Market Risk in the Portfolio

Market risk is the risk that the portfolio will decline in value (or will not optimize its value) due to changes in the general level of interest rates. The Authority recognizes that, over time, longer-term portfolios achieve higher returns. On the other hand, longer-term portfolios have higher volatility of return. The Authority shall mitigate market risk by providing adequate liquidity for short-term cash needs, and by making some longer-term investments only with funds that are not needed for current cash flow purposes. The authority further recognizes that certain types of securities, including variable rate securities, securities with principal pay downs prior to maturity, and securities with embedded options, will affect the market risk profile of the portfolio differently in different interest rate environments. The Authority, therefore, adopts the following strategies to control and mitigate its exposure to market risk:

1. The maximum stated final maturity of individual securities in the portfolio shall be five years, except as otherwise stated in this policy:
2. The Authority shall maintain a minimum of three months of budgeted operating expenditures in short term investments; and

3. The duration of the portfolio typically will be equal to the duration of an index of US Treasury and Federal Agency Securities with maturities which meet the Authority's needs for cash flow and level of risk tolerance (the Benchmark Index) plus or minus 10%.

XI. DELIVERY, SAFEKEEPING AND CUSTODY

All investment transactions shall be conducted on a delivery-versus-payment basis.

Securities purchased from broker/dealers will be held in a third-party custodian/safekeeping account in the Authority's name except the collateral for time deposits in banks and savings and loans institutions. Collateral for time deposits of thrifts is held by the Federal Home Loan Bank or an approved Agent of Depository. Collateral for time deposits in banks shall be handled as required by the California Government Code.

XII. REVIEW OF INVESTMENT POLICY

The Board of Directors will review the objectives and the performance of the portfolio and changes to the Investment Policy on an annual basis.

XIII. ETHICS AND CONFLICT OF INTEREST

Officers and employees involved in the investment process shall refrain from personal business activities that could conflict with proper execution of the investment program, or which could impair their ability to make impartial decisions. Employees and investment officials shall disclose to the President any material interests in financial institutions with which they conduct business, and they shall further disclose any large personal financial/investment positions that could be related to the performance of the investment portfolio. Employees and officers shall refrain from undertaking any personal investment transactions with the same individual with whom business is conducted on behalf of the Agency.



**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item G.4.

RESOLUTION 18-03 – ESTABLISHING TREASURER RESPONSIBILITIES

Action Item

ISSUE: Currently the authorized persons on the Mechanics Bank account need to be updated as a result of the recent change to the SCORE Officers and the bank requires a resolution showing who is authorized to sign checks on behalf of the SCORE JPA.

RECOMMENDATION: The Board shall review and may approve the resolution establishing Treasurer Responsibilities.

FISCAL IMPACT: None.

BACKGROUND: At the June 15, 2018 meeting the Board approved a change of officers which included Roger Carroll taking over as the SCORE Treasurer. While the SCORE Bylaws establish the duties of the Treasurer, Mechanics Bank is requesting a formal document which establishes who is authorized to sign checks for SCORE.

ATTACHMENT(S): Resolution 18-03 Establishing Treasurer Responsibilities



RESOLUTION 18-03

RESOLUTION DELEGATION OF TREASURER RESPONSIBILITIES

WHEREAS, The Small Cities Organized Risk Effort (SCORE) Board of Directors does hereby find that the elected position of Treasurer shall act in accordance with the provisions of Sections 6505.5 or 6505.6 of the California Government Code for the purposes of investment stated therein is in the best interest of Small Cities Organized Risk Effort.

NOW THEREFORE, BE IT RESOLVED, that the SCORE Board of Directors does hereby authorize the President and Treasurer authority to deposit and withdraw Small Cities Organized Risk Effort monies.

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

- SCORE President – Steven Baker
- SCORE Treasurer – Roger Carroll

I hereby certify that the foregoing is a full, true and correct copy of Resolution No. 18-03 duly and regularly adopted and passed at a regular meeting of the Board of Directors of the Small Cities Organized Risk Effort held on the 2nd day of November 2018, by the following vote:

AYES:

NAYS:

ABSENT:

ABSTAIN:

SCORE President, Steve Baker

SCORE Secretary, Brooke Kerrigan



**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item G.5.

CHANDLER ASSET MANAGEMENT – AUTHORIZED REPRESENTATIVES

Action Item

ISSUE: Chandler Asset Management has requested the SCORE JPA provide an updated Account Preferences form which includes all persons who will have access to the Chandler Asset Management platform. They have also requested an updated Authorized Representatives form which specifies who specifically is allowed to provide instructions to Chandler Asset Management staff regarding SCORE monies.

RECOMMENDATION: The Board shall consider and provide the names of those persons who will be named Authorized Representatives. The Board shall also determine who shall have access to the Chandler Asset Management platform.

FISCAL IMPACT: None.

BACKGROUND: SCORE first began a relationship with Chandler Asset Management in 2006 and they have requested we update our list of Authorized Representatives at this time due to the recent changes to the SCORE Officers.

ATTACHMENT(S):

1. Chandler Account Preferences Form
2. Chandler Authorized Representatives Form

Account Preferences Form

Client Information

Account Name

Address City State Zip

Primary Contact Telephone/Fax E-Mail

Alternative Contact Telephone/Fax E-Mail

Custodian Information

Custodian Bank Client Account #

Address City State Zip

Primary Contact Telephone Fax

E-Mail Has the custodian been notified about our involvement in the management of this account? Yes No

Chandler Client Portal Access

This includes password-protected access to Monthly Statements, Quarterly Reports and Trade Tickets.

Name E-Mail

Name E-Mail

Name E-Mail

Name E-Mail

Duplicate Confirmations (Optional)

Individuals below will receive duplicate confirms from the executing broker.

Name Fax/E-Mail

Name Fax/E-Mail

Accounting Information

Fiscal Year Ends: Lot Selection:
 Avg. Cost (Default) FIFO LIFO Other:

Billing Information

Fees paid from custodial account (specified in Agreement)? Yes No

Email Preferred E-Mail

Mailed Preferred Billing/Duplicate Address

Attention City State Zip

Authorized Representatives

Client Information

Account Name

Address

City

State

Zip

Primary Contact

Telephone/Fax

E-Mail

Authorized Representatives

Name of Authorized Representative

Signature

Telephone

E-mail

As an authorized officer or individual empowered to act for and on behalf of the person or entity referenced above, I hereby authorize Chandler Asset Management (Chandler) to take instructions concerning our account from the authorized representatives listed above. I also certify that any changes to the authorized representatives listed above will be forwarded to Chandler in a timely manner and that notice will be deemed given at the time of actual receipt by Chandler.

