



President
Mr. Steve 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: Web-Teleconference
Date/Time: Friday, August 24, 2018 at 10:00 AM

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

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.

This Meeting Agenda shall be posted at the address of the teleconference locations shown below with access for the public via phone/speaker phone.

1. City of Biggs, 465 C Street, Biggs, CA 95917
2. City of Colfax, 33 South Main Street, Colfax, CA 95713
3. City of Dunsmuir, 5915 Dunsmuir Avenue, CA 96025
4. City of Etna, 422 Main Street, Etna, CA 96025
5. Town of Fort Jones, 11960 East Street, Fort Jones, CA 96032
6. City of Isleton, 101 2nd Street, Isleton, CA 95641
7. City of Live Oak, 9955 Live Oak Blvd., Live Oak, CA 95953
8. Town of Loomis, 3665 Taylor Road, Loomis, CA 95650
9. City of Loyalton, 605 School St, Loyalton, CA 96118
10. City of Montague, 230 13th Street, Montague, CA 96064
11. City of Mount Shasta, 305 North Shasta Boulevard, Mt. Shasta, CA 96067
12. City of Portola, 35 – 3rd Street, Portola, CA 96112
13. City of Rio Dell, 675 Wildwood Avenue, Rio Dell, CA 95562
14. City of Shasta Lake, 1650 Stanton Drive, Shasta Lake, CA 96019
15. City of Susanville, 66 North Lassen Street, Susanville, CA 96130
16. City of Tulelake, 501 Main Street, Tulelake, CA 96134
17. City of Weed, 550 Main Street, Weed, CA 96094
18. City of Yreka, 701 4th Street, Yreka, CA 96097

PAGE A. CALL TO ORDER

B. ROLL CALL

C. APPROVAL OF AGENDA AS POSTED

A 1

D. PUBLIC COMMENTS

	E. CONSENT CALENDAR	A 1
	<i>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.</i>	
Pg. 5	1. Board of Directors Meeting <i>Draft</i> Minutes – June 15, 2018	
Pg. 15	2. US Bank Account Statements – June—July 2018	
Pg. 31	3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – June 30, 2018	
Pg. 32	4. Treasurer’s Report as of June 30, 2018	
Pg. 33	5. Investment Statements from Chandler Asset Management – June—July 2018	
Pg. 41	6. SCORE Checking Register as of June—July 2018	
Pg. 46	7. ACI Quarterly Utilization Report – April—June 2018	
Pg. 53	8. Target Solutions Administrative Summary as of June—July 2018	
Pg. 54	9. SCORE FY 18-19 Loss Control Grant Funding Usage as of August 17, 2018	
	F. ADMINISTRATIVE REPORT	
	1. President’s Report	I 4
	<i>Steve Baker will address the Board on items pertaining to SCORE.</i>	
	2. Alliant Update	I 4
	<i>The Program Administrator will address the Board on Alliant matters pertinent to SCORE including an Alliant staff update.</i>	
	a) LAWCX Risk Console updates on in2vate – due 9/14/18	
	b) Banking Changes – Mechanics Bank	
	c) Chandler Investment – updates to Authorized Representatives	
	G. FINANCIAL	
Pg. 55	1. Quarterly Financials for QE June 30, 2018	A 1
	<i>Board Members will be presented with the June 30, 2018 Quarterly Financial Report presented by Gilbert Associates, Inc. and may take action to Accept and File and give direction.</i>	
	H. JPA BUSINESS	
Pg. 73	1. Review and Approval of the SCORE Conflict of Interest Code	A 1
	<i>The Board will be asked to review, discuss and approve or recommend changes to the Conflict of Interest Code.</i>	
	2. DKF Service Plan Updates	I 1
	<i>David Patzer and John Balestrini from DKF Solutions will present the Board with information about the current work plan.</i>	
Pg. 78	a) Risk Control Services Update	
Pg. 79	b) Risk Control Work Plan FY 18/19	

<i>Pg. 80</i>	3. Property Appraisal Selection	A 1
	<i>The Board will be presented with appraisal responses and Program Administration evaluation.</i>	
<i>Pg. 82</i>	4. November Training Day and Board of Directors Meeting Topics	I 1
	<i>The Board will be asked to discuss topics for the upcoming Training Day and Board of Directors Meeting on November 1, 2018 and will be provided with a draft Training Day Agenda Cover for review and discussion.</i>	
	I. TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES	I 4
	J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95	A 2
	**REQUESTING AUTHORITY	
	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	I 4
	L. INFORMATION ITEMS	
<i>Pg. 91</i>	1. SCORE Resource Contact Guide	1
<i>Pg. 99</i>	2. SCORE Glossary of Terms	1
<i>Pg. 109</i>	3. CAJPA Conference – September 11-14, 2018 in South Lake Tahoe	4
	4. Sewer Summit – October 17, 2018 in Oakland, CA	
	M. CLOSING COMMENTS	
	N. ADJOURNMENT	
	UPCOMING MEETING	
	November 1 & 2, 2018 – Training Day, Board of Directors Meeting, Anderson, CA	



Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 24, 2018

Agenda Item E.

CONSENT CALENDAR

ACTION ITEM

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

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

FISCAL IMPACT: None

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

ATTACHMENTS:

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



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
June 15, 2018**

Member Cities Present:

Roger Frith, City of Biggs
Wes Heathcock, City of Colfax
Mark Brannigan, City of Dunsmuir
Robert Jankovitz, City of Isleton
Hope Ithurnburn, City of Live Oak
Roger Carroll, Town of Loomis
Kathy LeBlanc, City of Loyalton

Sara Kleier, City of Montague
Melissa Klundby, City of Portola
Brooke Kerrigan, City of Rio Dell
John Duckett, City of Shasta Lake
Debi Savage, City of Susanville
Penny Velador, City of Tulelake
Steve Baker, City of Yreka

Member Cities Absent:

Sarah Griggs, City of Etna
Linda Romaine, Town of Fort Jones

Muriel Howarth Terrell, City of Mt. Shasta
Diana Howard, City of Weed

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Blake Michaelson, City of Dunsmuir

Jennifer Zraick, Gilbert Associates, Inc.
Dorienne Zumwalt, York Risk Services
Cameron Dewey, York Risk Services

A. CALL TO ORDER

Mr. Roger Carroll called the meeting to order at 10:00 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Etna, Town of Fort Jones, City of Mt. Shasta, and the City of Weed.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Kathy LeBlanc

SECOND: Roger Frith

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – March 30, 2018
2. US Bank Custodial Account Statement – March – May 2018
3. Local Agency Investment Fund Quarterly Statement of Investment – March 31, 2018
4. Treasurer’s Report as of March 31, 2018
5. SCORE Checking Account Transaction List – March – May 2018
6. Investment Statements from Chandler Asset Management – March – May 2018
7. ACI Utilization Report – January – March 2018
8. Loss Control Grant Fund FY 17/18 Usage
9. Loss Control Grant Fund FY 18/19 Allocation
10. Bickmore – Actuarial Letter of Engagement dated January 3, 2017
11. Company Nurse Injury Summary Report – April 2018
12. Notification of a Bill.com Policy Change – email dated May 22, 2018
13. Target Solutions Utilization Report – March – May 2018

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

MOTION: Roger Frith

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F1. President’s Report

Mr. Roger Carroll had no issues to report for SCORE but thanked the Board for their time and welcomed new representatives. He mentioned over the last 21 years it has been nice watching SCORE grow and mentioned it has been good to keep an eye on how the JPA is doing.

F.2.A. CJPRMA Update

Mr. Roger Carroll noted he attended the annual retreat in Squaw Valley and highly recommends the facility. He noted the hot topic was recommend language for agreements. He noted that Alliant provides the IRIC manual but it was noted to specifically look at the encroachment permits. He mentioned that CJPRMA has provided a communication that will be scanned and sent to all SCORE members so they have a copy of the recommended language for agreements.

F.2.B. ERMA Update

John Duckett provided the Board of Directors with a brief update of the May 1st meeting. He noted that ERMA is now requesting proof of compliance with training (referencing the new gender expression and bathrooms laws) and also noted the training sessions for FY 18-19 have begun



scheduling and if a member is interested in hosting there is information posted to the website (or you can contact ERMA directly).

F.2.C. LAWCX Update

Marcus Beverly provided the Board of Directors with an update of LAWCX matters and mentioned the Board has passed the budget. He also noted that LAWCX has been going through a process of truing up old years assessments and they have issued an assessment to bring everything current. LAWCX has provided SCORE's Assessment of \$129,593 but noted LAWCX will give members a choice to pay the entire assessment up front (due August 15th 2019 and receive 10% discount) or opt to pay annual installments is paid over a 10 year period. The Program Administration has reached out to the Accountant and Investment Manager to determine which option is more attractive and we will present this information at an upcoming meeting as the first installment is not due until August 15th 2019. Marcus Beverly also noted that they have expanded the job analysis and noted that job descriptions will be expanded (to include essential functions). This is due to the interactive process through ADA which determines if someone can return to their jobs but an employer must have essential job functions written into the job description.

F3. Alliant Update

Marcus Beverly mentioned that we have been tracking the Target Solutions usage and it appears that more people are using the online training platform. It was also noted that Target Solutions recently updated their course catalog and members should have received communication from Karly (our dedicated contact) – members were encouraged to share this with their employees. It was also noted that today is the last day to submit a request FY 17/18 Loss Control Grant Funds. If members are interested in holding their FY 17/18 Loss Control Grant Funds into next year it was requested that they submit a letter by today.

G. FINANCIAL

G.1. Quarterly Financial Report – Period Ended March 31, 2018

Jennifer Zraick from Gilbert Associates presented the Quarterly Financial Report for the Period Ending March 31, 2018 and indicated there has not been much change from quarter to quarter and mentioned that in general we in line with where we expected to be. She mentioned the member receivables are low thus the cash balance is higher. On the liabilities Jennifer noted that the dividends payable to members last year included the accrual of ERMA Dividends and a payout to members who left SCORE which is why there is a big change from last year as compared to this year. She also mentioned the claims reserves have shown favorable development and have decreased by approximately \$123,000.

Jennifer also noted there was a new line added to the Liability Banking layer Schedule called "To/(from) WC Banking Layer" – this was added to help show when a dividend was payable from the Liability Program while there was simultaneously an assessment due in the WC program the excess was applied against the assessment. Previously members were not given credit for this and that is why



we have added that back in at this time. Marcus Beverly noted that several members have benefited from this change and it will be reflected in the DAP.

A motion was made to accept and file the Quarterly Financial Report for the Period Ended March 31, 2018.

MOTION: Wes Heathcock

SECOND: Steve Baker

**MOTION CARRIED
UNANIMOUSLY**

G.2. Dividend & Assessment Plan (DAP) - REVISED

Marcus Beverly noted that this was previously approved and there was an issue on the Liability side where the Colfax numbers were transposed and affected the overall dividend amounts for all SCORE members. At the same time Gilbert addressed the former members’ issue (Crescent City and Williams) and it was noted that we no longer require those members to have money in their banking layer. There was no change for Dorris (as we only disburse half for the first 5 years). Once the issue had been corrected it translated into more for Colfax and less for other members.

A motion was made to approve the Dividend and Assessment Revised Plan.

MOTION: John Duckett

SECOND: Steve Baker

**MOTION CARRIED
UNANIMOUSLY**

G.3. Premium Payment Plan Requests for FY 18/19

G.3.A. Premium Payment Plan Requests Isleton

Marcus Beverly noted that the Workers’ Compensation premium is billed quarterly and full Liability premium is due at the beginning of the year. He noted that the City of Isleton has asked to pay half of their premium up front and then make monthly payments of the remaining balance. The member has submitted a written request for a payment plan and has asked to waive the administrative fee.

A motion was made to approve the request for payment plan as presented in the agenda (including the administrative fee).

Marcus Beverly noted after the motion was made that the City of Isleton is current with their FY 17/18 Payment Plan.

MOTION: John Duckett

SECOND: Wes Heathcock

**MOTION CARRIED
UNANIMOUSLY**

G.3.B. Premium Payment Plan Requests Tulelake

Marcus Beverly noted that the City of Tulelake has also requested a payment plan on Quarterly installments.



A motion was made to approve the request for payment plan as presented in the agenda on page 90 (including the administrative fee).

MOTION: Steve Baker

SECOND: Roger Frith

**MOTION CARRIED
UNANIMOUSLY**

G.4. Assessment Payment Plan City of Dunsmuir

Marcus Beverly provided a history of Dunsmuir’s assessments and mentioned they have been paying for their prior Assessment Payment Plan and are current with payments but noted they have had additional assessments and have fallen behind on payment for the more recent assessments. At this time the City of Dunsmuir is requesting to combine all outstanding monies and “re-finance” all outstanding assessments – they have offered to make two payments a year for the next four years to bring them fully current. Mark Brannigan mentioned that Dunsmuir has had a lot of turnover and while the city had been paying prior assessments it was found the city had not been paying on the more current assessments. There was a question regarding the administrative fee on payment plans and why it was not included in the assessments here – it was noted that Dividends and Assessments are separate from Premium Payment Plans. It was also noted that if there is a negative balance for a member they will be adversely affected in the DAP.

A motion was made to approve the request for an assessment payment plan as presented in the agenda.

MOTION: John Duckett

SECOND: Steve Baker

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS

H.1. Nomination Ad Hoc Committee

John Duckett is the sole member of the Nomination Committee and presented the slate of candidates for the office positions as follows:

- Steve Baker – President
- Wes Heathcock – Vice President
- Roger Carroll - Treasurer
- Brooke Kerrigan - Secretary
- John Duckett – Member at Large

A motion ratify the slate as presented.

MOTION: Debi Savage

SECOND: Mark Brannigan

**MOTION CARRIED
UNANIMOUSLY**



H.2. Identity Fraud Coverage FY 18/19

Marcus Beverly noted that we have had this coverage for your employees and their families. He highlighted the coverage for the members (page 95). Premium based on your report of employees and it has been included in the administrative expenses.

A motion was made renew the ID Fraud Coverage through Travelers for FY 18/19.

MOTION: John Duckett

SECOND: Wes Heathcock

**MOTION CARRIED
UNANIMOUSLY**

H.3. Required Notice of EPL Claims to ERMA and CJPRMA

Marcus Beverly mentioned the Program Administration received a letter from EMRA’s council reminding all SCORE members that we are required to notify ERMA and CJPRMA simultaneously of a claim. He went on to state that ERMA is very strict about reporting requirements (required within 30 days) while CJPRMA only requires notification when there is a lawsuit filed but highlighted that if you know of a potential claim members should report to both carriers immediately. After reporting a claim they will ask you to verify that you have had the harassment training within the last 2 years as there is a potential that the carrier will deny your claim and then SCORE will have to argue to have the claim covered and could raise your retention as a result.

H.4. Lexipol Memorandum of Understanding (MOU)

Marcus Beverly noted this is the continuation with P&P and DTBs for various topics over the course of the year and we have cases where we have saved money as a result of having these written policies. Over the course of SCORE we have evolved to simply pay for this service for Police Departments. Steve Baker mentioned when there is a law change Lexipol will update your policy and notify the city of the change.

A motion was made to renew coverage with Lexipol.

MOTION: Mark Brannigan

SECOND: Roger Frith

**MOTION CARRIED
UNANIMOUSLY**

H.5. FY 18/19 Property Program Renewal

H.5.A. FY 18/19 Property Program Renewal – Proposal

Marcus Beverly noted that for FY 17/18 the Board opted for a \$10k deductible and mentioned the Program Administration requested three deductible options as we are trying to move back toward a \$5k deductible. He highlighted that the proposal presented includes a lower All Risk Deductible while the deductible on Autos and Boiler & Machinery will remain at \$10k. He noted that if SCORE would like to get back down to the \$5k deductible we need to take steps in that direction now to help with the cost and then next year we can work on getting the auto deductible reduced back to \$5K. He highlighted the rate went up 6.5% while Total Insurable Values went up 11.5%.



There was a discussion regarding which deductible option would be appropriate given the size of some of the smaller members as 2 losses is \$10k and if the Board opted for \$5k deductible it would put is in a good position for negotiations with the underwriter in the future.

Marcus Beverly also reviewed some of the changes to the Property Coverage this year noting that for the current year FY 17/18 there is a sublimit of \$2M for unscheduled infrastructure (with a \$500k deductible) – this sublimit will decrease for FY 18/19 to \$750,000 (with a \$500k deductible). It was mentioned if a city chooses to schedule infrastructure the all-risk deductible would apply instead.

Members were also reminded to report a claim as soon as it occurs to ensure you will have coverage due to the reporting requirements of the APIP Pollution and Cyber coverages.

A motion was made to approve the APIP property proposal at the \$5,000 all-risk deductible.

MOTION: Melissa Klundby

SECOND: Debi Savage

**MOTION CARRIED
UNANIMOUSLY**

H.5.B. APIP Claims Reporting Acknowledgements

Michelle requested that members sign the forms as the Board has approved the Property Program

There was no motion made.

It was requested that the Board now review H.6.

H.6. CSAC EIA Pollution Coverage Proposal FY 18/21

It was noted that all SCORE Members with the exception of 2 members (Etna and Isleton) participate in the CSAC EIA Pollution program. Marcus Beverly noted the premium has decreased due to a change in carrier. He also mentioned that this is a claims-made policy which means if a city or town has a claim or even a suspicion of a claim that it should be reported to the carrier prior to the end of the policy period.

A motion was made to approve and bind the CSAC EIA Pollution for 2018-2021.

MOTION: Wes Heathcock

SECOND: Roger Frith

**MOTION CARRIED
UNANIMOUSLY**

H.7. ACI EAP 2018-2020 Contract

Marcus Beverly noted that the ACI EAP contract is for your employees and mentioned the total cost has increased this year as a result of the number of employees. He mentioned some of the services that are available with ACI - Counseling services(family members are included), legal assistance, help finding resources for elder & child care, consultation for ID theft, critical incident response, and direct



supervisor referrals to help resolve performance problems. Members were encouraged to share this information with their employees.

A motion was made to approve the ACI contract for FY 2018-2020

MOTION: Mark Brannigan

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

H.5.C. Cyber Liability Options

There was no motion made.

H.5.D. Active Shooter Optional Program

There was no motion made.

Lunchtime Presentation – Excess Cyber Liability Options

Marcus Beverly presented the Board with information about the options that are available for Cyber Coverage including the APIP Primary Coverage, Cyber Enhancement Options (CEO) and the ACES Program. He reviewed the coverage in APIP Primary Cyber and how the CEO and ACES Programs work in tandem with the Primary Coverage.

H.8. Memoranda of Coverage (MOC)

H.8.A. Memoranda of Coverage (MOC) – Liability

Marcus Beverly noted that there have been no changes to the language of the MOC at this time but mentioned that the endorsement was moved up into the actual policy. He also mentioned that the Declarations pages have been updated to include the Excess MOC from CJPRMA and CSAC Pollution Policies to show all coverage.

A motion was made to approve the Liability MOC as presented in the agenda.

MOTION: Roger Frith

SECOND: Kathy LeBlanc

**MOTION CARRIED
UNANIMOUSLY**

H.8.B. Memoranda of Coverage (MOC) – Workers' Compensation

Marcus Beverly noted that there have been no changes to the MOC at this time but we have update the Declarations pages in include the SCORE layer, as well as the LAWCX and CSAC EIA (statutory which is what the state says you are required to pay).



A motion was made to approve the Workers' Compensation MOC as presented in the agenda.

MOTION: Mark Brannigan SECOND: Brooke Kerrigan MOTION CARRIED UNANIMOUSLY

H.9. Adoption of the FY 81/19 SCORE Program Budget

Overall there has not been much change in the Admin Budget – the largest change is regarding the OSIP line item – it was mentioned they oversee self-insured agencies and they have provided us with an estimate of 18% increase from last year. Prior to the motion being made it was noted the number listed in the Administration budget for the Property Program is using the \$10K deductible premium and given the Board approved the \$5K deductible the total cost of the budget will increase and should be noted in the motion.

A motion was made to approve the SCORE Program Budget as presented (with the exception of the Property Program total which will increase the total Budget).

MOTION: Mark Brannigan SECOND: John Duckett MOTION CARRIED UNANIMOUSLY

H.10. Delegation of Investment Authority to SCORE Treasurer

Roger Carroll noted that this is a required item which needs to be adopted annually – this resolution provides the Treasurer with authority to work with Local Agency Investment Fund (LAIF).

A motion was made to approve Roger Carroll as the Treasurer to work with the investment management company.

MOTION: Steve Baker SECOND: Debi Savage MOTION CARRIED UNANIMOUSLY

H.11. Long Range Planning Meeting Topics

Marcus noted that last year we had a training day and the Board was asked if there are any topics of interest for the upcoming meeting in November. Member indicated interest in the Litigation Management, General Dangerous Conditions, EPL Training, as well as a Legal and Legislative Update.

I. Town Hall Open Discussion on Member Issues

Members noted interest in an Escape Room for the November dinner.

J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95

1. Liability

- a. Lindsey v. City of Weed**



b. Tallerico v. City of Weed**

2. Workers' Compensation

a. SCWA-555847 v. Town of Fort Jones**

b. SCWA-556054 v. City of Shasta Lake**

c. SCWA-555999 v. City of Yreka**

K. Report from Closed Session

The board provided direction and there was nothing to report.

L. INFORMATION ITEMS

L.1. CAJPA Conference – September 11-14, 2018 in South Lake Tahoe, CA

This was provided as an information item only.

L.2. FY 17/18 Resource Contact Guide

This was provided as an information item only.

L.3. Glossary of Terms

This was provided as an information item only.

L.4. SCORE Travel Reimbursement Form

This was provided as an information item only.

M. CLOSING COMMENTS

N. AJOURNMENT

The meeting was adjourned at 1:14 PM

NEXT MEETING DATE: August 24, 2018 TELECONFERENCE

Respectfully Submitted,

Brooke Woodcox, Secretary

Date

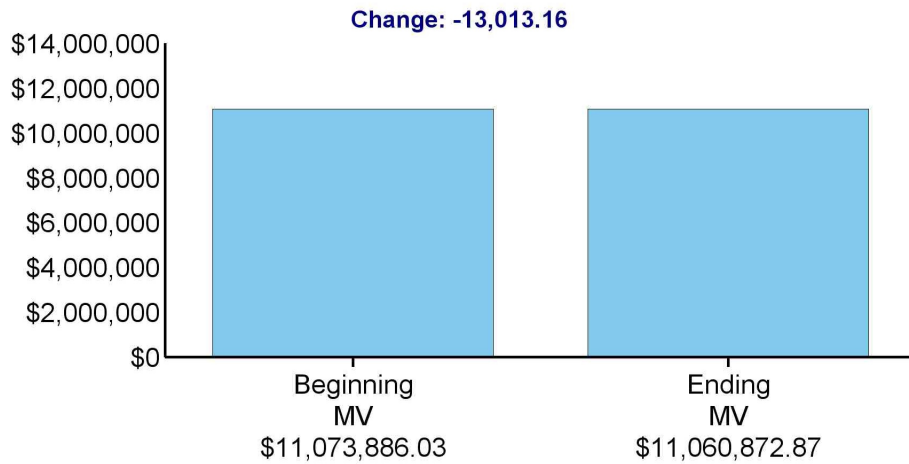


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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June 1, 2018 to June 30, 2018

MARKET VALUE SUMMARY

	Current Period 06/01/18 to 06/30/18
Beginning Market Value	\$11,073,886.03
Taxable Interest	7,812.45
Fees and Expenses	-1,213.29
Long Term Gains/Losses	-550.63
Short Term Gains/Losses	0.41
Change in Investment Value	-19,062.10
Ending Market Value	\$11,060,872.87





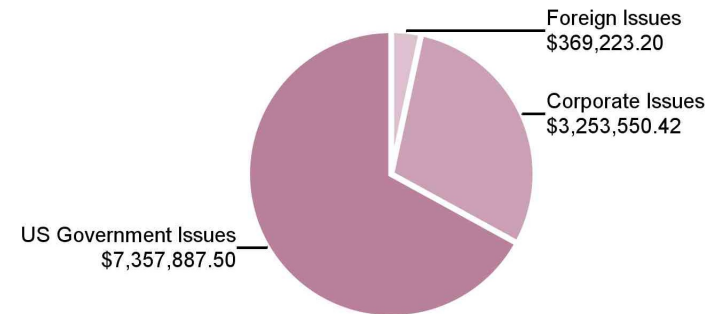
SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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June 1, 2018 to June 30, 2018

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	80,211.75	0.70	1,187.37
Taxable Bonds	10,980,661.12	99.30	203,988.70
Total Market Value	\$11,060,872.87	100.00	\$205,176.07

Fixed Income Summary



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 4 of 24
June 1, 2018 to June 30, 2018**CASH SUMMARY**

	Principal Cash	Income Cash	Total Cash
Beginning Cash 06/01/2018	-\$797,217.05	\$797,217.05	\$0.00
Taxable Interest		7,812.45	7,812.45
Fees and Expenses	-1,213.29		-1,213.29
Purchases	-342,536.00		-342,536.00
Sales	399,859.15		399,859.15
Net Money Market Activity	-63,922.31		-63,922.31
Ending Cash 06/30/2018	-\$805,029.50	\$805,029.50	\$0.00



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

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June 1, 2018 to June 30, 2018

ASSET DETAIL

Security Description

Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Cash & Equivalents							
Cash/Money Market							
First American Government - 31846V203 Oblig Fd Cl Y #3763							
80,211.750	1.0000	80,211.75	80,211.75	0.00	0.7	1,187.37	1.48
Total Cash/Money Market		\$80,211.75	\$80,211.75	\$0.00	0.7	\$1,187.37	
Cash							
Principal Cash		-805,029.50	-805,029.50		-7.3		
Income Cash		805,029.50	805,029.50		7.3		
Total Cash		\$0.00	\$0.00	\$0.00	0.0	\$0.00	
Total Cash & Equivalents		\$80,211.75	\$80,211.75	\$0.00	0.7	\$1,187.37	

Taxable Bonds

US Government Issues

Federal Home Loan Bks - 313375K48
2.000 09/14/2018

200,000.000	99.9800	199,960.00	204,446.00	-4,486.00	1.8	4,000.00	2.00
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F N M A Deb - 3135G0YT4
1.625 11/27/2018

400,000.000	99.8030	399,212.00	400,556.00	-1,344.00	3.6	6,500.00	1.63
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U S Treasury Note - 912828B33
1.500 01/31/2019

150,000.000	99.5820	149,373.00	150,344.53	-971.53	1.4	2,250.00	1.51
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SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 14 of 24
June 1, 2018 to June 30, 2018

ASSET DETAIL (continued)

Security Description

	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Inter American Devel Bk - 4581X0CZ9 1.750 09/14/2022	100,000.000	95.7680	95,768.00	98,067.00	-2,299.00	0.9	1,750.00	1.83
Total Foreign Issues			\$369,223.20	\$376,863.80	-\$7,640.60	3.3	\$7,550.00	
Total Taxable Bonds			\$10,980,661.12	\$11,177,457.62	-\$196,796.50	99.3	\$203,988.70	
Total Assets			\$11,060,872.87	\$11,257,669.37	-\$196,796.50	100.0	\$205,176.07	
Estimated Current Yield								1.85

ASSET DETAIL MESSAGES

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

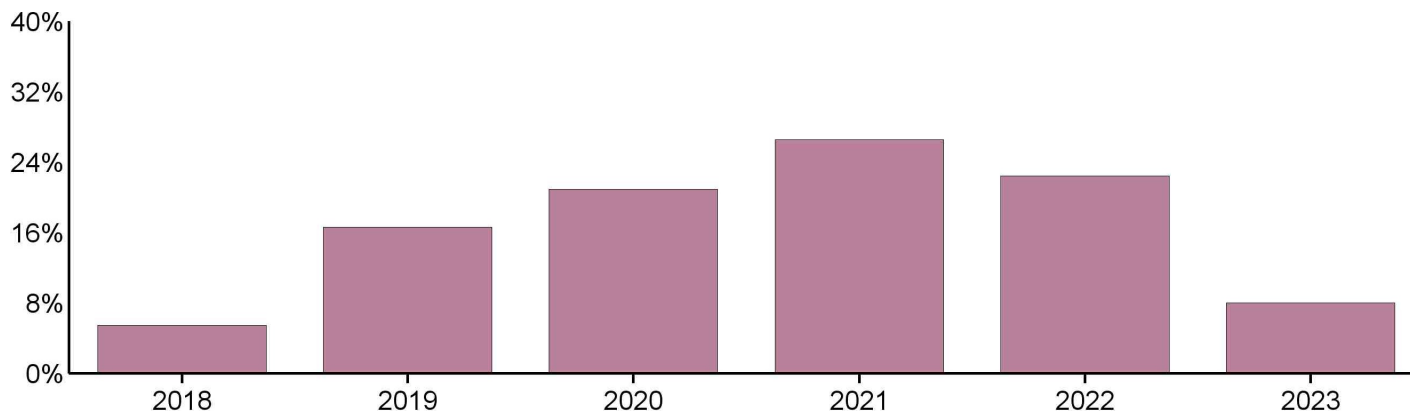
Publicly traded assets are valued in accordance with market quotations or valuation methodologies from financial industry services believed by us to be reliable. Assets that are not publicly traded may be reflected at values from other external sources. Assets for which a current value is not available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



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 23 of 24
June 1, 2018 to June 30, 2018

BOND SUMMARY



	Par Value	Market Value	Percentage of Category
MATURITY			
2018	600,000.00	599,172.00	5.46
2019	1,834,973.31	1,823,076.82	16.61
2020	2,338,879.55	2,296,222.95	20.92
2021	3,020,000.00	2,917,523.80	26.56
2022	2,540,000.00	2,463,648.05	22.43
2023	900,000.00	881,017.50	8.02
Total of Category	\$11,233,852.86	\$10,980,661.12	100.00

MOODY'S RATING

Aaa	8,270,601.72	8,067,160.77	73.47
Aa2	395,000.00	389,142.50	3.54
A1	1,030,000.00	1,009,221.80	9.19
A2	785,000.00	777,870.65	7.08
A3	285,000.00	280,595.40	2.56



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 24 of 24
June 1, 2018 to June 30, 2018



BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	468,251.14	456,670.00	4.16
Total of Category	\$11,233,852.86	\$10,980,661.12	100.00

S&P RATING			
	Par Value	Market Value	Percentage of Category
AAA	530,875.15	521,645.30	4.75
AA+	3,950,000.00	3,862,390.50	35.17
AA	250,000.00	247,535.50	2.25
AA-	580,000.00	568,421.50	5.18
A+	610,000.00	600,804.10	5.47
A	785,000.00	772,253.55	7.04
A-	270,000.00	267,815.70	2.44
N/A	4,257,977.71	4,139,794.97	37.70
Total of Category	\$11,233,852.86	\$10,980,661.12	100.00

BOND SUMMARY MESSAGES

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



U.S. Bank
1555 N. Rivercenter Dr.
Suite 300
Milwaukee, WI 53212

ACCOUNT NUMBER: 001050986308
SMALL CITIES ORGANIZED RISK EFFORT

This statement is for the period from July 1, 2018 to July 31, 2018

QUESTIONS?