Chandler is also authorized to provide account related information, including but not limited to account balances, statements, trade tickets and other requested information to these same individuals or to unlisted individuals designated by them.

Print Name & Title

Signature of Authorized Representative

Date



**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item G.6.

CITY OF LOYALTON – REQUEST FOR PREMIUM PAYMENT PLAN FY 18/19

Action Item

ISSUE: The City of Loyalton has requested a payment plan for both its Liability and Property premiums. The total for both programs for FY 18/19 is \$35,200.49 (\$15,736.17 for liability and \$19,464.3 for property). Loyalton has been making monthly payments of \$2,933.37 (1/12th of the total) since July.

Since the Property Program is a group purchase and the premium must be paid upon renewal SCORE has not considered a payment plan for that program in the past, and the Program Administrators do not recommend a payment plan for the group purchase coverages. At this point it may be best to simply let the current plan play itself out. An alternative, since Loyalton has now made payments to cover most of the property premium (\$14,666.85 of total premium of \$15,736.17) is to apply the payments thus far, and a portion of the next payment, to paying the property premium, with the balance of the Liability Program paid in equal monthly installments for the remainder of the fiscal year.

If the Board were to approve the current payment plan another factor is whether or not to apply the 3% Administrative Fee to the unpaid balance. The attached payment plan samples for both the Liability and Property Programs illustrate the monthly fee for each program if the fee were to be applied. This would increase the total monthly payment by \$390.09, from \$2,933.37 to \$3,323.46.

RECOMMENDATION: Review options and consider Loyalton’s request for a payment plan.

FISCAL IMPACT: None.

BACKGROUND: It was recently discovered that the City of Loyalton has been making monthly payments for both the Liability Program as well as the Property Program. When this was discovered the Accountant from the City who recently took over those duties explained she was under the impression that was how the payments were made. While the payment plan was not approved by the Board (as is required) payments have been made monthly and the City is current with payments, as indicated below.

2018-2019 Property Premium \$15,736.17
 2018-2019 Liability Premium \$19,464.32
 Total=\$35,200.49

July 2018- \$2933.37 (\$1311.34 for PI) (\$1622.03 for LI)
Aug. 2018- \$2933.37
Sept. 2018- \$2933.37
October 2018-2933.37
Nov. 2018- \$2933.37
TOTAL PAID: \$14,666.85

ATTACHMENT(S):

1. City of Loyalton Request for Payment Plan Letter
2. City of Loyalton Proposed Payment Plan with 3% Admin Fee (Liability and Property Programs)

CITY OF LOYALTON

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



OFFICE OF THE MAYOR

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

Re: City of Loyalton
Property Insurance FY 18/19
Liability Insurance FY 18/19

October 22, 2018

Dear Mr. Chairman,

Please accept this letter from the City of Loyalton as a formal request for a payment plan for the fiscal year 2018-2019 for the City's Property insurance Policy (Period 07.01.2018-06.30.2019) and the Liability Insurance Policy (Period 07.01.2018-06.30.2019). Please pardon this late and untimely request as the current office staff was unaware a request for payments was necessary prior to the year commencing. Payments for the property insurance as well as the liability insurance have been made since July 2018 and will continue monthly if approved by the board, thank you.

Best Regards,

Mayor Mark Marin

Member: CITY OF LOYALTON
 FY 2018/19 Payment Plan including Administrative Fee

Total Liability Premium		\$15,736	Due Date
Down Payment	\$1,311.34		7/1/2018

Remaining Unpaid Balance	\$14,425
Unpaid Balance including 3% Fee	\$14,857

Installment 1	\$1,485.74	Due Date 8/1/18
Installment 2	\$1,485.74	Due Date 9/1/18
Installment 3	\$1,485.74	Due Date 10/1/18
Installment 4	\$1,485.74	Due Date 11/1/18
Installment 5	\$1,485.74	Due Date 12/1/18
Installment 6	\$1,485.74	Due Date 1/1/19
Installment 7	\$1,485.74	Due Date 2/1/19
Installment 8	\$1,485.74	Due Date 3/1/19
Installment 9	\$1,485.74	Due Date 4/1/19
Installment 10	\$1,485.74	Due Date 5/1/19

Total Paid	\$16,168.74
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Member: CITY OF LOYALTON
 FY 2018/19 Payment Plan including Administrative Fee

Total Liability Premium		\$19,464	Due Date
Down Payment	\$1,622.03		7/1/2018

Remaining Unpaid Balance	\$17,842
Unpaid Balance including 3% Fee	\$18,377

Installment 1	\$1,837.72	Due Date 8/1/18
Installment 2	\$1,837.72	Due Date 9/1/18
Installment 3	\$1,837.72	Due Date 10/1/18
Installment 4	\$1,837.72	Due Date 11/1/18
Installment 5	\$1,837.72	Due Date 12/1/18
Installment 6	\$1,837.72	Due Date 1/1/19
Installment 7	\$1,837.72	Due Date 2/1/19
Installment 8	\$1,837.72	Due Date 3/1/19
Installment 9	\$1,837.72	Due Date 4/1/19
Installment 10	\$1,837.72	Due Date 5/1/19

Total Paid	\$19,999.26
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CAJPA – 2018 CONFERENCE FEEDBACK
INFORMATION ITEM

ISSUE: Members who attended the CAJPA 2018 Conference are encouraged to share their experience with other Board Members and highlight any information they feel will benefit the pool.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: The California Association of Joint Powers Authorities (CAJPA) annually hosts a conference to present topics and issues that are of relevance to their JPA members. This year the conference was held in South Lake Tahoe and featured speakers Robb Korinke (Principal at Grassroots Lab), Matt McFadyen (Adventurer & Leadership Facilitator) and Aron Ralston (author of *Between a Rock and A Hard Place* which the movie *127 Hours* was based upon).

ATTACHMENTS: None.



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item H.2.

**SCORE FY 18/19 CLAIMS REPORTING MANUAL
INFORMATION ITEM**

ISSUE: Michelle Minnick will provide the Board with the SCORE FY 18/19 Claims Reporting Manual which includes information about how to report a claim for lines of coverage.

RECOMMENDATION: None

FISCAL IMPACT: None.

BACKGROUND: Members previously expressed interest receiving information on how to file a claim – This is the first Claims Reporting Manual that has been created for members to help members understand their role and responsibilities they have to file claims timely and appropriately.