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

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

Portfolio Manager:
TRADE SERVICES PORTLAND #4
CN-OH-W6TC
Phone 513-632-4949
E-mail bridget.braun@usbank.com

000001810 03 SP 000638885908583 P
SMALL CITIES ORGANIZED RISK EFFORT
2180 HARVARD STREET, SUITE 460
SACRAMENTO, CA 95815-3329

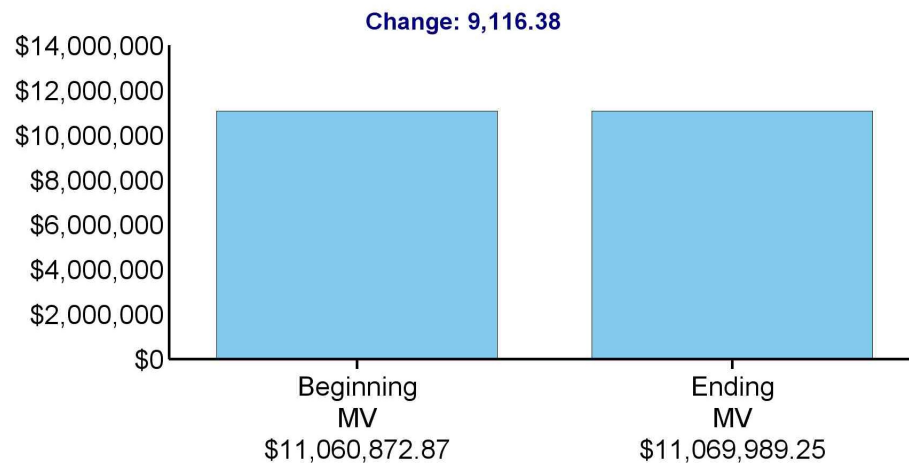


SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 1 of 24
July 1, 2018 to July 31, 2018

MARKET VALUE SUMMARY

	Current Period 07/01/18 to 07/31/18
Beginning Market Value	\$11,060,872.87
Taxable Interest	25,998.42
Fees and Expenses	-1,215.70
Long Term Gains/Losses	-4,801.82
Short Term Gains/Losses	0.23
Change in Investment Value	-10,864.75
Ending Market Value	\$11,069,989.25





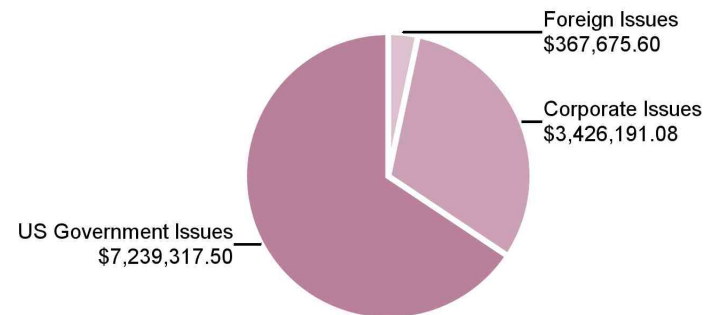
SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 2 of 24
July 1, 2018 to July 31, 2018

ASSET SUMMARY

Assets	Current Period Market Value	% of Total	Estimated Annual Income
Cash & Equivalents	36,805.07	0.30	550.72
Taxable Bonds	11,033,184.18	99.70	209,487.47
Total Market Value	\$11,069,989.25	100.00	\$210,038.19

Fixed Income Summary





SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 4 of 24
July 1, 2018 to July 31, 2018

CASH SUMMARY

	Principal Cash	Income Cash	Total Cash
Beginning Cash 07/01/2018	-\$805,029.50	\$805,029.50	\$0.00
Taxable Interest		25,998.42	25,998.42
Fees and Expenses	-1,215.70		-1,215.70
Purchases	-393,824.91		-393,824.91
Sales	325,635.51		325,635.51
Net Money Market Activity	43,406.68		43,406.68
Ending Cash 07/31/2018	-\$831,027.92	\$831,027.92	\$0.00



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 5 of 24
July 1, 2018 to July 31, 2018

ASSET DETAIL

Security Description

Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Cash & Equivalents							
Cash/Money Market							
First American Government - 31846V203 Oblig Fd Cl Y #3763							
36,805.070	1.0000	36,805.07	36,805.07	0.00	0.3	550.72	1.50
Total Cash/Money Market		\$36,805.07	\$36,805.07	\$0.00	0.3	\$550.72	
Cash							
Principal Cash		-831,027.92	-831,027.92		-7.5		
Income Cash		831,027.92	831,027.92		7.5		
Total Cash		\$0.00	\$0.00	\$0.00	0.0	\$0.00	
Total Cash & Equivalents		\$36,805.07	\$36,805.07	\$0.00	0.3	\$550.72	

Taxable Bonds

US Government Issues

F N M A Deb - 3135G0YT4
1.625 11/27/2018

300,000.000	99.8340	299,502.00	300,417.00	-915.00	2.7	4,875.00	1.63
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U S Treasury Note - 912828B33
1.500 01/31/2019

150,000.000	99.6410	149,461.50	150,344.53	-883.03	1.4	2,250.00	1.50
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F H L M C M T N - 3137EADG1
1.750 05/30/2019
27 OF 109

150,000.000	99.4630	149,194.50	150,455.70	-1,261.20	1.3	2,625.00	1.76
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SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308Page 14 of 24
July 1, 2018 to July 31, 2018**ASSET DETAIL (continued)****Security Description**

	Shares/Face Amt	Price	Market Value	Tax Cost	Unrealized Gain/Loss	Percent of Total Portfolio	Estimated Annual Income	Estimated Current Yield
Inter American Devel Bk - 4581X0CZ9 1.750 09/14/2022	100,000.000	95.1540	95,154.00	98,067.00	-2,913.00	0.9	1,750.00	1.84
Total Foreign Issues			\$367,675.60	\$376,863.80	-\$9,188.20	3.3	\$7,550.00	
Total Taxable Bonds			\$11,033,184.18	\$11,240,845.43	-\$207,661.25	99.7	\$209,487.47	
Total Assets			\$11,069,989.25	\$11,277,650.50	-\$207,661.25	100.0	\$210,038.19	
Estimated Current Yield								1.89

ASSET DETAIL MESSAGES

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

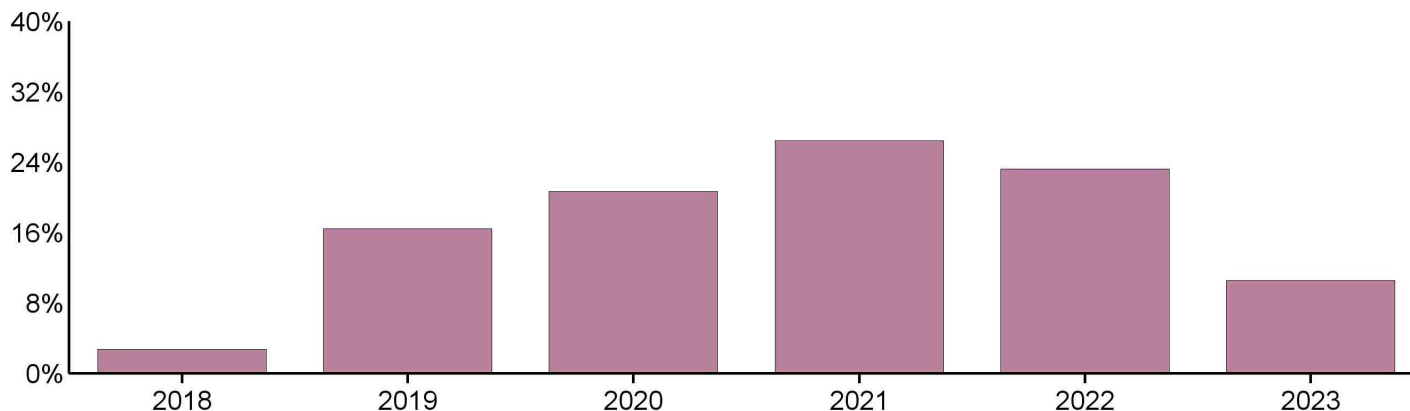
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SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 23 of 24
July 1, 2018 to July 31, 2018

BOND SUMMARY



	Par Value	Market Value	Percentage of Category
MATURITY			
2018	300,000.00	299,502.00	2.72
2019	1,824,017.77	1,813,188.56	16.44
2020	2,323,981.58	2,279,632.02	20.67
2021	3,020,000.00	2,913,508.70	26.40
2022	2,650,000.00	2,564,544.70	23.24
2023	1,185,000.00	1,162,808.20	10.53
Total of Category	\$11,302,999.35	\$11,033,184.18	100.00

MOODY'S RATING

Aaa	8,342,317.88	8,116,005.16	73.56
Aa2	395,000.00	389,074.00	3.53
A1	890,000.00	874,304.75	7.92
A2	925,000.00	915,950.40	8.30
A3	285,000.00	280,926.90	2.55



SMALL CITIES ORGANIZED
ACCOUNT NUMBER: 001050986308

Page 24 of 24
July 1, 2018 to July 31, 2018



BOND SUMMARY (continued)

	Par Value	Market Value	Percentage of Category
N/A	465,681.47	456,922.97	4.14
Total of Category	\$11,302,999.35	\$11,033,184.18	100.00

S&P RATING			
	Par Value	Market Value	Percentage of Category
AAA	610,681.47	601,334.47	5.45
AA+	3,850,000.00	3,752,783.25	34.01
AA	250,000.00	247,322.00	2.24
AA-	580,000.00	570,742.85	5.17
A+	610,000.00	602,046.20	5.46
A	645,000.00	634,005.75	5.75
A-	410,000.00	406,139.25	3.68
N/A	4,347,317.88	4,218,810.41	38.24
Total of Category	\$11,302,999.35	\$11,033,184.18	100.00

BOND SUMMARY MESSAGES

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



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 07/13/2018, your Local Agency Investment Fund account has been directly credited with the interest earned on your deposits for the quarter ending 06/30/2018.

Earnings Ratio		.00005216919081336
Interest Rate		1.90%
Dollar Day Total	\$	37,409,960.09
Quarter End Principal Balance	\$	411,299.51
Quarterly Interest Earned	\$	1,951.65



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

	MARKET VALUE
CASH:	
(1) Scott Valley Bank Checking	\$1,171,336.01
(2) Local Agency Inv Fund (LAIF)	\$411,299.51
TOTAL CASH	\$1,582,635.52
 INVESTMENTS (Unrestricted):	
(3) Chandler Investments Account no. 590	\$11,267,509.40
TOTAL UNRESTRICTED INVESTMENTS	\$11,267,509.40
 TOTAL CASH AND INVESTMENTS	\$12,850,144.92

(1) This consists of one checking account and two pass-thru accounts (Liability and Workers' Compensation claims).

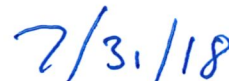
(2) The LAIF rate of return as of quarter ended June 30, 2018 1.90%

(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

Monthly Account Statement

Small Cities Organized Risk Effort

June 1, 2018 through June 30, 2018

Chandler Team

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

Custodian

US Bank
Christopher Isles
(503) 464-3685

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.



PORTFOLIO CHARACTERISTICS

Average Duration	2.42
Average Coupon	1.81 %
Average Purchase YTM	1.93 %
Average Market YTM	2.70 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.63 yrs
Average Life	2.54 yrs

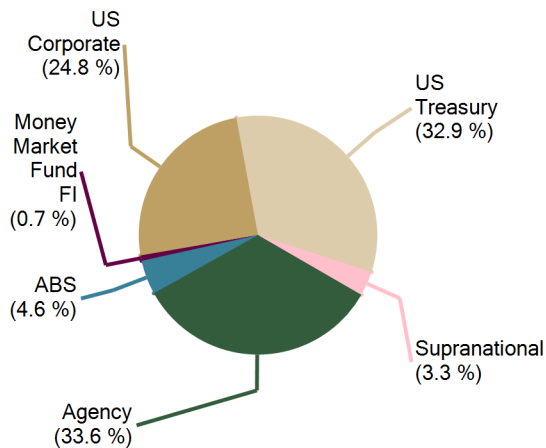
ACCOUNT SUMMARY

	Beg. Values as of 5/31/18	End Values as of 6/30/18
Market Value	11,072,839	11,062,180
Accrued Interest	44,030	51,586
Total Market Value	11,116,870	11,113,766
Income Earned	17,610	17,499
Cont/WD		-1,213
Par	11,301,182	11,315,377
Book Value	11,258,779	11,267,509
Cost Value	11,251,620	11,258,982

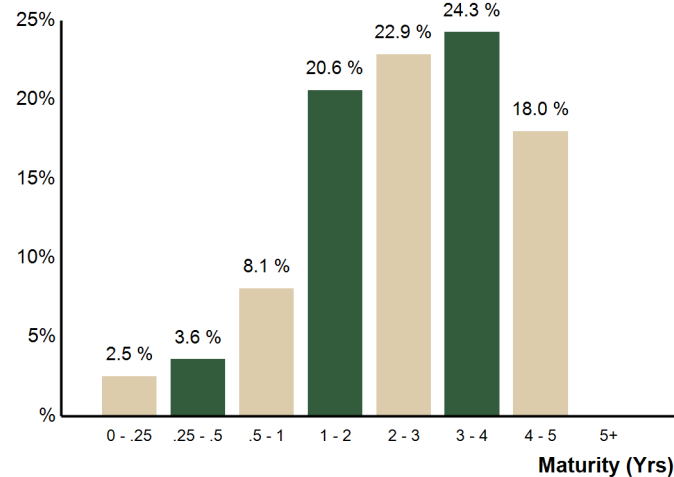
TOP ISSUERS

Issuer	% Portfolio
Government of United States	32.9 %
Federal National Mortgage Assoc	20.1 %
Federal Home Loan Bank	10.0 %
Federal Home Loan Mortgage Corp	3.5 %
Intl Bank Recon and Development	1.8 %
Eli Lilly & Co	1.4 %
IBM Corp	1.3 %
Exxon Mobil Corp	1.3 %
Total	72.3 %

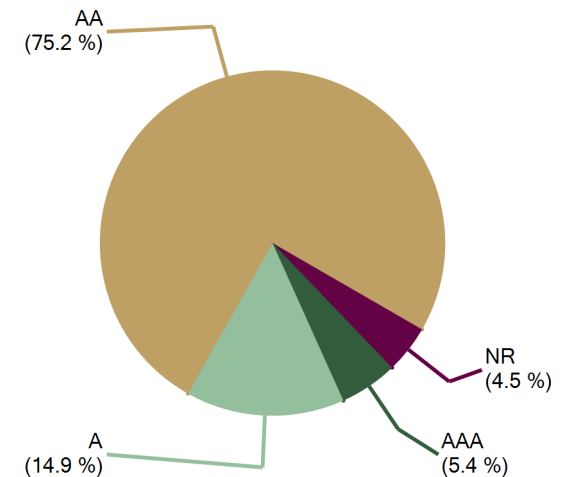
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 6/30/2018	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	-0.02 %	0.23 %	-0.14 %	-0.04 %	0.80 %	1.02 %	2.12 %	2.85 %	41.04 %
ICE BAML 1-5 Yr US Treasury/Agency Index	0.00 %	0.13 %	-0.24 %	-0.33 %	0.52 %	0.82 %	1.81 %	2.59 %	36.85 %
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	-0.02 %	0.15 %	-0.28 %	-0.28 %	0.64 %	0.96 %	1.94 %	2.66 %	37.97 %



**Small Cities Organized Risk Effort
Joint Powers Authority
June 30, 2018**

COMPLIANCE WITH INVESTMENT POLICY

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



Reconciliation Summary

As of 6/30/2018

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$11,258,778.99
Acquisition	
+ Security Purchases	\$342,536.00
+ Money Market Fund Purchases	\$409,876.26
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$752,412.26
Dispositions	
- Security Sales	\$0.00
- Money Market Fund Sales	\$343,428.16
- MMF Withdrawals	\$1,213.29
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$368,819.33
- Calls	\$0.00
- Principal Paydowns	\$31,039.82
Total Dispositions	\$744,500.60
Amortization/Accretion	
+/- Net Accretion	\$818.75
	\$818.75
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	\$0.00
	\$0.00
Ending Book Value	\$11,267,509.40

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$16,289.44
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$0.00
Accrued Interest Received	\$0.00
Interest Received	\$8,689.07
Dividend Received	\$147.37
Principal on Maturities	\$368,819.33
Interest on Maturities	\$1,180.67
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$31,039.82
Total Acquisitions	\$409,876.26
Disposition	
Withdrawals	\$1,213.29
Security Purchase	\$342,536.00
Accrued Interest Paid	\$892.16
Total Dispositions	\$344,641.45
Ending Book Value	\$81,524.25

Monthly Account Statement

Small Cities Organized Risk Effort

July 1, 2018 through July 31, 2018

Chandler Team

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

Custodian

US Bank
Christopher Isles
(503) 464-3685

Information contained herein is confidential. We urge you to compare this statement to the one you receive from your qualified custodian. Prices are provided by IDC, an independent pricing source. In the event IDC does not provide a price or if the price provided is not reflective of fair market value, Chandler will obtain pricing from an alternative approved third party pricing source in accordance with our written valuation policy and procedures. Our valuation procedures are also disclosed in Item 5 of our Form ADV Part 2A.