ATTACHMENTS: SCORE FY 18/19 Claims Reporting Manual (handout)



SCORE LIABILITY CLAIMS AUDIT

ACTION ITEM

ISSUE: SCORE's biannual liability claims audit was recently completed by Ken Maolini of Risk Management Solutions. His report is attached, with highlights summarized below:

Investigation – timely and thorough; good investigations; prompt contact and use of member resources.

Reserving – reflect reasonable value; prompt and early investigation evident in reserves.

Litigation Management – work closely with counsel and member; well documented; sound judgement.

Liability/Damage Evaluations – potential tenders considered; good explanation of liability evaluation; member agreement on resolution.

File Management – good documentation, diary follow, and use of Claims Management Reports.

Negotiation – proactive engagement; effective tender and subrogation; favorable results.

Overall no issues were noted that would create an adverse impact to the member or pool. Claims are managed in a manner that meets or exceeds industry standards, with no current recommendations.

The Program Managers would like to note the results and recognize Cameron Dewey and the rest of the York liability adjusters for their work as reflected in the audit. It is extremely rare to have an audit that contains no exceptions or recommendations.

RECOMMENDATION: Accept and file audit report

FISCAL IMPACT: None.

BACKGROUND: SCORE conducts a biannual independent audit of the claims administration for both the Liability and Workers' Compensation Programs, to ensure professional management of claims and satisfy CAJPA accreditation standards. Ken Maolini with RMS has conducted the last five audits, since being selected as a result of a Request for Proposals in 2010.

ATTACHMENTS: Audit Report Summary and Attachment A – Closed File Review

SMALL CITIES ORGANIZED RISK EFFORTS (SCORE)

LIABILITY PROGRAM AUDIT REPORT – 2018

Risk Management Services (RMS) conducted the 2018 SCORE claims audit from 9/20/2018 to 9/24/2018. An electronic claims management review has been conducted of 26 open and 15 closed claims. We have provided a formal report of our audit findings.

An Audit Review Form was completed on the claim files reviewed and is included as a confidential document.

The following observations were made in the course of the audit:

INVESTIGATION – The adjuster completes timely and thorough investigations and appropriately documents the file. The claims revealed prompt member contact and utilization of member resources to assist with investigations. Investigations completed assisted in accurate assessments of liability. Good scene investigations were evident in the files.

RESERVING – The files are reserved to reflect the reasonable value of the exposure, i.e. the exposure less percentage of liability. The adjuster makes appropriate notations in the file explaining reason for the selected reserve. Prompt and thorough early investigations as well as adjuster and supervisor experience are evident in the reserving practice.

LITIGATION MANAGEMENT – The files involving litigation reveal:

- The adjuster, defense counsel and member work closely on the strategic direction of the litigated files.
- Defense counsel is often retained prior to litigation to assist in the resolution of the case before extensive litigation/discovery.
- Litigation files are well documented with an action plan, with notation on potential early resolution.
- Sound judgement is evident in the litigated cases.

Overall, litigation management was found to be handled in a proficient and competent manner.

LIABILITY/DAMAGE EVALUATIONS – The investigation completed, as well as member input, are utilized for determining liability. The member is contacted for agreement to accept or reject claims. Explanation on the assessment of liability is noted in the files. The adjuster assesses each claim for potential tender of the claim or defense of the claim. Supervisors closely review liability assessed by the adjuster.

Damages are closely reviewed and adjusted when needed. All repair estimates are reviewed and negotiated when needed, medical documentation is reviewed for accuracy and necessity.

FILE MANAGEMENT – The files reviewed were very well documented and the users of the York claims management system were very proficient with the system.

File management practices indicated in the audit include:

- Accurate management of statutory notices.
- File notes are complete and necessary documents are filed.
- Excellent use of the Claims Management Review (CMR) report form, including a thorough action plan.
- Diaries are tracked, and files are kept current.
- Supervisor reviews files regularly with intervention when needed.
- Risk transfer opportunities are recognized and handled appropriately.
- Excellent communication between adjuster, member and defense counsel.
- First notice submitted when needed.

Overall, files are effectively maintained and managed to closure.

NEGOTIATION PRACTICES – The adjuster is very proactive in engaging settlement discussions on claims with partial or full liability. The adjuster is also effective in negotiating tender and subrogation opportunities. Negotiation practices result in favorable results for both the Member and Pool.

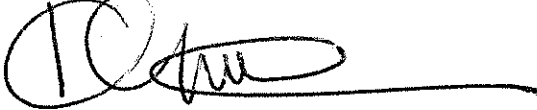
CLOSED FILES – The 15 closed files reviewed were found to be handled effectively and appropriately. Files reflected good assessment on liability, prompt initiation of negotiations, obtaining compromised settlements on comparative liability cases, review of financials, and obtaining closing documents. See Closed File Review document (Exhibit A).

Overall, the audit revealed that the SCORE claims are handled in a prompt, professional and competent manner. No issues were noted that would create an adverse impact to the member or pool.

The SCORE claims and litigated files are handled in a manner that meets or exceeds industry standards and CAJPA criteria.

We have no recommendations currently.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'K. Maiolini', with a long horizontal flourish extending to the right.

Kenneth R. Maiolini, ARM-P

Attachments: RMS Audit Review Forms (Confidential Document)
SCORE Closed File Review (Exhibit A)

EXHIBIT

A

SCORE Closed File Review - 2018

Claim Number	Type of Loss	Description	Loss Settlement	Expense Payment	Overview
SCGA01768A1	BODILY INJURY - GL PROPERTY DAMAGE - GL	Trip and fall causing injury to leg.	\$ -	\$ 27,103	Well handled. Dismissal of action in exchange for waiver of costs.
SCGA01810A2	BODILY INJURY - GL PROPERTY DAMAGE - GL	Negligence claim regarding water meter.	\$ 4,500	\$ 10,902	Well handled. Compromised settlement.
SCGA01821A2	BODILY INJURY - GL PROPERTY DAMAGE - GL	Trip and fall. Insufficient claim.	\$ -	\$ 1,267	Good file. Obtained dismissal. City named on insurance carrier release, no payment made.
SCGA01836A2	BODILY INJURY - GL PROPERTY DAMAGE - GL	Sewage loss.	\$ 2,551	\$ 2,257	Settlement compromised as owner did not mitigate damages. House was foreclosed. Well handled.
SCGA01846A1	BODILY INJURY - GL PROPERTY DAMAGE - GL	Auto loss with injury.	\$ -	\$ 7,537	Late claim. Petition for relief not granted. Well handled by DC and adjuster.
SCGA01850A2	BODILY INJURY - GL PROPERTY DAMAGE - GL	Sewage backup.	\$ 67,441		Liability with City. Board approved loss. Detailed handling.
SCGA01856A1	BODILY INJURY - GL	Hit in cross walk. Claims of dangerous road conditions.	\$ -	\$ 2,267	Good file. Claim rejected, no filing of complaint.
SCGA01862A1	BODILY INJURY - GL	Trip and fall, sustaining injury.		\$ 4,440	Well handled with good investigation. City does not own area of trip and fall. City dismissed.
SCGA01893A1	BODILY INJURY - GL PROPERTY DAMAGE - GL	Officer involved shooting.	\$ -	\$ 1,518	DC following incident. No claim presented.
SCGA01865	PROPERTY DAMAGE - GL	Blockage at sewer main.	\$ 64,677.00	\$ -	Good file. Very detailed. Board granted settlement authority.
SCGA01868A2	PROPERTY DAMAGE - GL	City fire truck - auto loss.	\$ 6,365	\$ -	Good invest. Fault loss, subrogation paid.
SCGA01920A2	PROPERTY DAMAGE - GL	Loss of business income due to broken water source.	\$ 7,067	\$ -	Good invest, employee negligence. Loss promptly paid.
SCGA01935A2	PROPERTY DAMAGE - GL	Fire truck rear ended claimant - auto loss.	\$ 4,128	\$ -	Subrogation demand plus out of pocket rental. Prompt handling.
SCGA01872A2	PROPERTY DAMAGE - GL	City snow plow hit residence.	\$ 7,049	\$ -	Well handled. Liability accepted, promptly paid loss.
SCGA01938A2	PROPERTY DAMAGE - GL	Flag pole fell causing vehicle damage.	\$ 1,829	\$ -	Liability accepted. Repair estimate well reviewed and adjusted.

CONFIDENTIAL DOCUMENT



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME AAA Insurance A/s/o Todd M Gusaas
FILE NUMBER SCGA01945A2
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 8/15/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

High City water pressure caused a water loss in claimant's home & damage to their property.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Notice of insufficiency and rejection submitted to CSAA.
RATING 2	RESERVING – Appropriate. CSAA unable to prove their case.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Not liability at this time.
RATING 2	FILE MANAGEMENT – Well managed. Supervisor and adjuster involvement. File is well documented.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Breitwieser, Janice
FILE NUMBER SCGA01963A2
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 8/1/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Claimant alleges that the City removed the entire sidewalk in front of 241 Commercial St in error and did not replace it.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 1	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Replacement of sidewalk is the owner’s responsibility. Claim rejected.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Appears claimant is disputing rejection. Additional invest regarding notice.
RATING 2	FILE MANAGEMENT – Well handled. Good member involvement. Loss within SIR.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Britton, Margaret
FILE NUMBER SCGA01954A1
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 12/5/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Claimant tripped and fell on uneven section of sidewalk.

LIABILITY

CLEAR	PROBABLE x	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 1	LOSS 0	LOSS
EXPENSE/LEGAL 8	EXPENSE/LEGAL 8	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Scene invest reveals sidewalk defect more than trivial. Case is new to DC.
RATING 2	RESERVING – Appropriate for time. Once injury is known, will need to increase.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – DC may opt to settle out prior to extensive discovery.
RATING 2	LIABILITY/DAMAGE EVALUATION – Liability potential on City.
RATING 2	FILE MANAGEMENT – Well managed to date.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Chapman, Gary
FILE NUMBER SCGA01947A2
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 2/21/2013
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Ongoing sewer problems alleged by claimant.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Claim appropriately rejected. File on hold.
RATING 2	RESERVING – Appropriate.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – No receipt of service to date.
RATING 2	LIABILITY/DAMAGE EVALUATION – Timely assessed.
RATING 2	FILE MANAGEMENT – Appropriately handled. File monitored to closure.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Chatfield, Shawn
FILE NUMBER SCGA01950A2
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 11/16/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Complaints regarding drainage easement on claimant property.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good investigation. Claimant in a flood zone. Claim rejected.
RATING 2	RESERVING – Appropriate.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Claim rejected, suit not yet filed.
RATING 2	LIABILITY/DAMAGE EVALUATION – Good assessment. Doubtful liability.
RATING 2	FILE MANAGEMENT – Well managed, easy to follow. Good adjuster and supervisor involvement.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS

FILE NAME Cole, Doug
FILE NUMBER SCGA01958A2
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 5/31/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL- PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Sewer main backup into garage.

LIABILITY

CLEAR	PROBABLE X	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS █	LOSS █	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good invest. Excellent detailed report to member.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. Probable liability as to City.
RATING 2	FILE MANAGEMENT – Good member involvement. File easy to follow.
RATING 2	TIMELY NEGOTIATIONS – Prompt handling and timely resolution.

COMMENTS – File open pending confirmation of check received.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Dunning, Larry
FILE NUMBER SCGA01956A2
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 5/20/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Heavy snow and rain caused flooding in storage sheds and houses.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good invest. Good communication with member. Claim rejected as culvert in good working condition.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed.
RATING 2	FILE MANAGEMENT – Good file. Easy to follow. Well documented.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Hagerman, Gloria
FILE NUMBER SCGA01919A1
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Closed
LAWSUIT DATE

DATE OF LOSS 07/24/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL -BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Gloria Hagerman claims to have tripped and fallen while entering the kiddie pool at the City of Montague public pool.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 0	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 8	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good invest. Claim rejected.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. No prior issues at site.
RATING 2	FILE MANAGEMENT – Well handled. Good rejection.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – File is closed.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Henley, Barbara
FILE NUMBER SCGA01934A1
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 5/8/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Decedent William Henley was driving across the train tracks when he was hit by train & killed.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL 8	EXPENSE/LEGAL 8	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Claims rejected as non-jurisdictional.
RATING 2	RESERVING – Appropriate. Monitoring file at this time as claims rejected.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Good assessment.
RATING 2	FILE MANAGEMENT – First report of loss submitted. Wrongful death loss. Supervisor and adjuster involvement.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – Multiple suffixes.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Kincade, Don
FILE NUMBER SCGA01914A1
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Closed
LAWSUIT DATE