PORTFOLIO CHARACTERISTICS

Average Duration	2.46
Average Coupon	1.85 %
Average Purchase YTM	1.98 %
Average Market YTM	2.80 %
Average S&P/Moody Rating	AA/Aa1
Average Final Maturity	2.69 yrs
Average Life	2.57 yrs

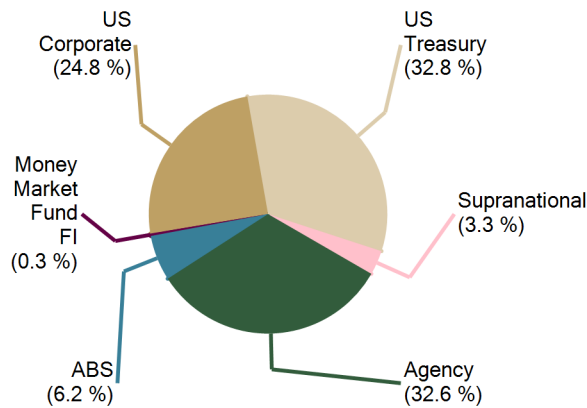
ACCOUNT SUMMARY

	Beg. Values as of 6/30/18	End Values as of 7/31/18
Market Value	11,062,180	11,069,981
Accrued Interest	51,586	44,379
Total Market Value	11,113,766	11,114,360
Income Earned	17,499	18,550
Cont/WD		-1,216
Par	11,315,377	11,339,804
Book Value	11,267,509	11,291,666
Cost Value	11,258,982	11,277,651

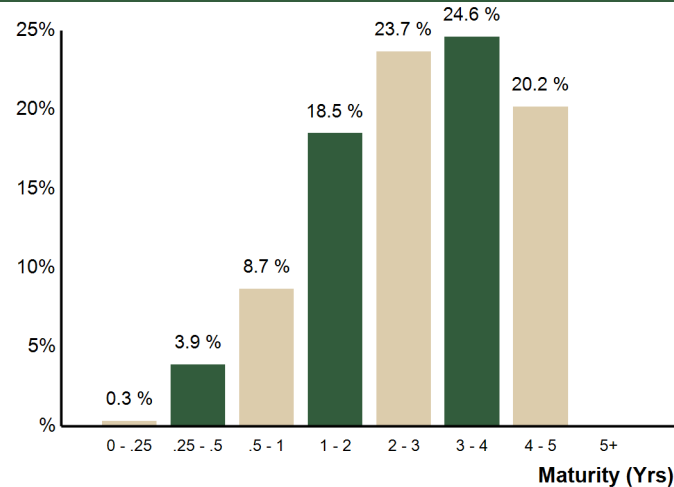
TOP ISSUERS

Issuer	% Portfolio
Government of United States	32.8 %
Federal National Mortgage Assoc	19.2 %
Federal Home Loan Bank	8.1 %
Federal Home Loan Mortgage Corp	5.3 %
John Deere ABS	2.2 %
Intl Bank Recon and Development	1.7 %
Eli Lilly & Co	1.4 %
IBM Corp	1.4 %
Total	72.0 %

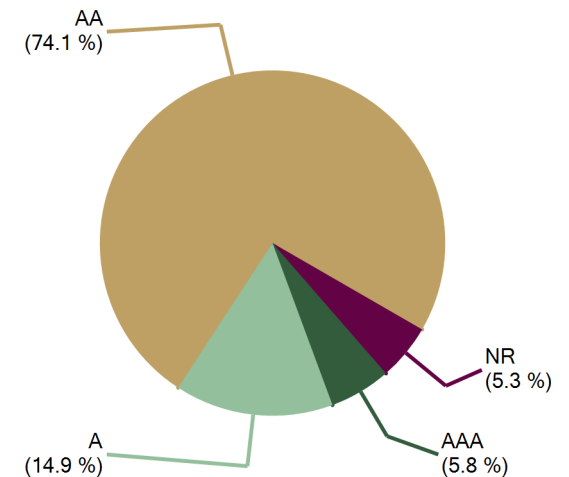
SECTOR ALLOCATION



MATURITY DISTRIBUTION



CREDIT QUALITY (S&P)



PERFORMANCE REVIEW

Total Rate of Return As of 7/31/2018	Current Month	Latest 3 Months	Year To Date	1 Yr	Annualized			Since 3/31/2006	
					3 Yrs	5 Yrs	10 Yrs		
Small Cities Organized Risk Effort	0.02 %	0.47 %	-0.12 %	-0.33 %	0.75 %	0.97 %	2.07 %	2.83 %	41.07 %
ICE BAML 1-5 Yr US Treasury/Agency Index	-0.09 %	0.38 %	-0.33 %	-0.69 %	0.42 %	0.76 %	1.75 %	2.57 %	36.73 %
ICE BAML 1-5 Yr US Issuers Corp/Govt Rtd AAA-A Idx	-0.04 %	0.41 %	-0.32 %	-0.63 %	0.56 %	0.89 %	1.90 %	2.64 %	37.91 %



**Small Cities Organized Risk Effort
Joint Powers Authority
July 31, 2018**

COMPLIANCE WITH INVESTMENT POLICY

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



Reconciliation Summary

As of 7/31/2018

BOOK VALUE RECONCILIATION	
Beginning Book Value	\$11,267,509.40
Acquisition	
+ Security Purchases	\$393,824.91
+ Money Market Fund Purchases	\$151,485.43
+ Money Market Contributions	\$0.00
+ Security Contributions	\$0.00
+ Security Transfers	\$0.00
Total Acquisitions	\$545,310.34
Dispositions	
- Security Sales	\$299,782.00
- Money Market Fund Sales	\$194,988.91
- MMF Withdrawals	\$1,215.70
- Security Withdrawals	\$0.00
- Security Transfers	\$0.00
- Other Dispositions	\$0.00
- Maturities	\$0.00
- Calls	\$0.00
- Principal Paydowns	\$25,853.51
Total Dispositions	\$521,840.12
Amortization/Accretion	
+/- Net Accretion	\$1,071.05
	\$1,071.05
Gain/Loss on Dispositions	
+/- Realized Gain/Loss	(\$384.30)
	(\$384.30)
Ending Book Value	\$11,291,666.37

CASH TRANSACTION SUMMARY	
BEGINNING BALANCE	\$81,524.25
Acquisition	
Contributions	\$0.00
Security Sale Proceeds	\$299,782.00
Accrued Interest Received	\$1,605.91
Interest Received	\$23,330.88
Dividend Received	\$299.13
Principal on Maturities	\$0.00
Interest on Maturities	\$0.00
Calls/Redemption (Principal)	\$0.00
Interest from Calls/Redemption	\$0.00
Principal Paydown	\$25,853.51
Total Acquisitions	\$350,871.43
Disposition	
Withdrawals	\$1,215.70
Security Purchase	\$393,824.91
Accrued Interest Paid	\$550.00
Total Dispositions	\$395,590.61
Ending Book Value	\$36,805.07

Small Cities Organized Risk Effort
Check Detail
June through July 2018

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Bill Pmt -Check	Bill.com	06/04/2018	DKF Solutions Group, LLC		100-01 - Scott Valley Bank		-4,200.00
Bill	13894	05/11/2018			606 - LRP & Training Day Mtg Expenses	-4,200.00	4,200.00
TOTAL						-4,200.00	4,200.00
Bill Pmt -Check	Bill.com	06/04/2018	Bickmore Risk Services		100-01 - Scott Valley Bank		-10,600.00
Bill	BRS-0016807	05/18/2018			507 - Actuarial Review & Studies	-10,600.00	10,600.00
TOTAL						-10,600.00	10,600.00
Bill Pmt -Check	Bill.com	06/04/2018	City of Yreka		100-01 - Scott Valley Bank		-668.00
Bill	Conf Reimb Hoisingto	05/30/2018			610 - Member Conference Reimbursement	-668.00	668.00
TOTAL						-668.00	668.00
Bill Pmt -Check	Bill.com	06/05/2018	City of Susanville		100-01 - Scott Valley Bank		-3,083.45
Bill	Grant Fund Reimb	06/01/2018			Grant Fund Program	-3,083.45	3,083.45
TOTAL						-3,083.45	3,083.45
Bill Pmt -Check	Bill.com	06/07/2018	Ashlie Preston		100-01 - Scott Valley Bank		-3,469.55
Bill	IVC-2-767414	06/01/2018			Grant Fund Program	-3,469.55	3,469.55
TOTAL						-3,469.55	3,469.55
Bill Pmt -Check	Bill.com	06/11/2018	DKF Solutions Group, LLC		100-01 - Scott Valley Bank		-8,750.00
Bill	13918	06/01/2018			675 - Loss Control Services - DKF	-8,750.00	8,750.00
TOTAL						-8,750.00	8,750.00
Bill Pmt -Check	Bill.com	06/13/2018	York Insurance Services Group, Inc-CA		100-01 - Scott Valley Bank		-8,287.50
Bill	500017715	06/01/2018			722 - Claims Admin - GL	-8,287.50	8,287.50
TOTAL						-8,287.50	8,287.50
Bill Pmt -Check	Bill.com	06/13/2018	York Insurance Services Group, Inc-CA		100-01 - Scott Valley Bank		-8,375.76
Bill	500017714	06/01/2018			721 - Claims Admin - WC	-8,375.76	8,375.76
TOTAL						-8,375.76	8,375.76
Bill Pmt -Check	Bill.com	06/14/2018	Gilbert Associates, Inc.		100-01 - Scott Valley Bank		-13,289.41
Bill	322348	05/31/2018			505 - Accounting Services- Gilbert	-13,289.41	13,289.41
TOTAL						-13,289.41	13,289.41
Bill Pmt -Check	Bill.com	06/14/2018	City of Weed		100-01 - Scott Valley Bank		-7,000.00
Bill	082018 Steve Cox Con	06/12/2018			Grant Fund Program	-7,000.00	7,000.00
TOTAL						-7,000.00	7,000.00
Bill Pmt -Check	Bill.com	06/19/2018	City of Portola		100-01 - Scott Valley Bank		-455.82
Bill	Grant Fund Reimb	06/14/2018			Grant Fund Program	-455.82	455.82
TOTAL						-455.82	455.82
Bill Pmt -Check	Bill.com	06/19/2018	City of Yreka		100-01 - Scott Valley Bank		-14,023.75
Bill	Grant Fund Reimb	06/14/2018			Grant Fund Program	-14,023.75	14,023.75
TOTAL						-14,023.75	14,023.75
Bill Pmt -Check	Bill.com	06/19/2018	City of Isleton		100-01 - Scott Valley Bank		-1,000.00
Bill	Grant Fund Reimb	06/14/2018			Grant Fund Program	-1,000.00	1,000.00
TOTAL						-1,000.00	1,000.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Ione		100-01 - Scott Valley Bank		-7,617.00
Bill	DAP Dividend FY18	06/21/2018			Member Dividends	-7,617.00	7,617.00
TOTAL						-7,617.00	7,617.00

Small Cities Organized Risk Effort
Check Detail
June through July 2018

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Bill Pmt -Check	Bill.com	06/26/2018	City of Live Oak		100-01 - Sccott Valley Bank		-34,303.00
Bill	DAP Dividend FY 18	06/21/2018			Member Dividends	-34,303.00	34,303.00
TOTAL						-34,303.00	34,303.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Williams		100-01 - Sccott Valley Bank		-9,003.00
Bill	DAP Dividends FY18	06/21/2018			Member Dividends	-9,003.00	9,003.00
TOTAL						-9,003.00	9,003.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Montague		100-01 - Sccott Valley Bank		-1,971.92
Bill	Grant Fund	06/19/2018			Grant Fund Program	-1,971.92	1,971.92
TOTAL						-1,971.92	1,971.92
Bill Pmt -Check	Bill.com	06/26/2018	Loyalton, City of		100-01 - Sccott Valley Bank		-7,361.00
Bill	DAP Dividend FY 18	06/21/2018			Member Dividends	-7,361.00	7,361.00
TOTAL						-7,361.00	7,361.00
Bill Pmt -Check	Bill.com	06/26/2018	Roger Frith		100-01 - Sccott Valley Bank		-95.16
Bill	BOD 6-15-18	06/18/2018			605 - BOD Activities	-95.16	95.16
TOTAL						-95.16	95.16
Bill Pmt -Check	Bill.com	06/26/2018	Town of Loomis		100-01 - Sccott Valley Bank		-10,013.00
Bill	DAP Dividend FY18	06/21/2018			Member Dividends	-10,013.00	10,013.00
TOTAL						-10,013.00	10,013.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Portola		100-01 - Sccott Valley Bank		-19,184.00
Bill	DAP Dividend FY 18	06/21/2018			Member Dividends	-19,184.00	19,184.00
TOTAL						-19,184.00	19,184.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Rio Dell		100-01 - Sccott Valley Bank		-19,225.00
Bill	DAP Dividend FY18	06/21/2018			Member Dividends	-19,225.00	19,225.00
TOTAL						-19,225.00	19,225.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Shasta Lake		100-01 - Sccott Valley Bank		-71,794.00
Bill	DAP Dividend FY 18	06/21/2018			Member Dividends	-71,794.00	71,794.00
TOTAL						-71,794.00	71,794.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Susanville		100-01 - Sccott Valley Bank		-50,744.00
Bill	DAP Dividend FY18	06/21/2018			Member Dividends	-50,744.00	50,744.00
TOTAL						-50,744.00	50,744.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Etna		100-01 - Sccott Valley Bank		-5,367.00
Bill	DAP Dividend FY18	06/21/2018			Member Dividends	-5,367.00	5,367.00
TOTAL						-5,367.00	5,367.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Weed		100-01 - Sccott Valley Bank		-25,098.00
Bill	DAP Dividend FY18	06/21/2018			Member Dividends	-25,098.00	25,098.00
TOTAL						-25,098.00	25,098.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Yreka		100-01 - Sccott Valley Bank		-64,724.00
Bill	DAP Dividends FY18	06/21/2018			Member Dividends	-64,724.00	64,724.00
TOTAL						-64,724.00	64,724.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Dorris		100-01 - Sccott Valley Bank		-2,622.00
Bill	DAP Divident FY 18	06/21/2018			Member Dividends	-2,622.00	2,622.00
TOTAL						-2,622.00	2,622.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Cresent City		100-01 - Sccott Valley Bank		-15,269.00

**Small Cities Organized Risk Effort
Check Detail
June through July 2018**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Bill	DAP Dividend FY 18	06/21/2018			Member Dividends	-15,269.00	15,269.00
TOTAL						-15,269.00	15,269.00
Bill Pmt -Check	Bill.com	06/26/2018	Fort Jones, Town of		100-01 - Scott Valley Bank		-6,761.00
Bill	DAP Dividend FY18	06/21/2018			Member Dividends	-6,761.00	6,761.00
TOTAL						-6,761.00	6,761.00
Bill Pmt -Check	Bill.com	06/26/2018	City of Montague		100-01 - Scott Valley Bank		-5,868.00
Bill	DAP Dividend FY18	06/21/2018			Member Dividends	-5,868.00	5,868.00
TOTAL						-5,868.00	5,868.00
Bill Pmt -Check	Bill.com	06/27/2018	Alliant		100-01 - Scott Valley Bank		-263,208.00
Bill	849533	06/01/2018			171 - Prepaid Administration	-263,208.00	263,208.00
TOTAL						-263,208.00	263,208.00
Bill Pmt -Check	Bill.com	07/02/2018	City of Susanville		100-01 - Scott Valley Bank		-1,368.53
Bill	Grant Fund Reimb Ang	06/28/2018			Grant Fund Program	-1,368.53	1,368.53
TOTAL						-1,368.53	1,368.53
Bill Pmt -Check	Bill.com	07/02/2018	City of Rio Dell		100-01 - Scott Valley Bank		-276.09
Bill	BOD 6/15/18	06/28/2018			605 - BOD Activities	-276.09	276.09
TOTAL						-276.09	276.09
Bill Pmt -Check	Bill.com	07/02/2018	City of Colfax		100-01 - Scott Valley Bank		-301.94
Bill	BOD 6/15/18	06/28/2018			605 - BOD Activities	-301.94	301.94
TOTAL						-301.94	301.94
Bill Pmt -Check	Bill.com	07/02/2018	City of Tulelake		100-01 - Scott Valley Bank		-6,240.00
Bill	DAP FY 17-18	06/28/2018			Member Dividends	-6,240.00	6,240.00
TOTAL						-6,240.00	6,240.00
Bill Pmt -Check	Bill.com	07/09/2018	City of Live Oak		100-01 - Scott Valley Bank		-2,744.00
Bill	ERMA Div LO	07/02/2018			ERMA Dividend	-2,744.00	2,744.00
TOTAL						-2,744.00	2,744.00
Bill Pmt -Check	Bill.com	07/09/2018	City of Shasta Lake		100-01 - Scott Valley Bank		-7,355.00
Bill	ERMA Div SL	07/02/2018			ERMA Dividend	-7,355.00	7,355.00
TOTAL						-7,355.00	7,355.00
Bill Pmt -Check	Bill.com	07/09/2018	City of Susanville		100-01 - Scott Valley Bank		-14,585.00
Bill	ERMA Div Sus	07/02/2018			ERMA Dividend	-14,585.00	14,585.00
TOTAL						-14,585.00	14,585.00
Bill Pmt -Check	Bill.com	07/09/2018	Alliant		100-01 - Scott Valley Bank		-510,657.66
Bill	1048452	06/28/2018			172 - Prepaid Insurance	-510,657.66	510,657.66
TOTAL						-510,657.66	510,657.66
Bill Pmt -Check	Bill.com	07/09/2018	City of Yreka		100-01 - Scott Valley Bank		-6,754.00
Bill	ERMA Div Yreka	07/02/2018			ERMA Dividend	-6,754.00	6,754.00
TOTAL						-6,754.00	6,754.00
Bill Pmt -Check	Bill.com	07/09/2018	City of Rio Dell		100-01 - Scott Valley Bank		-2,003.00
Bill	ERMA Div Rio	07/02/2018			ERMA Dividend	-2,003.00	2,003.00
TOTAL						-2,003.00	2,003.00
Bill Pmt -Check	Bill.com	07/09/2018	City of Williams		100-01 - Scott Valley Bank		-1,099.00