DATE OF LOSS 12/28/2016
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL- BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Wrongful termination of claimant.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 0	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good initial handling. City does not want pool to handle. File closed.
RATING N/A	RESERVING
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING N/A	LIABILITY/DAMAGE EVALUATION
RATING 2	FILE MANAGEMENT – Well managed to date of closure.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – File is closed.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Mackin, Jeffrey
FILE NUMBER SCGA01943A2
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 9/17/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Claimant alleges he was not notified of an asbestos survey report dated 4/16/2005. Now needs remediation.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Doubtful liability. Many immunities apply. Claim rejected. File open awaiting possible complaint.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed.
RATING 2	FILE MANAGEMENT – Well handled. File awaiting possible complaint.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Markham, Larry
FILE NUMBER SCGA01960A2
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 3/3/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL- PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Gutter & curb were damaged by snow plow.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 1	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Claim denied with member input. Claim reported three months post loss. No witnesses. City driver not aware of incident.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION –No determination that City is liable. Claim rejected.
RATING 2	FILE MANAGEMENT – Well managed. Easy to follow.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME McGarity, Oroville
FILE NUMBER SCGA01965A1
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 1/1/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS Employers Liability

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

The City of Loyalton originally contracted with the CPER retirement system. They voluntarily terminated its contract with CalPERS March 2013, and were to make contributions totaling \$1,661,897, which were never made. As of December 14, 2016 Loyalton, is now in default, and effective 1-01-2018 CalPERS stopped paying retirement benefits to the claimants.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 1	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – No coverage for loss. ERISA exclusion.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Appropriately assessed with investigation to date.
RATING 2	FILE MANAGEMENT – Well managed. Good supervisor assessment.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME McGarry, Tim
FILE NUMBER SCGA01953A2
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 5/8/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Sewer main backed up into residence.

LIABILITY

CLEAR	PROBABLE X	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS [REDACTED]	LOSS [REDACTED]	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Accepted liability. Prompt contact of restoration services.
RATING 2	RESERVING – Appropriately adjusted downward with minimal property damage.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION - Well assessed.
RATING 2	FILE MANAGEMENT – Easy to follow. Good notes.
RATING 2	TIMELY NEGOTIATIONS – Timely resolution. File to close as settlement check issued.

COMMENTS

FILE NAME Mercury Insurance
FILE NUMBER SCGA01952A2
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 3/23/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Claimant alleges city storm drains were blocked and flooded street.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS [REDACTED]	LOSS [REDACTED]	LOSS
EXPENSE/LEGAL [REDACTED]	EXPENSE/LEGAL [REDACTED]	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Subrogation demand from mercury insurance. Claims rejected.
RATING 2	RESERVING – Appropriate. Awaiting statute to run.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. City is not liable.
RATING 2	FILE MANAGEMENT – Fully documented. Good notes with assessment.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Micone, Kenneth
FILE NUMBER SCGA01967A1
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 7/13/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Does not appear to be a tort claim for money damages. Claimant indicates street sweeper is too loud.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>		<u>PAID TO DATE</u>		<u>RECOMMENDED RESERVES</u>	
LOSS 1		LOSS 0		LOSS	
EXPENSE/LEGAL 8		EXPENSE/LEGAL 8		EXPENSE	

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – File open for monitoring. To close if lawsuit not filed.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING N/A	LIABILITY/DAMAGE EVALUATION
RATING 2	FILE MANAGEMENT – Appropriate.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Jacqueline Musick, By Ronald T. Marquez, Esq.
FILE NUMBER SCGA01826A1
REVIEW DATE / REVIEWED BY 9/19/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 11/01/2015
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Claimant was jogging and tripped over black sandbags in the street at 3rd Street and Ash, Susanville, CA.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS ████████	LOSS ████████	LOSS
EXPENSE / LEGAL ████████	EXPENSE ████████	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Strong investigation to support MSJ.
RATING 2	RESERVING – Appropriate. Legal reserves high as “doubtful” liability.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Strong litigation management with adjuster input. Demurrer not successful, tenders unsuccessful. Strong case for MSJ.
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. No offers made.
RATING 2	FILE MANAGEMENT – Well managed, easy to follow. File is well documented.
RATING N/A	TIMELY NEGOTIATIONS – No assessed liability. No offers made.

COMMENTS -



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Nichols, Edward & Cheryl
FILE NUMBER SCGA01922A2
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Closed
LAWSUIT DATE

DATE OF LOSS 8/9/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Street drains plugged in the causeway which flooded claimant's backyard, shed, garage & home.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL x	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 1	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good invest. Significant immunities. Claim rejected. No service and file closed.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed.
RATING 2	FILE MANAGEMENT – Fully documented.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – File is closed.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Osuna, Victoria
FILE NUMBER SCGA01812A1
REVIEW DATE / REVIEWED BY 9/19/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 4/11/2015
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

The claimant stepped on a portion of the roadway covering a manhole in disrepair. Claimant fell and fractured her ankle.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS [REDACTED]	LOSS [REDACTED]	LOSS
EXPENSE/LEGAL [REDACTED]	EXPENSE [REDACTED]	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING	INVESTIGATION – High degree of comparative loss. Thorough investigation and complete loss scene investigation.
RATING 2	RESERVING – Appropriate reserving.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Well managed by DC.
RATING 2	LIABILITY/DAMAGE EVALUATION – Thorough investigation resulting in decreased liability. Good handling of lien.
RATING 2	FILE MANAGEMENT – Excellent file documentation. Much adjuster and DC involvement. Excellent resolution of 10K inclusive of Medicare liens and husband’s loss of consortium claim.
RATING 2	TIMELY NEGOTIATIONS – Timely resolution. Difficult resolution as significant injury, yet comparative liability.

COMMENTS – File open pending closing documents inclusive of Medicare documents.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Oules, Rachel
FILE NUMBER SCGA01964A1
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 6/4/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Wrongful termination.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 1	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Case reported to ERMA. Case will be reported to CJPRMA if a complaint is filed.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING N/A	LIABILITY/DAMAGE EVALUATION – Being handled by ERMA.
RATING 2	FILE MANAGEMENT – Appropriate. Good notes.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS -



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Richmond, Shelly
FILE NUMBER SCGA01869A1
REVIEW DATE / REVIEWED BY 9/19/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Ligation - Open
LAWSUIT DATE