**Small Cities Organized Risk Effort
Check Detail
June through July 2018**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Bill	ERMA Div Wil	07/02/2018			ERMA Dividend	-1,099.00	1,099.00
TOTAL						-1,099.00	1,099.00
Bill Pmt -Check	Bill.com	07/09/2018	City of Dorris		100-01 - Scott Valley Bank		-385.00
Bill	ERMA Div Do	07/02/2018			ERMA Dividend	-385.00	385.00
TOTAL						-385.00	385.00
Bill Pmt -Check	Bill.com	07/09/2018	City of Portola		100-01 - Scott Valley Bank		-1,689.00
Bill	ERMA Div Portola	07/02/2018			ERMA Dividend	-1,689.00	1,689.00
TOTAL						-1,689.00	1,689.00
Bill Pmt -Check	Bill.com	07/09/2018	DKF Solutions Group, LLC		100-01 - Scott Valley Bank		-8,750.00
Bill	13962	07/02/2018			675 - Loss Control Services - DKF	-8,750.00	8,750.00
TOTAL						-8,750.00	8,750.00
Bill Pmt -Check	Bill.com	07/09/2018	City of Crescent City		100-01 - Scott Valley Bank		-4,549.00
Bill	ERMA Div CC	07/02/2018			ERMA Dividend	-4,549.00	4,549.00
TOTAL						-4,549.00	4,549.00
Bill Pmt -Check	Bill.com	07/09/2018	Alliant		100-01 - Scott Valley Bank		-575.00
Bill	838549	05/14/2018			174 - Prepaid Expenses	-575.00	575.00
TOTAL						-575.00	575.00
Bill Pmt -Check	Bill.com	07/09/2018	City of Mt. Shasta		100-01 - Scott Valley Bank		-7,200.00
Bill	ERMA DIV MS	07/02/2018			ERMA Dividend	-7,200.00	7,200.00
TOTAL						-7,200.00	7,200.00
Bill Pmt -Check	Bill.com	07/09/2018	LAWCX		100-01 - Scott Valley Bank		-311,882.00
Bill	LAWCX 2019-0028	07/03/2018			172 - Prepaid Insurance	-311,882.00	311,882.00
TOTAL						-311,882.00	311,882.00
Bill Pmt -Check	Bill.com	07/17/2018	ACI Specialty Benefits (Corp)		100-01 - Scott Valley Bank		-13,824.00
Bill	21104 O	06/19/2018			172 - Prepaid Insurance	-13,824.00	13,824.00
TOTAL						-13,824.00	13,824.00
Bill Pmt -Check	Bill.com	07/17/2018	CSAC Excess Insurance		100-01 - Scott Valley Bank		-6,358.00
Bill	19400337	07/01/2018			172 - Prepaid Insurance	-6,358.00	6,358.00
TOTAL						-6,358.00	6,358.00
Bill Pmt -Check	Bill.com	07/17/2018	City of Tulelake		100-01 - Scott Valley Bank		-168.95
Bill	3/30/18 BOD Meet	07/12/2018			605 - BOD Activities	-168.95	168.95
TOTAL						-168.95	168.95
Bill Pmt -Check	Bill.com	07/17/2018	CJPRMA		100-01 - Scott Valley Bank		-163,437.00
Bill	LIAB-SCORE 18/19	07/10/2018			172 - Prepaid Insurance	-163,437.00	163,437.00
TOTAL						-163,437.00	163,437.00
Bill Pmt -Check	Bill.com	07/17/2018	Lexipol LLC		100-01 - Scott Valley Bank		-27,468.00
Bill	24784	07/01/2018			174 - Prepaid Expenses	-27,468.00	27,468.00
TOTAL						-27,468.00	27,468.00
Bill Pmt -Check	Bill.com	07/17/2018	Employment Risk Management Authority		100-01 - Scott Valley Bank		-80,652.00
Bill	ERMA-00353	07/02/2018			172 - Prepaid Insurance	-80,652.00	80,652.00
TOTAL						-80,652.00	80,652.00
Bill Pmt -Check	Bill.com	07/17/2018	City of Mt. Shasta		100-01 - Scott Valley Bank		-12,166.33
Bill	Grant Fund - Safety	07/16/2018			Accrued Grant Fund	-12,166.33	12,166.33

Small Cities Organized Risk Effort
Check Detail
June through July 2018

	<u>Type</u>	<u>Num</u>	<u>Date</u>	<u>Name</u>	<u>Item</u>	<u>Account</u>	<u>Paid Amount</u>	<u>Original Amount</u>
TOTAL							-12,166.33	12,166.33
	Bill Pmt -Check	Bill.com	07/17/2018	City of Tulelake		100-01 - Scott Valley Bank		-295.89
	Bill	6/15/18 BOD Meet	07/12/2018			605 - BOD Activities	-295.89	295.89
TOTAL							-295.89	295.89
	Bill Pmt -Check	Bill.com	07/31/2018	York Insurance Services Group, Inc-CA		100-01 - Scott Valley Bank		-7,650.00
	Bill	500017828	07/22/2018			171 - Prepaid Administration	-7,650.00	7,650.00
TOTAL							-7,650.00	7,650.00
	Bill Pmt -Check	Bill.com	07/31/2018	City of Live Oak		100-01 - Scott Valley Bank		-7,324.38
	Bill	Grant Fund Reimb 7/1	07/26/2018			Accrued Grant Fund	-5,232.71	5,232.71
						Grant Fund Program	-2,091.67	2,091.67
TOTAL							-7,324.38	7,324.38
	Bill Pmt -Check	Bill.com	07/31/2018	York Insurance Services Group, Inc-CA		100-01 - Scott Valley Bank		-8,287.50
	Bill	500017827	07/22/2018			722 - Claims Admin - GL	-8,287.50	8,287.50
TOTAL							-8,287.50	8,287.50
	Bill Pmt -Check	Bill.com	07/31/2018	York Insurance Services Group, Inc-CA		100-01 - Scott Valley Bank		-8,459.59
	Bill	500017829	07/22/2018			721 - Claims Admin - WC	-8,459.59	8,459.59
TOTAL							-8,459.59	8,459.59
	Bill Pmt -Check	Bill.com	07/31/2018	York Insurance Services Group, Inc-CA		100-01 - Scott Valley Bank		-15,300.00
	Bill	500017826	07/22/2018			171 - Prepaid Administration	-15,300.00	15,300.00
TOTAL							-15,300.00	15,300.00
	Check	5428-5438	06/30/2018	York Insurance Services Group, Inc-CA		106-01 - Trust - Liab_SVB		-18,676.21
						Liability Claim Payments	-18,676.21	18,676.21
TOTAL							-18,676.21	18,676.21
	Check	40395-40492	06/30/2018	York Insurance Services Group, Inc-CA		106-02 - Trust - WC - SVB		-89,059.74
						Workers' Comp Claims Payments	-89,059.74	89,059.74
TOTAL							-89,059.74	89,059.74

4/1/2018 - 6/30/2018

Employee Assistance Program Utilization Report Utilization Summary and Analysis



SCORE

April 1, 2018 - June 30, 2018

Projected Annual Rate:

0.4%

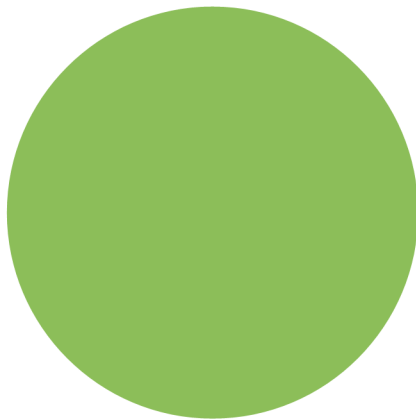
Previous Utilization Rate: 2.2%

Overall Utilization

There was 1 new contact. 1 was referred by Human Resources.

The presenting problems were: Work Stress.

1 new contact was self-initiated.



Emotional and Stress (100.0 %)

4/1/2018 - 6/30/2018

Employee Assistance Program Utilization Report

Work/Life Utilization

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

ACI Specialty Benefits offers a wide range of work-life convenience services to help employees manage life's many responsibilities. From all-inclusive care taking to financial wellness, home and car repair to self-care and personal services, ACI provides resources and referrals to support employee productivity, reduce stress, and help employers show they care about their most important valuable asset: their people. As a reminder, work-life services are available to employees and all family members. Contact ACI today for above and beyond support for any need.

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 training@acispecialtybenefits.com to learn more about training services and options available.

Newsletters

ACI provided the following HealthY-mails this quarter: Stop Stressing Over Finances and Seek Expert Help; 5 Common Myths About Depression; 4 Ideas for Family Fun This Summer.

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

4/1/2018 - 6/30/2018

Employee Assistance Program Utilization Report

Utilization Hours

Employee Assessment	2.00
Consultation: Supervisor, Management and Outside Consultants	2.00
Total Program Hours this Period:	4.00

Utilization Comments

Today's 24/7 news cycle and the instant spread of information made possible by technology means critical incidents around the world can impact employees on a daily basis. Even those not directly impacted can be traumatized, leading to depression, anxiety, grief or emotional fatigue. ACI Specialty Benefits is proud to provide exceptional service to clients in times of need. ACI's newest product, Crisis Ready, is a program designed to help your business survive a crisis through planning, incident response and post-trauma services. Contact ACI today for more information about Crisis Ready services for your organization.

From 4/1/2018 to 6/30/2018, SCORE achieved an annualized utilization rate of 0.4%. With ACI's data calculated in real-time, annualized utilization rates presented in this report may be subject to a <2% variation.

This decreased from the previous Utilization period which was 2.2%.

4/1/2018 - 6/30/2018

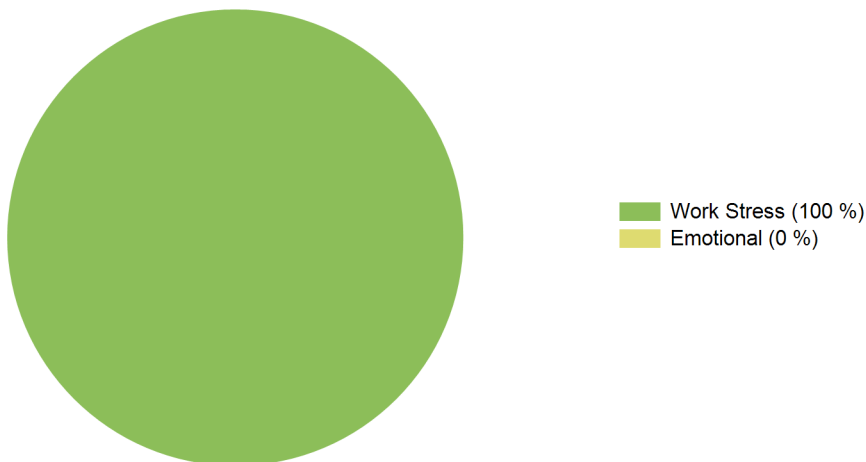
Employee Assistance Program Utilization Report

Primary Issue for Assessment

Primary Issue	New	Previous Quarter	Year To Date
Emotional	0	3	3
Work Stress	1	0	1

A 2011 study conducted by the Journal of Occupational and Environmental Medicine showed that participants with low stress had 2% estimated productivity loss, whereas active participants with high stress had more than 11% productivity loss. Another recent study of over 46,000 U.S. employees by the Health Enhancement Research Organization showed that 18.5% were screened as highly stressed with medical claims averaging 46% higher than those without high stress. Utilizing ACI's services can help employees and family members better manage and reduce stress in their everyday lives while increasing productivity.

New Issues this Quarter



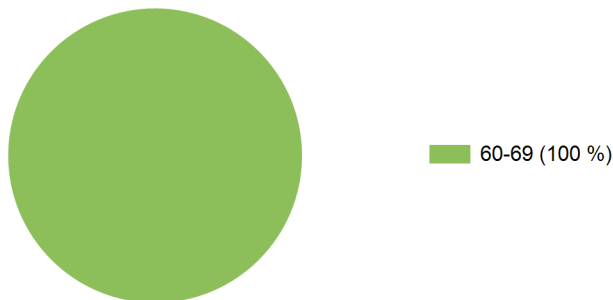
*Any WorkLife and Personal Services cases are detailed later in the report, and 'Other Issues' includes issues <1%.

Demographic Data

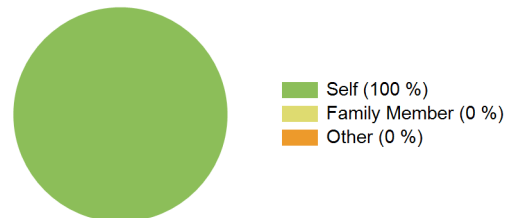
Gender	New	Previous Quarter	Year To Date
Female	1	2	3
Male	0	3	3



Age Range	New	Previous Quarter	Year To Date
0-9	0	0	0
10-19	0	0	0
20-29	0	1	1
30-39	0	2	2
40-49	0	1	1
50-59	0	1	1
60-69	1	0	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	1	5	6
Family Member	0	0	0
Other	0	0	0

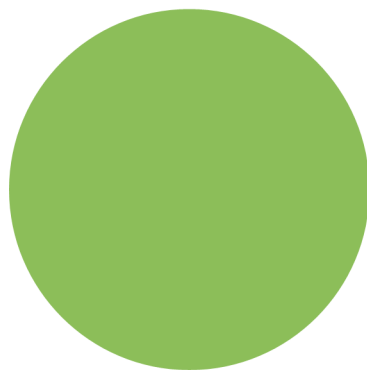


4/1/2018 - 6/30/2018

Employee Assistance Program Utilization Report

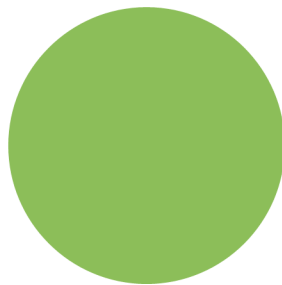
Employment Data

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



■ 6 - 10 Years (100 %)

Job Category	New	Previous Quarter	Year To Date
Clerical	1	0	1
Labor	0	0	0
Management	0	0	0
Other	0	0	0
Production	0	0	0
Professional	0	4	4
Sales	0	0	0
Service	0	1	1
Supervisor	0	0	0
Technical	0	0	0



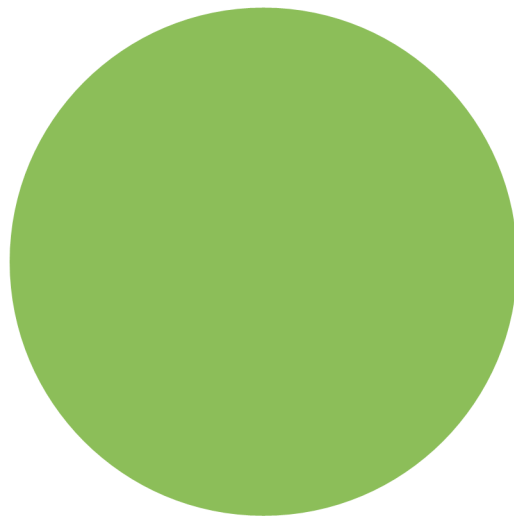
■ Clerical (100 %)

4/1/2018 - 6/30/2018

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	2	3
Orientation / Training	0	0	0
Poster / Brochure	0	2	2
Health Fair	0	0	0
Intranet	0	0	0
Email	0	0	0
Website	0	0	0
Used Before	0	1	1
Onsite Event	0	0	0



■ Human Resources (100 %)

SCORE – TargetSolutions Utilization Report Summary

	This Year	Last Year
	6/1/2018 - 7/31/2018	6/1/2017 -7/31/2017
Active Entities	8	4
# of Potential Active Entities	20	20
% Entities Active	40.00%	20.00%
# of Licenses	n/a	n/a
Total Active/Offline Users	535	410
Registered Users	334	257
% Users Active	62.43%	62.68%
Users Completing One or More Course	27	23
Courses Completed - Total	77	75
Users Completing One or More Custom Activities	20	1
Custom Activities Completed - Total	34	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	5	4	0	0
City of Dunsmuir	42	31	12	3	0	0
City of Etna	36	22	4	2	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	106	80	11	3	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	0	0	0	0
City of Tulelake	16	2	0	0	0	0
City of Weed	2	1	0	0	0	0
City of Yreka	51	32	1	1	0	0
Fort Jones Volunteer Fire Department	29	25	31	11	24	10
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	20	14	1	1	0	0
Weed City Fire	26	14	12	2	10	10
TOTAL	535	334	77	27	34	20

SCORE Loss Control Grant Fund Member Utilization FY 2018/19 as of 8/17/18

Member Entity	TOTAL Grant Fund Allocation	Amount requested during FY 18-19	Remaining amount available	Notes
Biggs *	\$4,562.93	\$1,900.00	\$2,662.93	*Request made 6/15/18 by Mark Sorenson to roll over all unused funds (\$2,211.55) into FY 18/19 *Request made 7/2/18 by Paul Pratt for divider wall & Computer Monitor for training at PW (\$1,900)
Colfax *	\$6,682.36			*Request made 6/15/18 by Wes Heathcock to roll over all unused funds (\$3,050.07) into FY 18/19
Dunsmuir	\$8,034.44			*Request made 6/15/18 by Blake Michaelson to roll over all unused funds (\$3,911.99) into FY 18/19
Etna *	\$2,745.72			
Fort Jones *	\$2,424.49			
Isleton	\$1,000.00			
Live Oak	\$5,073.38	\$2,091.67	\$2,981.71	*Request made 2/5/18 by Hope Ithurnburn for Ergo Furniture (total cost actually \$7,324.38) *NOTE: Amount requested exceeded amount available - \$2,503.94 will be used from FY 18/19 Loss Control Grant Funds
Loomis	\$4,010.15			
Loyalton *	\$2,000.00			
Montague *	\$2,116.09			
Mt. Shasta	\$12,471.21			
Portola	\$3,590.95	\$4,411.66	-\$820.71	*Request made 6/15/18 by Melissa Klundby to roll over all unused funds (\$24.06) into FY 18/19 *Request made 8/2/18 by Melissa Klundby for Street Barricades & reflective cones (\$4,411.66) *NOTE: Amount Requested exceeded amount available - \$820.71 will be used from FY 19/20 Loss Control Grant Funds if approved by BOD
Rio Dell	\$4,462.34			
Shasta Lake	\$11,818.61			
Susanville	\$16,831.32	\$2,214.71	\$14,616.61	*Request made 6/15/18 by Debi Savage to roll over all unused funds (\$216.15) into FY 18/19 *Request made 8/8/18 by Debi Savage for Purchase of 7 Ergo Chairs (\$2,214.71)
Tulelake*	\$2,135.77	\$4,500.00	-\$2,364.23	*Request made 6/14/18 by Jenny Coelho requesting to roll all FY 18/19 Loss Control Funds into FY 19/20 if approved by the BOD for purchase of Ergonomic furniture - total requested \$4,500)
Weed	\$7,667.41			
Yreka	\$12,809.72			
Total:	\$110,436.90			

* Mini-Cities



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 24, 2018**

Agenda Item G.1.