DATE OF LOSS 12/09/2016
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL- BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Claimant alleges she went to step down on cement steps and portion was broken. Twisted her ankle.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS [REDACTED]	LOSS [REDACTED]	LOSS
EXPENSE/LEGAL [REDACTED]	EXPENSE/LEGAL [REDACTED]	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good scene investigation. Good injury investigation.
RATING 2	RESERVING – Appropriate. Increased when applicable.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Well managed. Good communication with TPA.
RATING 2	LIABILITY/DAMAGE EVALUATION – Good DC assessment of medical to reduce liability.
RATING 2	FILE MANAGEMENT – Good supervisor and adjuster involvement in litigation and follow up investigation. Good file documentation. Appropriate requests for status by adjuster.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Roberts, Pamela
FILE NUMBER SCGA01966A2
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 4/27/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Sewer back up.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good invest. Blockage from claimant’s portion of line. Claim denied.
RATING 2	RESERVING – Appropriate.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed.
RATING 2	FILE MANAGEMENT – Easy to follow. Good adjuster/supervisor notes. Good departmental involvement.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME	Rock, Helga
FILE NUMBER	SCGA01948A2
REVIEW DATE / REVIEWED BY	9/20/2018 / JB
ENTITY REVIEWED	SCORE

FILE STATUS	Claim - Open
LAWSUIT DATE	

DATE OF LOSS	12/15/2017
CLOSED DATE	

CLAIM DATE	
TYPE OF LOSS	GL - PD

REJECTION DATE	
LIMITS/POLICY YEAR	25K

CASE DESCRIPTION

Due to construction of the City park, water leaked into claimant building causing rot damage to the floor, subfloor & walls.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good invest. City does not owe for entire loss presented. City has agreed to pay for flashing without acceptance of liability.
RATING 2	RESERVING – If flashing not installed by City, need to increase reserves.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed, property damages investigated
RATING 2	FILE MANAGEMENT – Well handled by adjuster and supervisor. Good involvement with member.
RATING 2	TIMELY NEGOTIATIONS – File promptly handled.

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Rush, Michael
FILE NUMBER SCGA01905A2
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Closed
LAWSUIT DATE

DATE OF LOSS 2/10/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Total loss of two sheds & damage to home. Unknown health problems can surface later from illnesses caused by raw sewage. Flood waters of 2ft or higher containing raw sewage.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE X	DOUBTFUL	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 0	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Excellent investigation.
RATING 2	RESERVING – Appropriate.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Case to SCC. City prevailed based on immunity.
RATING 2	LIABILITY/DAMAGE EVALUATION – Questionable liability with strong immunity defense. Well handled by adjuster.
RATING 2	FILE MANAGEMENT – Well documented. Good notes, easy to follow, good thought process.
RATING N/A	TIMELY NEGOTIATIONS – No offers. Prevailed at SCC.

COMMENTS – Good file.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Tallerico, Sandra
FILE NUMBER SCGA01957A2
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 5/25/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION
Sewer main backed up into residence.

LIABILITY

CLEAR	PROBABLE x	QUESTIONABLE	DOUBTFUL	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS [REDACTED]	LOSS [REDACTED]	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good invest. Second similar sewage back up. Probable liability.
RATING 2	RESERVING – Appropriately reserved for resolution.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Agreement that City is liable.
RATING 2	FILE MANAGEMENT – Prompt handling by adjuster.
RATING 2	TIMELY NEGOTIATIONS – Prompt resolution.

COMMENTS – File remains open. Currently determining if check appropriately issued and cashed.



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Tiche, Diane
FILE NUMBER SCGA01933A1
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Litigation - Open
LAWSUIT DATE

DATE OF LOSS 5/19/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Claimant was walking out of County building when she tripped over the raised concrete on the sidewalk.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE x	DOUBTFUL	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL [REDACTED]	EXPENSE/LEGAL [REDACTED]	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good invest by City. Case complicated as no admission of liability with any co-defendants, City, State, or County.
RATING 2	RESERVING – Expense/Legal may be low if tenders not accepted.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Well managed to date. DC is advocate for City.
RATING 2	[REDACTED]
RATING 2	FILE MANAGEMENT – Well managed. Supervisory involvement. First notice submitted.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS – Case is early in litigation.

FILE NAME Topete, Edgar
FILE NUMBER SCGA01928A1
REVIEW DATE / REVIEWED BY 9/20/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 6/1/2017
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - BI

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Claimant used a Velcro wall inflatable provided by the event holder that wasn't adequately inflated. Claimant fell without a cushion for the fall.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 2	LOSS 0	LOSS
EXPENSE/LEGAL 8	EXPENSE/LEGAL 8	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Good invest. Current demand at 50K. Special events insurance denied coverage. School District coverage is questionable, although School District may defend. Doubtful liability as to City. HS has agreement with City, City is an additional insured.
RATING 2	RESERVING – Appropriate. No liability as to City.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – City has not received service.
RATING 2	LIABILITY/DAMAGE EVALUATION – Good liability assessment.
RATING 2	FILE MANAGEMENT – First report submitted. Well investigated by adjuster.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Tule Lake Committee
FILE NUMBER SCGA01972A1
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 8/28/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS Public officials EEO

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Claimant breached duty by failing to consider a bid for ownership of a historic property.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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RESERVES	PAID TO DATE	RECOMMENDED RESERVES
LOSS 1	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING	INVESTIGATION – Complaint located by adjuster.
RATING 2	RESERVING – Appropriate.
RATING 2	LITIGATION MANAGEMENT/ATTORNEY HANDLING – Well handled. City handling loss, file open for monitoring only.
RATING 2	LIABILITY/DAMAGE EVALUATION – No Coverage.
RATING 2	FILE MANAGEMENT – Coverage assessed by S.C.O.R.E. coverage counsel. No coverage or indemnification.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



RMS

RISK MANAGEMENT SERVICES

AUDIT REVIEW FORM

FILE NAME Wallis, Brenda
FILE NUMBER SCGA01970B2
REVIEW DATE / REVIEWED BY 9/24/2018 / JB
ENTITY REVIEWED SCORE

FILE STATUS Claim - Open
LAWSUIT DATE

DATE OF LOSS 8/18/2018
CLOSED DATE

CLAIM DATE
TYPE OF LOSS GL - PD

REJECTION DATE
LIMITS/POLICY YEAR 25K

CASE DESCRIPTION

Water shut off causing loss in revenue.

LIABILITY

CLEAR	PROBABLE	QUESTIONABLE	DOUBTFUL X	UNDETERMINED	N/A
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<u>RESERVES</u>	<u>PAID TO DATE</u>	<u>RECOMMENDED RESERVES</u>
LOSS 1	LOSS 0	LOSS
EXPENSE/LEGAL 0	EXPENSE/LEGAL 0	EXPENSE

RATING GUIDE 1 = BELOW STANDARDS 2 = MEETS STANDARDS 3 = EXCEEDS STANDARDS

RATING 2	INVESTIGATION – Well investigated. Case tendered to contactor, per agreement with City.
RATING 2	RESERVING – Appropriate. Monitoring only.
RATING N/A	LITIGATION MANAGEMENT/ATTORNEY HANDLING
RATING 2	LIABILITY/DAMAGE EVALUATION – Well assessed. File being monitored regarding tender.
RATING 2	FILE MANAGEMENT – Well documented. Good thought process.
RATING N/A	TIMELY NEGOTIATIONS

COMMENTS



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item H.4.

LITIGATION MANAGEMENT LESSONS LEARNED

INFORMATION ITEM

ISSUE: Cameron Dewey from York Risk Services will provide the Board with a presentation regarding litigation management best practices as well as Lessons Learned from recent claims to help identify potential issues and reduce member exposure to liability claims.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: Members previously requested information on how the claim process works. Previous sessions have dealt with filing a claim – this session is to help members understand their role and responsibilities once a claim has been filed and litigation has begun.

ATTACHMENTS: Presentation at meeting



WORKERS' COMPENSATION ADVANCED SESSION
LUNCHTIME PRESENTATION
INFORMATION ITEM

ISSUE: Dori Zumwalt from York Risk Services will provide the Board with a presentation on Workers' Compensation Claims Reporting, benefits, and best management practices.

RECOMMENDATION: None

FISCAL IMPACT: None.

BACKGROUND: York has provided training on the basics of Workers' Compensation claims at prior Board meetings. This session is geared to go beyond the basics to help members understand their roles and responsibilities during the course of the claim and its timely resolution.

ATTACHMENTS: Presentation at meeting



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item H.5.

**STATE OF THE INSURANCE MARKET
INFORMATION ITEM**

ISSUE: Marcus Beverly will present an update regarding the current insurance market, including emerging risks and potential responses.

RECOMMENDATION: None.

FISCAL IMPACT: None.

BACKGROUND: Alliant annually updates clients on the state of the insurance market, provides information on emerging risks, and projects how the upcoming renewals will be impacted by the trends.

ATTACHMENTS: Presentation at meeting



Agenda Item I.

CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95

ACTION ITEM

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

**Request for Authority

1. Workers' Compensation

- a. SCWA-61038, SCWA-555845, SCWA-556050 and SCWA-555929- vs. City of Mt. Shasta**
- b. SCWA-556006 vs. City of Susanville**
- c. SCWA-555835 vs. City of Weed**

FISCAL IMPACT: TBD

RECOMMENDATION: None

BACKGROUND: None

ATTACHMENTS: None



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item J.

**REPORT FROM CLOSED SESSION
INFORMATION ITEM**

ISSUE: The floor will be open to the Board for discussion.

RECOMMENDATION: None

FISCAL IMPACT: None

BACKGROUND: This item is added to each agenda for any topics or ideas members would like to discuss.

ATTACHMENTS: None.



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Meeting
November 2, 2018**

Agenda Item K.

**ROUNDTABLE DISCUSSION
INFORMATION ITEM**

ISSUE: The floor will be open to the Board for discussion.

RECOMMENDATION: None

FISCAL IMPACT: None

BACKGROUND: This item is added to each agenda for any topics or ideas members would like to discuss.

ATTACHMENTS: None.



INFORMATION ITEMS

INFORMATION ITEM

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

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

BACKGROUND: None.

FISCAL IMPACT: None.

ATTACHMENT(S):

PARMA Conference, February 10-13, 2019 Anaheim, CA: The Board is reminded of the upcoming Risk Management Conference to take place at the Disneyland Hotel in Anaheim, CA. Annually each member has \$1,000 available in Conference Funds which can be used to help offset the cost of attendance.

FY 2018/19 Resource Contact Guide: The Board of Directors is provided a copy of the updated Resource Contact Guide for easy reference in accessing member services and resources.

Glossary of Terms: A Glossary of terms has been created and added to the agenda packet per Member request. This will continue to be included in future Board agenda packets.

SCORE Travel Reimbursement Form: This form should be used to request reimbursement for travel expenses related to attending a SCORE meeting.

SCORE RESOURCE CONTACT GUIDE

FY 2018/19

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

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

SCORE RESOURCE CONTACT GUIDE

FY 2018/19

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CLAIMS ADMINISTRATION – questions regarding liability and Workers’ Compensation claims handling can be forwarded to York Risk Services Group</p> <p>Property Recovery Program This program is designed to recover damages from a third party when a member has incurred a loss caused by a third party who was determined to be liable.</p> <p style="text-align: center;"><u>Liability Claims</u></p> <p style="text-align: center;"><u>Workers’ Compensation Claims</u></p> <p style="text-align: center;"><u>Subrogation</u></p>	<p style="text-align: center;">Cameron Dewey, Claims Manager Craig Nunn</p> <p style="text-align: center;">Ariel Leonhard, Claims Examiner Teng Her, Unit Manager D’Ana Seivert, Subrogation Manager</p>	<p style="text-align: center;">(530) 768-7385 (530) 768-4801</p> <p style="text-align: center;">(916) 960-0974 (916) 746-6302 (916) 960-0980</p>	<p style="text-align: center;">Cameron.Dewey@yorkrsg.com Craig.Nunn@yorkrsg.com</p> <p style="text-align: center;">ariel.leonhard@yorkrsg.com teng.her@yorkrsg.com D’Ana.Seivert@yorkrsg.com</p>
<p>ADMINISTRATIVE ISSUES - annual contracts for services, IT issues, reports, service issues COMPUTER SERVICES, TRUST ACCOUNT SERVICES – loss runs, special reports, check registers, bank reconciliations</p>	<p>Dori Zumwalt, Sr. Account Manager</p>	<p>(916) 960-1017</p>	<p>dorienne.zumwalt@yorkrsg.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2018/19

CLAIM REPORTING AND TRIAGE SERVICES

Company Nurse Injury Hotline

Main: (888) 817-9282

<https://companynurse.com/>

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

ACCOUNTING SERVICES

Gilbert Associates, Inc.