QUARTERLY FINANCIALS FOR QE JUNE 30, 2018

ACTION ITEM

ISSUE: The Board of Directors receives a quarterly report on the financial status of SCORE. Gilbert Associates will present SCORE's Financials for Quarter ending June 30, 2018 to the Board of Directors for their review.

RECOMMENDATION: Receive and file the Quarterly Financials as presented.

FISCAL IMPACT: Unknown.

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

ATTACHMENT(S): Quarterly Financial Reports as of 06/30/18

Small Cities Organied Risk Effort
Statement of Net Position
As of June 30, 2018 and June 30, 2017

	June 30, '18	Jun 30, '17
ASSETS		
Current Assets		
Checking/Savings		
Scott Valley Bank - General	\$ 1,170,960.01	\$ 602,621.19
Scott Valley Bank Claims Accounts		
Scott Valley Bank - Liability	26,477.04	39,350.09
Scott Valley Bank - Workers' Comp	32,670.42	43,795.54
LAIF		
LAIF	411,299.51	406,495.76
Total LAIF	411,299.51	406,495.76
Petty Cash		
Total Checking/Savings	1,641,406.98	1,092,262.58
Other Current Assets		
Chandler Investments		
Chandler - Investments	1,498,596.92	1,445,075.65
Chandler - Unrealized Gain (Loss)	(8,706.46)	(12,280.56)
US Bank	81,524.29	235,259.42
Total Chandler - Investment Account	1,571,414.75	1,668,054.51
Due from Members - Adj Premiums	-	6,650.93
Interest Receivable	53,537.75	43,178.55
Member Accounts Receivable	291,932.89	496,164.75
Claim Recovery Receivable	137,867.85	95,674.79
Prepaid Insurance	15,385.49	8,265.50
Prepaid Administration	263,208.00	-
Prepaid Expenses	9,060.66	34,182.87
Total Other Current Assets	2,342,407.39	2,352,171.90
Total Current Assets	3,983,814.37	3,444,434.48
Noncurrent Assets		
Chandler Investments		
Chandler - Investments	9,678,860.20	9,422,294.00
Chandler - Unrealized Gain (Loss)	(187,229.51)	-
Total Chandler - Investment Account	9,491,630.69	9,422,294.00
TOTAL ASSETS	\$ 13,475,445.06	\$ 12,866,728.48

Small Cities Organied Risk Effort
Statement of Net Position
As of June 30, 2018 and June 30, 2017

LIABILITIES

Current Liabilities

Accounts Payable	193,626.76	46,588.11
Deferred Income	-	-
Dividend Payable to Members	5,835.00	5,835.00
Claims Reserves - Current		
Claims Reserves - W/C	835,754.00	339,233.00
Claims Reserves - Liability	175,883.08	165,204.00
Total Claims Payable - Current	<u>1,011,637.08</u>	<u>504,437.00</u>
IBNR - Current		
IBNR Reserves - W/C	-	-
IBNR Reserves - Liability	173,294.92	-
Total IBNR	<u>173,294.92</u>	<u>-</u>
Total Current Liabilities	<u>1,384,393.76</u>	<u>556,860.11</u>

Long Term Liabilities

Claims Reserves - Non-Current		
Claims Reserves - W/C	1,166,532.05	1,726,589.00
Claims Reserves - Liability	-	209,950.32
Total Claims Payable - Non-Current	<u>1,166,532.05</u>	<u>1,936,539.32</u>
IBNR		
IBNR Reserves - W/C	2,420,786.75	1,924,410.00
IBNR Reserves - Liability	613,089.08	622,909.00
Total IBNR	<u>3,033,875.83</u>	<u>2,547,319.00</u>
ULAE		
ULAE - W/C	321,000.00	303,000.00
ULAE - Liability	57,000.00	69,000.00
Total ULAE	<u>378,000.00</u>	<u>372,000.00</u>
Total Long Term Liabilities	<u>4,578,407.88</u>	<u>4,855,858.32</u>
Total Liabilities	<u>5,962,801.64</u>	<u>5,412,718.43</u>

NET POSITION

Net Position - Workers' Compensation		
Board Designated - W/C	1,250,000.00	1,250,000.00
Workers' Compensation Banking Layer	1,319,398.08	1,128,100.26
Net Position - Liability		
Board Designated - Liability	2,500,000.00	2,500,000.00
Liability Banking Layer	1,273,915.31	856,544.29
Undesignated Net Position		

Small Cities Organied Risk Effort
Statement of Net Position
As of June 30, 2018 and June 30, 2017

Unrestricted 393	1,110,696.66	2,035,647.26
Net Revenues Over (Under) Expenditures	58,633.37	(316,281.76)
Total Net Position	\$ 7,512,643.42	\$ 7,454,010.05

Small Cities Organied Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended June 30, 2018 and June 30, 2017

	<u>Apr '18 - Jun '18</u>	<u>Jul '17 - Jun '18</u>	<u>Jul '16 - Jun '17</u>
Ordinary Revenue			
Revenue			
Member Contributions	\$ 934,631.18	\$ 3,744,001.77	\$ 3,434,135.16
Member Assessment/Refunds	17,235.00	17,235.00	121,431.81
Bank/LAIF Interest	2,310.77	7,030.44	3,770.51
Managed Portfolio	49,999.12	188,133.28	166,292.29
Miscellaneous Income	-	-	40,454.31
Total Operating Revenue	<u>1,004,176.07</u>	<u>3,956,400.49</u>	<u>3,766,084.08</u>
Operating Expenses			
General and Administrative Expenses			
Bank Service Charges	-	25.00	-
Accreditation Fee	-	-	4,750.00
Cash Over/Short	-	-	-
Conference	-	-	-
Dues & Subscriptions	-	450.00	150.00
ID Fraud Coverage	906.66	3,626.64	3,124.92
Insurance	-	-	-
Meeting Expense	5,559.36	22,381.14	18,140.29
Member Conference Reimbursement	668.00	5,287.42	4,593.29
Miscellaneous Expenses	-	-	-
Office Supplies	-	-	-
Safety Services	26,250.00	105,000.00	99,999.96
Safety Training	12,710.50	50,841.99	50,524.96
Treasury Services (Fort Jones)	-	-	-
User Funding Assessment (WC)	-	22,100.75	17,240.50
Total Administration	<u>46,094.52</u>	<u>209,712.94</u>	<u>198,523.92</u>
Board Meeting/Travel			
Consulting Services			
Accounting Services	13,289.41	52,889.41	52,800.00
Actuarial Study	10,600.00	13,100.00	10,000.00
Administration Costs	61,211.25	244,845.00	238,873.00
Appraisal Services			
Audit Services			
Claims Audit	-	7,500.00	-
Audit - Financial	-	20,900.00	20,300.00
Total Audit Services	<u>-</u>	<u>28,400.00</u>	<u>20,300.00</u>
Claims Services			
Claims Management -WC	25,127.38	100,509.65	108,641.45
Claims Management - Liability	24,862.50	99,450.00	97,500.00
Consulting Services	-	-	-
TPA - Annual Fees	6,375.00	25,500.00	35,000.00
Total Claims Services	<u>56,364.88</u>	<u>225,459.65</u>	<u>241,141.45</u>
Contract Services			
Investment Fees	3,637.24	14,603.88	14,464.27
Legal	-	-	-
Total Consulting Services	<u>145,102.78</u>	<u>579,297.94</u>	<u>577,578.72</u>
Total General and Administrative Expenses	<u>191,197.30</u>	<u>789,010.88</u>	<u>776,102.64</u>
Insurance Expenses			
Workers' Compensation			
Combined GL/AL Excess			
Property Coverage			
Crime Policy			
Insurance Premiums	356,179.93	1,036,030.72	778,307.56
Total Insurance Expenses	<u>356,179.93</u>	<u>1,036,030.72</u>	<u>778,307.56</u>
Claims Expenses			
Claims Payments			
Claim Payments - WC	264,209.95	830,430.29	942,415.97
Claim Payments - Liability	49,649.21	158,557.42	255,781.33
Total Claim Payments	<u>313,859.16</u>	<u>988,987.71</u>	<u>1,198,197.30</u>
Changes in Claims Liabilities			
Change in Reserves	401,270.69	403,044.56	452,796.31

Small Cities Organied Risk Effort
Statement of Revenue, Expenses and Changes in Net Position
For the Quarter and Year to Date Ended June 30, 2018 and June 30, 2017

	<u>Apr '18 - Jun '18</u>	<u>Jul '17 - Jun '18</u>	<u>Jul '16 - Jun '17</u>
Changes in IBNR	-	-	-
Changes in ULAE	-	-	-
Total Change in Claims Liabilities	<u>401,270.69</u>	<u>403,044.56</u>	<u>452,796.31</u>
Total Claims Expenses	<u>715,129.85</u>	<u>1,392,032.27</u>	<u>1,650,993.61</u>
Grant Fund Program	81,393.40	95,858.43	79,944.88
Dividends	393,345.00	393,345.00	633,130.00
General Contingency	-	-	-
Total Expenses	<u>1,737,245.48</u>	<u>3,706,277.30</u>	<u>3,918,478.69</u>
Net Operating Revenue	(733,069.41)	250,123.19	(152,394.61)
Other Revenue (Expense)			
ERMA Dividend Exp	-	(1.00)	-
Investment Gain/Loss	(23,384.15)	(191,488.82)	(163,887.15)
Net Revenue Over (Under) Expenses	<u>\$ (756,453.56)</u>	<u>\$ 58,633.37</u>	<u>\$ (316,281.76)</u>
Net Position, Beginning		<u>\$ 7,454,010.05</u>	<u>\$ 7,770,291.81</u>
Net Position Ending		<u>\$ 7,512,643.42</u>	<u>\$ 7,454,010.05</u>

Small Cities Organied Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended June 30, 2018

	<u>Jul '17 - Jun '18</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Ordinary Revenue				
Revenue				
Member Contributions	\$ 3,744,001.77	\$ 3,679,428.00	\$ 64,573.77	101.8%
Bank/LAIF Interest	7,030.44	-	7,030.44	100.0%
Managed Portfolio	188,133.28	-	188,133.28	100.0%
Member Assessments / Refunds	17,235.00	-	17,235.00	100.0%
Miscellaneous Income	-	-	-	0.0%
Total Operating Revenue	<u>3,956,400.49</u>	<u>3,679,428.00</u>	<u>276,972.49</u>	<u>107.5%</u>
Operating Expenses				
Accreditation Fee	-	-	-	0.0%
Bank Service Charges	25.00	500.00	(475.00)	5.0%
Conference	-	-	-	0.0%
Contingency Reserve	-	25,000.00	(25,000.00)	0.0%
Dues & Subscriptions	450.00	1,000.00	(550.00)	45.0%
Insurance	3,626.64	3,700.00	(73.36)	98.0%
Member Conference Reimbursement	5,287.42	19,000.00	(13,712.58)	27.8%
Meeting Expense	22,381.14	26,730.00	(4,348.86)	83.7%
Miscellaneous Expenses	-	1,000.00	(1,000.00)	0.0%
Office Supplies	-	-	-	0.0%
Safety Services	105,000.00	105,000.00	-	100.0%
Safety Training	50,841.99	50,835.00	6.99	100.0%
Treasury Services (Fort Jones)	-	1,000.00	(1,000.00)	0.0%
User Funding Assessment (WC)	22,100.75	24,948.00	(2,847.25)	88.6%
Total Administration	<u>209,712.94</u>	<u>258,713.00</u>	<u>(49,000.06)</u>	<u>81.1%</u>
Board Meeting/Travel	-	-	-	0.0%
Consulting Services				
Accounting Services	52,889.41	52,800.00	89.41	100.2%
Actuarial Study	13,100.00	10,600.00	2,500.00	123.6%
Administration Costs	244,845.00	244,845.00	-	100.0%
Appraisal Services	-	-	-	0.0%
Audit Services	-	-	-	0.0%
Claims Audit	7,500.00	8,000.00	(500.00)	93.8%
Audit - Financial	20,900.00	20,300.00	600.00	103.0%
Total Audit Services	<u>28,400.00</u>	<u>28,300.00</u>	<u>100.00</u>	<u>100.4%</u>
Bookkeeping Services	-	-	-	0.0%
Claims Services				
Claims Management -WC	100,509.65	100,510.00	(0.35)	100.0%
Claims Management - Liability	99,450.00	99,450.00	-	100.0%
TPA - Annual Fees	25,500.00	26,000.00	(500.00)	98.1%
Total Claims Services	<u>225,459.65</u>	<u>225,960.00</u>	<u>(500.35)</u>	<u>99.8%</u>
Contract Services				
Investment Fees	14,603.88	14,500.00	103.88	100.7%
Legal	-	7,000.00	(7,000.00)	0.0%
Total Consulting Services	<u>579,297.94</u>	<u>584,005.00</u>	<u>(4,707.06)</u>	<u>99.2%</u>
Total General and Administrative Expenses	<u>789,010.88</u>	<u>842,718.00</u>	<u>(53,707.12)</u>	<u>93.6%</u>
Insurance Expenses				

Small Cities Organied Risk Effort
Statement of Revenue, Expenses Budget to Actual
For the Year to Date Ended June 30, 2018

	<u>Jul '17 - Jun '18</u>	<u>Budget</u>	<u>\$ Over Budget</u>	<u>% of Budget</u>
Workers' Compensation			-	0.0%
Combined GL/AL Excess			-	0.0%
Property Coverage			-	0.0%
Crime Policy			-	0.0%
Insurance Premiums	1,036,030.72	865,178.00	170,852.72	119.7%
Total Insurance Expenses	<u>1,036,030.72</u>	<u>865,178.00</u>	<u>170,852.72</u>	<u>119.7%</u>
Claims Expenses				
Claims Payments				
Claim Payments - WC	830,430.29		830,430.29	100.0%
Claim Payments - Liability	158,557.42		158,557.42	100.0%
Total Claim Payments	<u>988,987.71</u>	<u>-</u>	<u>988,987.71</u>	<u>100.0%</u>
Changes in Claims Liabilities				
Change in Reserves	403,044.56	-	403,044.56	100.0%
Changes in IBNR		-	-	0.0%
Changes in ULAE		-	-	0.0%
Total Change in Claims Liabilities	<u>403,044.56</u>	<u>-</u>	<u>403,044.56</u>	<u>100.0%</u>
Change in IBNR	-	-	-	0.0%
Change in ULAE	-	-	-	0.0%
Total Claims Expenses	<u>1,392,032.27</u>	<u>-</u>	<u>1,392,032.27</u>	<u>100.0%</u>
Grant Fund Program	95,858.43	-	95,858.43	100.0%
Dividends	393,345.00	-	393,345.00	100.0%
General Contingency				
Total Expenses	<u>3,706,277.30</u>	<u>1,707,896.00</u>	<u>1,998,381.30</u>	<u>217.0%</u>
Net Operating Revenue	250,123.19	1,971,532.00	(1,721,408.81)	
Other Revenue (Expense)				
ERMA Dividend Exp	(1.00)	-	(1.00)	100.0%
Investment Gain/Loss	(191,488.82)	-	(191,488.82)	100.0%
: Revenue Over (Under) Expenses	<u>\$ 58,633.37</u>	<u>\$ 1,971,532.00</u>	<u>\$ (1,912,898.63)</u>	