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

www.gilbertcpa.com

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

POLICE AND FIRE RISK MANAGEMENT SERVICES

Lexipol

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>POLICE RISK MANAGEMENT SERVICES – Lexipol helps to review members' Police and Fire Risk Management policies and offers state-specific policy manuals that are integrated with scenario-based daily training on high-risk, low frequency events</p>	<p>Mike Miller, Business Development Executive</p>	<p>949-292-4874</p>	<p>mmiller@lexipol.com</p>

SCORE RESOURCE CONTACT GUIDE

FY 2018/19

ERMA POOL ADMINISTRATION/EXCESS PARTNER

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>ERMA – provides loss prevention services designed to minimize employment practices liability (EPL) exposure of members</p> <p style="text-align: right;">Board Member - John Duckett</p> <p style="text-align: right;">Alternate - Roger Carroll</p> <p>Services Offered</p> <ul style="list-style-type: none"> • Employee Reporting line • Attorney Hotline • Employment Practices Training 	<p>Rob Kramer, Executive Director</p> <p>Jennifer Jobe, Assistant Executive Director</p>	<p>(530) 275-7427</p> <p>(916) 652-1840</p> <p>(916) 244-1117</p> <p>(916) 244-1139</p>	<p>info@ermajpa.org</p> <p>jduckett@cityofshastalake.org</p> <p>rcarrol@loomis.ca.gov</p> <p>rkramer@bickmore.net</p> <p>jjobe@bickmore.net</p>

LAWCX POOL ADMINISTRATION/EXCESS PARTNER

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>LAWCX – Provides Excess Workers’ Compensation coverage and additional training resources</p> <p style="text-align: right;">Board Member - Steve Baker</p> <p style="text-align: right;">Alternate - John Duckett</p> <p>Online Risk Control Services</p> <ul style="list-style-type: none"> • Employees can access online training courses by registering online at www.lawcx.org. • Video/Webinars – There are over 300 Training videos and over 30 recorded webinars available. Live Webinars are also available • Training Tools – Sample Training Matrices, Safety Communications, Safe Practices Guidelines • Programs/Forms Comprehensive Sample Programs with implementation guides and Sample Forms • Blog – Timely and informational reports from Risk Control Experts • Can you Risk It? Liability Exposures- real questions from actual members are answered 	<p>Jim Elledge, Executive Director</p> <p>Tammy Vitali, Claims Manager</p> <p>Terrie Norris, Risk Control Manager</p> <p>Katie Achterberg, Administrative Analyst</p>	<p>(530) 841-2321</p> <p>(530) 275-7427</p> <p>(916) 244-1124</p> <p>(916) 244-1114</p> <p>(916) 290-4655</p> <p>(916) 290-4624</p>	<p>sbaker@ci.yreka.ca.us</p> <p>jduckett@cityofshastalake.org</p> <p>jerlledge@bickmore.net</p> <p>tvitali@bickmore.net</p> <p>tnorris@bickmore.net</p> <p>kachterberg@bickmore.net</p>

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CJPRMA POOL ADMINISTRATION/EXCESS PARTNER

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

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

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

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LOSS CONTROL SERVICES

DKF Solutions

Fax: (707) 647-7200

www.dkfsolutions.com

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

SCORE RESOURCE CONTACT GUIDE

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EMPLOYEE ASSISTANCE PROGRAM ACI Specialty Benefits Corporation Main: (800) 932-0034 Fax: (858) 452-7819 www.acieap.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>EMPLOYEE ASSISTANCE PROGRAM - EAP provides 24 hour/365 day assistance to employees and their family members who can receive up to three counseling visits per year by contacting 1-800-932-0034 or by visiting the following website http://score.acieap.com</p> <ul style="list-style-type: none"> • Each city has 4 hours per year for On-Site Employee Orientations, Manager & Supervisor Trainings, and Lunch ‘n Learn Seminars Per City per year • <i>Unlimited</i> Critical Incident Stress Management (CISM) Telephonic Consultation for Crisis response • Each city has 1 On-Site Critical Incident Stress Debriefing (CISD) per year for Crisis response • Legal and Financial Hardship Services- Employees and their family members have limited access to telephonic legal and financial hardship services (first 60 minutes are free and if they retain the attorney then additional time is offered at a discounted rate) <p>**Services offered at an additional cost**</p> <ul style="list-style-type: none"> • Wellness Resources The Core Platform wellness program is available to employees which includes workshops, personalized meal and exercise plans, articles about health, health logs, recipes, exercise tracker and log and blogs about wellness 	<p>Colleen Shuster</p>	<p>(858) 529-0171</p>	<p>cshuster@acieap.com</p>

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TRAINING SERVICES Target Solutions Main: (800) 840-8048 Fax: (858) 487-8762 www.targetsolutions.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
TRAINING SERVICES – a Web-based Safety Training Platform Services Offered <ul style="list-style-type: none"> • OSHA Training Documentation • Online Video Library http://app.targetsolutions.com/auth/index.cfm?action=login.showlogin&customerid=19258&customerpath=score • Policy Templates (IIPP examples, Bloodborne Pathogens, HAZWOPER, Emergency Response Plans) • Training Records management (i.e. Diplomas, Certificates of Completion) • Continuing Education Courses for Fire and Safety Personnel 	Karly Andrade , Account Specialist	(858) 376-1636	karly.andrade@vectorsolutions.com

CONCRETE CUTTING Precision Concrete Cutting Main: (866) 792-8006 Fax: (650) 240-3866 www.dontgrind.com			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
SIDEWALK TRIP HAZARD SERVICES Services Offered <ul style="list-style-type: none"> • Sidewalk Asset Management • Surveying Sidewalk Infrastructure • Repairing Uneven Sidewalk Panels 	Joseph Ortega Katrina Lynch	(650) 576-4303 (916) 847-7346	jortega@DontGrind.com Klynch@dontgrind.com

LEAGUE OF CALIFORNIA CITIES Main: (916) 658-8200 Fax: (866) 593-2927 www.cacities.org			
SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
The League of California Cities is an association of California city officials who work together to enhance their knowledge and skills, exchange information, and combine resources so that they may influence policy decisions that affect cities.	Charles W. Anderson , Regional Public Affairs Manager	(916) 798-2231	canderson@cacities.org

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

GLOSSARY OF TERMS

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

Small Cities Organized Risk Effort Board of Directors Travel Expense Reimbursement Form

**Please remember to provide all receipts/proof of purchase along with this form
in order to receive reimbursement.**

Payee Name (who the check should be made out to):

Payee Address (where payment should be sent):

Member City:

Date of Meeting:

Meeting or Committee:

Location of Meeting:

Total Mileage:

Total miles driven _____ X 2018 IRS Rate (\$0.545 *per mile*) = \$

Parking: \$ _____

Auto Rental: \$ _____

Total Hotel Accommodations: \$ _____

Other Expenses: \$ _____

Please explain: _____

TOTAL AMOUNT SUBJECT TO REIMBURSEMENT: \$

**ALL REIMBURSEMENT CHECKS WILL BE MADE OUT TO THE CITY
UNLESS OTHERWISE INDICATED ON THIS FORM.**

Signature _____ Date _____