Small Cities Organized Risk Effort
Combining Statement of Revenues, Expenses, and Changes in Net Position
For The Year To Date Ended June 30, 2018

REVENUES:	Liability	Workers' Compensation	EPLI, EAP, & Property (Other Programs)	Total
Contributions	1,356,599	1,911,609	475,793	3,744,001
Other Income (ERMA Refund)	-			-
Member Assessments	5,279	11,956	-	17,235
Other Income	-	-	-	-
Investment Income	81,122	114,041	-	195,163
Miscellaneous Income	-	-	-	-
Total Revenues	<u>1,443,000</u>	<u>2,037,606</u>	<u>475,793</u>	<u>3,956,399</u>
 EXPENSES:				
Operating				
Claims Expense	110,762	1,281,271	-	1,392,033
Excess Insurance	158,627	405,052	472,352	1,036,031
Program Administration	101,773	143,072	-	244,845
Claims Administration	110,049	115,411	-	225,460
Retro Dividends	-		-	-
General and Administrative	130,965	184,114	99,485	414,564
Total operating expenses	<u>612,176</u>	<u>2,128,920</u>	<u>571,837</u>	<u>3,312,933</u>
Operating Income (Loss)	830,824	(91,314)	(96,044)	643,466
Nonoperating Income (Loss)				
ERMA Dividend Exp	(1)			(1)
Member Dividends	(292,753)	(100,592)		(393,345)
Investment income	(79,595)	(111,894)	-	(191,489)
Net Income (Loss)	458,475	(303,800)	(96,044)	58,631
Beginning Net Position	<u>5,035,914</u>	<u>2,395,496</u>	<u>22,599</u>	<u>7,454,009</u>
Ending Net Position	<u>5,494,389</u>	<u>2,091,696</u>	<u>(73,445)</u>	<u>7,512,640</u>

Small Cities Organized Risk Effort
Combining Statement of Net Position
As Of June 30, 2018

ASSETS	<u>Liability</u>	<u>Workers' Compensation</u>	<u>Other Programs</u>	<u>Total</u>
Current Assets				
Cash & Equivalents	832,307	890,624	-	1,722,931
Accrued Interest	25,930	27,608	-	53,538
Contributions Receivable	277,710	14,223	-	291,933
Investments	721,607	768,284	-	1,489,891
Other Receivable	30,249	107,619	-	137,868
Prepaid Assets	131,247	141,021	15,385	287,653
Total Current Assets	<u>2,019,050</u>	<u>1,949,379</u>	<u>15,385</u>	<u>3,983,814</u>
Noncurrent Assets				
Investments	3,945,311	5,546,320	-	9,491,631
Total Noncurrent Assets	<u>3,945,311</u>	<u>5,546,320</u>	<u>-</u>	<u>9,491,631</u>
Total Assets	5,964,361	7,495,699	15,385	13,475,445
LIABILITIES				
Current Liabilities				
Accounts Payable	34,405	159,222	-	193,627
Dividend Payable	5,835	-	-	5,835
Deferred Revenue	-	-	-	-
Claims Reserves	349,178	835,754	-	1,184,932
Total Current Liabilities	<u>389,418</u>	<u>994,976</u>	<u>-</u>	<u>1,384,394</u>
Noncurrent Liabilities				
Unpaid Claims and Claims Adjustments	670,089	3,908,319	-	4,578,408
Total Noncurrent Liabilities	<u>670,089</u>	<u>3,908,319</u>	<u>-</u>	<u>4,578,408</u>
Total Liabilities	<u>1,059,507</u>	<u>4,903,295</u>	<u>-</u>	<u>5,962,802</u>
NET POSITION	<u>5,494,389</u>	<u>2,091,696</u>	<u>(73,445)</u>	<u>7,512,640</u>

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2017 through June 30, 2018

	<u>*Biggs*</u>	<u>*Colfax*</u>	<u>Crescent City</u>	<u>*Dorris*</u>	<u>Dunsmuir</u>	<u>*Etna*</u>	<u>*Fort Jones*</u>
Member Contributions							
Banking Layer Work Comp Contributions	6,690.00	\$ 9,999.00	\$ -	\$ -	\$ 11,911.00	\$ 6,318.00	\$ 5,223.00
Shared Layer Distributions to Banking							
Total Member Contributions	<u>6,690.00</u>	<u>9,999.00</u>	<u>-</u>	<u>-</u>	<u>11,911.00</u>	<u>6,318.00</u>	<u>5,223.00</u>
Total Contributions	<u>6,690.00</u>	<u>9,999.00</u>	<u>-</u>	<u>-</u>	<u>11,911.00</u>	<u>6,318.00</u>	<u>5,223.00</u>
Claims Cost							
Banking Layer Incurred Expense	-	(19,288.12)	(12,049.54)	-	15,238.72	1,552.50	-
Total Expenses	<u>-</u>	<u>(19,288.12)</u>	<u>(12,049.54)</u>	<u>-</u>	<u>15,238.72</u>	<u>1,552.50</u>	<u>-</u>
Net Contributions over Expenses	<u>6,690.00</u>	<u>29,287.12</u>	<u>12,049.54</u>	<u>-</u>	<u>(3,327.72)</u>	<u>4,765.50</u>	<u>5,223.00</u>
Beginning Banking Layer Equity: July 1, 2017	34,915.00	33,267.97	25,000.00	4,753.21	18,027.61	12,842.00	(4,068.94)
Prior Year Assessments			12,337.00				
Current Year Assessments							
Distribution (from)/to Banking	-	(1,821.00)	(12,337.00)	(384.00)	(1,494.00)	(1,073.00)	(644.00)
Shared Layer Offset							
Transfers from (to) Liability Banking Layer	(1,409.00)						
Ending Banking Layer Equity: June 30, 2018	<u>\$ 40,196.00</u>	<u>\$ 60,734.09</u>	<u>\$ 37,049.54</u>	<u>\$ 4,369.21</u>	<u>\$ 13,205.89</u>	<u>\$ 16,534.50</u>	<u>\$ 510.06</u>

Mini Cities

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2017 through June 30, 2018

	<u>Ione</u>	<u>Live Oak</u>	<u>*Loomis*</u>	<u>*Loyalton*</u>	<u>*Montague*</u>	<u>Mt. Shasta</u>	<u>*Portola*</u>
Member Contributions							
Banking Layer Work Comp Contributions	\$ -	\$ 18,444.00	\$ 11,174.00	\$ 1,931.00	\$ 5,405.00	\$ 59,704.00	\$ 16,588.00
Shared Layer Distributions to Banking							
Total Member Contributions	<u>-</u>	<u>18,444.00</u>	<u>11,174.00</u>	<u>1,931.00</u>	<u>5,405.00</u>	<u>59,704.00</u>	<u>16,588.00</u>
Total Contributions	<u>-</u>	<u>18,444.00</u>	<u>11,174.00</u>	<u>1,931.00</u>	<u>5,405.00</u>	<u>59,704.00</u>	<u>16,588.00</u>
Claims Cost							
Banking Layer Incurred Expense	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,540.00</u>	<u>9,437.79</u>	<u>6,967.70</u>
Total Expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,540.00</u>	<u>9,437.79</u>	<u>6,967.70</u>
Net Contributions over Expenses	<u>-</u>	<u>18,444.00</u>	<u>11,174.00</u>	<u>1,931.00</u>	<u>(5,135.00)</u>	<u>50,266.21</u>	<u>9,620.30</u>
Beginning Banking Layer Equity: July 1, 2017	13,869.67	123,049.78	63,486.00	10,898.92	(12,525.50)	(17,986.07)	(6,928.80)
Prior Year Assessments						66,530.00	
Current Year Assessments							
Distribution (from)/to Banking		(10,195.00)	(2,627.00)	(300.00)	(954.00)	27,737.00	(2,284.00)
Shared Layer Offset	(1,149.00)						
Transfers from (to) Liability Banking Layer							
Ending Banking Layer Equity: June 30, 2018	<u>\$ 12,720.67</u>	<u>\$ 131,298.78</u>	<u>\$ 72,033.00</u>	<u>\$ 12,529.92</u>	<u>\$ (18,614.50)</u>	<u>\$ 126,547.14</u>	<u>\$ 407.50</u>

Mini Cities

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2017 through June 30, 2018

	<u>*Rio Dell*</u>	<u>Shasta Lake</u>	<u>Susanville</u>	<u>*Tulelake*</u>	<u>Weed</u>	<u>Williams</u>
Member Contributions						
Banking Layer Work Comp Contributions	\$ 15,136.00	\$ 42,963.00	\$ 78,106.00	\$ 6,136.00	\$ 28,431.00	\$ -
Shared Layer Distributions to Banking						
Total Member Contributions	<u>15,136.00</u>	<u>42,963.00</u>	<u>78,106.00</u>	<u>6,136.00</u>	<u>28,431.00</u>	<u>-</u>
Total Contributions	<u>15,136.00</u>	<u>42,963.00</u>	<u>78,106.00</u>	<u>6,136.00</u>	<u>28,431.00</u>	<u>-</u>
Claims Cost						
Banking Layer Incurred Expense	1,092.68	38,195.48	39,880.24	-	43,673.76	-
Total Expenses	<u>1,092.68</u>	<u>38,195.48</u>	<u>39,880.24</u>	<u>-</u>	<u>43,673.76</u>	<u>-</u>
Net Contributions over Expenses	<u>14,043.32</u>	<u>4,767.52</u>	<u>38,225.76</u>	<u>6,136.00</u>	<u>(15,242.76)</u>	<u>-</u>
Beginning Banking Layer Equity: July 1, 2017	27,123.44	259,259.74	190,501.59	12,823.00	103,043.22	25,000.00
Prior Year Assessments						
Current Year Assessments						
Distribution (from)/to Banking	(2,929.00)	(21,480.00)	(15,783.00)	(206.00)	(8,537.00)	
Shared Layer Offset						
Transfers from (to) Liability Banking Layer						
Ending Banking Layer Equity: June 30, 2018	<u>\$ 38,237.76</u>	<u>\$ 242,547.26</u>	<u>\$ 212,944.35</u>	<u>\$ 18,753.00</u>	<u>\$ 79,263.46</u>	<u>\$ 25,000.00</u>

Mini Cities

Small Cities Organized Risk Effort
 Supplemental Schedule
 Workers' Compensation Banking Layer Equity by Member
 July 1, 2017 through June 30, 2018

	<u>Yreka</u>	<u>Total W/C Banking Layer</u>
Member Contributions		
Banking Layer Work Comp Contributions	\$ 57,883.00	\$ 382,042.00
Shared Layer Distributions to Banking		\$ -
Total Member Contributions	<u>57,883.00</u>	<u>382,042.00</u>
Total Contributions	<u>57,883.00</u>	<u>382,042.00</u>
Claims Cost		
Banking Layer Incurred Expense	<u>58,956.97</u>	<u>194,198.18</u>
Total Expenses	<u>58,956.97</u>	<u>194,198.18</u>
Net Contributions over Expenses	<u>(1,073.97)</u>	<u>187,843.82</u>
Beginning Banking Layer Equity: July 1, 2017	211,748.42	1,128,100.26
Prior Year Assessments		78,867.00
Current Year Assessments		-
Distribution (from)/to Banking	(17,544.00)	(72,855.00)
Shared Layer Offset		(1,149.00)
Transfers from (to) Liability Banking Layer		(1,409.00)
Ending Banking Layer Equity: June 30, 2018	<u>\$ 193,130.45</u>	<u>\$ 1,319,398.08</u>

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Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 1, 2017 through June 30, 2018

	Biggs	Colfax	Crescent City	Dorris	Dunsmuir	Etna
Member Contributions						
Banking Layer Liability Contributions	5,334.00	8,202.00	-	-	14,247.00	4,921.00
Shared Layer Distributions to Banking	4,045.00	11,032.00	2,932.00	2,011.00		5,868.00
Total Member Contributions	<u>9,379.00</u>	<u>19,234.00</u>	<u>2,932.00</u>	<u>2,011.00</u>	<u>14,247.00</u>	<u>10,789.00</u>
Total Contributions	<u>9,379.00</u>	<u>19,234.00</u>	<u>2,932.00</u>	<u>2,011.00</u>	<u>14,247.00</u>	<u>10,789.00</u>
Claims Cost						
Banking Layer Incurred Expense		11,606.52			22,942.00	(5,000.25)
Total Claims Cost	<u>-</u>	<u>11,606.52</u>	<u>-</u>	<u>-</u>	<u>22,942.00</u>	<u>(5,000.25)</u>
Net Contributions over Expenses	<u>9,379.00</u>	<u>7,627.48</u>	<u>2,932.00</u>	<u>2,011.00</u>	<u>(8,695.00)</u>	<u>15,789.25</u>
Beginning Banking Layer Equity: July 1, 2017	(7,231.85)	37,218.18	-	12,727.00	2,022.23	13,708.00
Prior Year Assessments					82,458.00	
Current Year Assessments	889.00					
Distributions (from)/to Banking Layer		(10,584.00)	(2,932.00)	(2,238.00)	(18,253.00)	(4,294.00)
Shared Layer Offset					(278.00)	
Transfers from/(to) WC Banking Layer	<u>1,409.00</u>					
Ending Banking Layer Equity: June 30, 2018	<u>\$ 4,445.15</u>	<u>\$ 34,261.66</u>	<u>\$ -</u>	<u>\$ 12,500.00</u>	<u>\$ 57,254.23</u>	<u>\$ 25,203.25</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 1, 2017 through June 30, 2018

	Fort Jones	Ione	Isleton	Live Oak	Loomis	Loyalton
Member Contributions						
Banking Layer Liability Contributions	4,116.00	-	3,576.00	15,562.00	11,505.00	1,593.00
Shared Layer Distributions to Banking	3,728.00	6,723.00		16,698.00	14,222.00	3,747.00
Total Member Contributions	<u>7,844.00</u>	<u>6,723.00</u>	<u>3,576.00</u>	<u>32,260.00</u>	<u>25,727.00</u>	<u>5,340.00</u>
Total Contributions	<u>7,844.00</u>	<u>6,723.00</u>	<u>3,576.00</u>	<u>32,260.00</u>	<u>25,727.00</u>	<u>5,340.00</u>
Claims Cost						
Banking Layer Incurred Expense			(20,558.04)	(690.00)	21,541.50	4.00
Total Claims Cost	<u>-</u>	<u>-</u>	<u>(20,558.04)</u>	<u>(690.00)</u>	<u>21,541.50</u>	<u>4.00</u>
Net Contributions over Expenses	<u>7,844.00</u>	<u>6,723.00</u>	<u>24,134.04</u>	<u>32,950.00</u>	<u>4,185.50</u>	<u>5,336.00</u>
Beginning Banking Layer Equity: July 1, 2017	24,159.00	33,543.00	(56,953.94)	93,207.13	9,368.06	20,651.50
Prior Year Assessments			94,405.00		10,079.00	7,794.00
Current Year Assessments						
Distributions (from)/to Banking Layer	(6,117.00)	(7,617.00)		(24,108.00)	(7,386.00)	(7,061.00)
Shared Layer Offset		(1,215.00)	(8,215.00)			
Transfers from/(to) WC Banking Layer						
Ending Banking Layer Equity: June 30, 2018	<u>\$ 25,886.00</u>	<u>\$ 31,434.00</u>	<u>\$ 53,370.10</u>	<u>\$ 102,049.13</u>	<u>\$ 16,246.56</u>	<u>\$ 26,720.50</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 1, 2017 through June 30, 2018

	Montague	Mt. Shasta	Portola	Rio Dell	Shasta Lake	Susanville
Member Contributions						
Banking Layer Liability Contributions	4,398.00	35,313.00	10,590.00	12,565.00	37,164.00	54,042.00
Shared Layer Distributions to Banking	5,447.00	24,283.00	12,162.00	14,845.00	51,745.00	39,268.00
Total Member Contributions	<u>9,845.00</u>	<u>59,596.00</u>	<u>22,752.00</u>	<u>27,410.00</u>	<u>88,909.00</u>	<u>93,310.00</u>
Total Contributions	<u>9,845.00</u>	<u>59,596.00</u>	<u>22,752.00</u>	<u>27,410.00</u>	<u>88,909.00</u>	<u>93,310.00</u>
Claims Cost						
Banking Layer Incurred Expense	9.75	478.23	(1,386.63)	(2.00)	(2,478.12)	(6,800.00)
Total Claims Cost	<u>9.75</u>	<u>478.23</u>	<u>(1,386.63)</u>	<u>(2.00)</u>	<u>(2,478.12)</u>	<u>(6,800.00)</u>
Net Contributions over Expenses	<u>9,835.25</u>	<u>59,117.77</u>	<u>24,138.63</u>	<u>27,412.00</u>	<u>91,387.12</u>	<u>100,110.00</u>
Beginning Banking Layer Equity: July 1, 2017	16,955.83	(14,237.81)	64,884.52	59,447.03	177,630.72	120,115.51
Prior Year Assessments		13,190.00				
Current Year Assessments						
Distributions (from)/to Banking Layer	(4,914.00)		(16,900.00)	(16,296.00)	(50,314.00)	(34,961.00)
Shared Layer Offset						
Transfers from/(to) WC Banking Layer						
Ending Banking Layer Equity: June 30, 2018	<u>\$ 21,877.08</u>	<u>\$ 58,069.96</u>	<u>\$ 72,123.15</u>	<u>\$ 70,563.03</u>	<u>\$ 218,703.84</u>	<u>\$ 185,264.51</u>

Small Cities Organized Risk Effort
Supplemental Schedule
Liability Banking Layer Equity by Member
July 1, 2017 through June 30, 2018

	Tulelake	Weed	Williams	Yreka	Total Liability Banking Layer
Member Contributions					
Banking Layer Liability Contributions	4,893.00	29,050.00		48,975.00	306,046.00
Shared Layer Distributions to Banking	4,957.00	18,186.00	12,479.00	45,622.00	300,000.00
Total Member Contributions	<u>9,850.00</u>	<u>47,236.00</u>	<u>12,479.00</u>	<u>94,597.00</u>	<u>606,046.00</u>
Total Contributions	<u>9,850.00</u>	<u>47,236.00</u>	<u>12,479.00</u>	<u>94,597.00</u>	<u>606,046.00</u>
Claims Cost					
Banking Layer Incurred Expense		56,489.79		16,805.23	92,961.98
Total Claims Cost	<u>-</u>	<u>56,489.79</u>	<u>-</u>	<u>16,805.23</u>	<u>92,961.98</u>
Net Contributions over Expenses	<u>9,850.00</u>	<u>(9,253.79)</u>	<u>12,479.00</u>	<u>77,791.77</u>	<u>513,084.02</u>
Beginning Banking Layer Equity: July 1, 2017	22,550.96	57,314.13		169,465.09	856,544.29
Prior Year Assessments					207,926.00
Current Year Assessments					889.00
Distributions (from)/to Banking Layer	(6,034.00)	(16,561.00)	(9,003.00)	(47,180.00)	(292,753.00)
Shared Layer Offset			(3,476.00)		(13,184.00)
Transfers from/(to) WC Banking Layer					1,409.00
Ending Banking Layer Equity: June 30, 2018	<u>\$ 26,366.96</u>	<u>\$ 31,499.34</u>	<u>\$ -</u>	<u>\$ 200,076.86</u>	<u>\$ 1,273,915.31</u>



Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 24, 2018

Agenda Item H.1.

REVIEW AND APPROVAL OF SCORE CONFLICT OF INTEREST CODE

ACTION ITEM

ISSUE: The Board of Directors must review and revise or re-adopt SCORE's Conflict of Interest Code every even year. No changes are needed or recommended this year.

RECOMMENDATION: Approve the Conflict of Interest Code as presented, with no changes.

FISCAL IMPACT: None.

BACKGROUND: The Conflict of Interest Code was last amended in March 2015 to comply with the updated Fair Political Practices Commission (FPPC) filing requirements. Prior to 2012, Alliant Insurance Services, as the JPA administrator, kept the original Form 700s and filed copies with the FPPC. The FPPC has changed that requirement and now the original Form 700s are filed with the FPPC.

The Political Reform Act, Government Code Sections 81000, et. Seq. requires state and local government agencies to adopt and promulgate Conflict of Interest Codes. The Conflict of Interest Code for the public agency must be reviewed by the governing Board every even numbered year. Any changes, or a statement that it has been reviewed and no changes required, must be filed with FPPC prior to October 1st.

ATTACHMENTS:

1. SCORE Conflict of Interest Code
2. 2018 Multi County Biennial Notice

**SMALL CITIES ORGANIZED RISK EFFORT
CONFLICT OF INTEREST CODE**

The Political Reform Act (Government Code Section 81000, et seq.) requires state and local government agencies to adopt and promulgate conflict of interest codes. The Fair Political Practices Commission has adopted a regulation (2 California Code of Regulations Section 18730) that contains the terms of a standard conflict of interest code, which can be incorporated by reference in an agency's code. After public notice and hearing, the standard code may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act. Therefore, the terms of 2 California Code of Regulations Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference. This regulation and the attached Appendices, designating positions and establishing disclosure categories, shall constitute the conflict of interest code of the **Small Cities Organized Risk Effort Joint Powers Authority (SCORE)**.

Individuals holding designated positions shall file statements of economic interests with **SCORE**, which will make the statements available for public inspection and reproduction. (Gov. Code Sec. 81008.) Upon receipt of the statements, **SCORE** shall make and retain copies and forward the originals of these statements to the **Fair Political Practices Commission**. All original statements shall be retained by the **Fair Political Practices Commission**.

SMALL CITIES ORGANIZED RISK EFFORT
APPENDIX A- DESIGNATED POSITIONS

<u>Designated Positions</u>	<u>Disclosure Category</u>
Members and Alternates of the Board of Directors	1, 2, 3, and 4
Administrator	1, 2, 3, and 4
Accountant	1, 2, 3, and 4
Consultants/New Positions	*

Note: The positions of Administrator and Accountant are filled by outside consultants, but act in a staff capacity.

*Consultants/New Positions shall be included in the list of designated positions and shall disclose pursuant to the broadest disclosure category in the code subject to the following limitation:

The Administrator may determine in writing that a particular consultant or new positions, although a “designated position,” is hired to perform a range of duties that is limited in scope and thus is not required to comply fully with the disclosure requirements described in this section. Such determination shall include a description of the consultant’s or new position’s duties and, based upon that description, a statement of the extent of disclosure requirements. The Administrator’s determination is a public record and shall be retained for public inspection in the same manner and location as this conflict of interest code. (Gov. Code Sec. 81008.)

The following positions are not covered by the conflict-of-interest code because they must file under Government Code Section 87200 and, therefore, are listed for informational purposes only:

Treasurer

An individual holding one of the above listed positions may contact the Fair Political Practices Commission for assistance or written advice regarding their filing obligations if they believe that their position has been categorized incorrectly. The Fair Political Practices Commission makes the final determination whether a position is covered by Section 87200.

SMALL CITIES ORGANIZED RISK EFFORT
APPENDIX B-DISCLOSURE CATEGORIES

1. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources of the type that contract with SCORE to supply goods, services, materials, or supplies.
2. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that are engaged in the performance of work or services of the type utilized by SCORE, including insurance companies, carriers, holding companies, underwriters, brokers, solicitors, agents, adjusters, claims managers, and actuaries.
3. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), from sources that have filed a claim or have a claim pending that are reviewed and administered by SCORE.
4. Investments and business positions in business entities, and income (including receipt of loans, gifts, and travel payments), which are financial institutions including banks, savings and loan associations and credit unions.

2018 Multi-County Agency Biennial Notice

Name of Agency: _____

Mailing Address: _____

Contact Person: _____ Phone No. _____

Email: _____ Alternate Email: _____

Counties within Jurisdiction, or for Charter Schools, Counties in which the School is Chartered:
(if more space is needed, include an attachment):

No. of Employees* _____ No. of Form 700 Filers* _____

**Including board and committee members*

Accurate disclosure is essential to monitor whether officials have conflicts of interest and to help ensure public trust in government. The biennial review examines current programs to ensure that the agency's code includes disclosure by those agency officials who make or participate in making governmental decisions.

Please identify which statement accurately describes your agency's status.

- This agency has reviewed its conflict of interest code. The current code designates all positions which make or participate in making governmental decisions. The designated positions are assigned accurate disclosure categories that relate to the job duties of the respective positions. The code incorporates FPPC regulation 18730 so that all relevant Government Code Sections are referenced.
- This agency has reviewed its conflict of interest code and has determined that an amendment is necessary. An amendment may include the following:
- New positions which involve the making or participating in the making of decisions which may foreseeably have a material impact on a financial interest
 - Current designated positions need renaming or deletion
 - Statutorily required provisions of the code need to be addressed
 - Disclosure categories need revision

Verification (to be completed if no amendment is required)

This multi-county agency's code accurately designates all positions that make or participate in the making of governmental decisions. The disclosure assigned to those positions accurately requires that all investments, business positions, interests in real property, and sources of income that may foreseeably be affected materially by the decisions made by those holding designated positions are reported. The code includes all other provisions required by Government Code Section 87302.

Signature of Chief Executive Officer

Date

All multi-county agencies must complete and return this notice, including those agencies whose codes are currently under review. Please return this notice no later than **October 1, 2018** to the FPPC at biennialnotice@fppc.ca.gov or 1102 Q Street, Suite 3000, Sacramento, CA 95811.

FPPC Advice: advice@fppc.ca.gov (866.275.3772)

www.fppc.ca.gov

Page 1 of 1



RISK CONTROL SERVICES UPDATE
INFORMATION ITEM

ISSUE: DKF Solutions will present an update on their recent risk control activities and services.

RECOMMENDATION: None at this time.

FISCAL IMPACT: None.

BACKGROUND: SCORE initially contracted with DKF Solutions (and David Patzer) in FY 2013/14 for risk management services related to sanitary sewer management and waste water treatment plant operations. The services provided by DKF were expanded in FY 2014/15 to continue sewer risk management services and provide additional services, including on-site risk assessments and training. DKF has been working with members to complete the assessments, provide training and development of select policies, and keep track of member progress via a Risk Management Scorecard.

ATTACHMENTS: None.



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 24, 2018**

Agenda Item H.2.b.

RISK CONTROL WORK PLAN FY 18/19

INFORMATION ITEM

ISSUE: DKF Solutions will present their FY 2018/19 Work Plan and Roadmap describing the services and training they plan to provide individual members, including a schedule of site visits.

RECOMMENDATION: None at this time.

FISCAL IMPACT: None.

BACKGROUND: SCORE initially contracted with DKF Solutions (and David Patzer) in FY 2013/14 for risk management services related to sanitary sewer management and waste water treatment plant operations. The services provided by DKF were expanded in FY 2014/15 to continue sewer risk management services and provide additional services, including on-site risk assessments and training. DKF has been working with members to complete the assessments, provide training and development of select policies, and keep track of member progress via a Risk Management Scorecard.

ATTACHMENTS: None.



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 24, 2018**

Agenda Item H.3.

PROPERTY APPRAISAL SELECTION

ACTION ITEM

ISSUE: SCORE issued a Request for Proposals (RFP) for property appraisal services and received proposals from four service providers. The proposals were due on August 10, and the Program Administrators have reviewed the responses and will provide a summary for the Board meeting.

RECOMMENDATION: T.B.D.

FISCAL IMPACT: T.B.D. – the proposals range from \$55,104 to \$75,000 but differ in scope and approach. The Board summary will highlight the differences in order to assist in selection.

BACKGROUND: Approximately every six years member properties have been appraised to keep up with changing construction costs, remodels or other upgrades, and additions to the property schedule. Appraisal were previously conducted in 2007 and 2013.

ATTACHMENT(S): Summary of Appraisal Proposals

SUMMARY OF RESPONSES TO SCORE 2018 RFP FOR PROPERTY APPRAISAL SERVICES

VENDORS	HCA Asset Management, LLC 601 E. Henry Clay Street Milwaukee, WI 53217	SCORE	CBIZ Valuation, LLC 225 West Wacker Dr., Ste. 2500 Chicago, IL 60606	SCORE	AssetWORKS 5220 Pacific Concourse Dr., Ste 350 Los Angeles, CA 90045	SCORE	Duff & Phelps, LLC 10100 Santa Monica Blvd., Ste. 1100 Los Angeles, CA 90067	SCORE
Total Cost Total buildings 672	\$55,104 w/ contents	5	\$69,300 \$72,500 w/ contents	4	\$73,500 w/ contents	3	\$75,000 w/ contents (650 Total Buildings)	2
Cost per Structure	\$82 per bldg. and contents	5	\$103 per bldg. \$108 per bldg. and contents	4	\$109 per bldg. including contents (\$75 per extra bldg.)	3	\$115 per bldg. including contents (\$150 per additional structure)	2
COPE Property Structure Appraisal	✓	4	✓	4	✓	3	✓	3
Contents Appraisal	✓ unique modeling/tally methodology	5	✓ modeling approach	4	✓ modeling approach	4	✓ modeling approach	4
Flood Zone Certification	✓ included - use CoreLogic	4	X provided by site	4	✓ included - use outside firm	4	✓	4
Digital Photos of each localtion	✓	3	✓	3	✓	3	✓ 2 photos - front and back	4
Comparison of Appraised Value vs. Current Insured Value	✓	3	✓	3	✓	3	✓	3
Summary Appraisal Report	✓	3	✓	3	✓	3	✓	3
OASYS System Compatibility	✓ Excel	3	✓ Excel	3	✓	3	✓	3
Experience Surveying Risk Pools	✓ mostly outside of CA and extensive experience with WWTP	4	✓ PERMA, mostly outside of CA	3	✓ BCJPIA, last appraisal	5	✓ CJPRMA	3
On-line Access to Appraisal Data	can make available - overhauling system now	2	n/a	1	✓ and online status of ongoing appraisal	4	✓ Free access to eRisk	3
Has Verified Certificate of Insurance	✓	3	✓	3	✓	3	✓	3
On-time Submission of Proposal	✓	3	✓	3	✓	3	✓	3
SCORE <i>5 points for each category with highest possible score of 65</i>		47		42		44		40



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 24, 2018**

Agenda Item H.4.

**NOVEMBER TRAINING DAY AND BOARD OF DIRECTORS MEETING
TOPICS**

ACTION ITEM

ISSUE: The Board is presented with Draft Agendas for the October Training Day and Board of Directors meetings for review and discussion.

RECOMMENDATION: Discuss and provide direction regarding agenda topics.

FISCAL IMPACT: Not to exceed \$18,000.

BACKGROUND: Every year SCORE holds a two-day Board Meeting for training and/or long-range planning, depending on need. The meeting provides Board members an opportunity to discuss the coverage programs, risk management and loss control services, pool governance, and other topics Members may want to address. Training presentations are provided by the Program Administrators and SCORE partners. The Gaia Hotel in Anderson was selected as the destination for this year's meeting on November 1 and 2, 2018.

ATTACHMENT(S):

1. Draft Agenda for the meeting on November 1, 2018
2. Draft Agenda for the meeting on November 2, 2018



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 TRAINING DAY AGENDA

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

Location: Gaia Hotel
4125 Riverside Place
Anderson, CA 96007

Date: Thursday, November 1, 2018

Time: Breakfast available at 7:45 am
Morning Training to begin at 8:00am

PAGE

MORNING TRAINING

Time Certain

- | | | |
|------------|---|------------|
| 8:00 am – | SCORE Orientation for New Members | I 2 |
| 8:45 am | <i>The Program Administrators will provide an orientation for new members and review of SCORE policies and procedures for established members over breakfast. Come to meet your fellow members and get your questions answered about SCORE.</i> | |
| 9:00 am – | SCORE Member Services | I 2 |
| 9:45 am | <i>This session is for new and established Board members who are interested in the services that Vendors make available through SCORE membership.</i> | |
| 9:45 am – | SCORE Advanced Session | I 2 |
| 10:30 am | <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> | |
| 10:30 am – | BREAK | |
| 10:45 am | | |

FINANCIAL REPORTS

- | | | |
|-----------------|--|------------|
| 10:45 am – | 1. Target Funding Benchmarks | I 1 |
| 11:15 am
Pg. | <i>Marcus Beverly will present an overview of SCORE's financial condition relative to the funding benchmarks established by the Board.</i> | |
| 11:15 am – | 2. Chandler Asset Management Financial Portfolio Review | I 1 |
| 11:45 pm
Pg. | <i>The Board will be presented with the Financial Portfolio Review from Carlos Oblites of Chandler Asset Management.</i> | |
| 12:00 pm – | LUNCHTIME PRESENTATION – Best Practices for Special Events | I 1 |
| 1:00 pm | <i>The Board will be presented with information to consider when hosting special events.</i> | |

AFTERNOON TRAINING PRESENTATIONS

- | | | |
|-----------|---|------------|
| 1:00 pm – | 1. Understanding the Actuarial Report | I 1 |
| 1:30 pm | <i>Mike Harrington from Bickmore will present an overview and explanation of the key objectives, assumptions, and estimates in the annual Actuary Report.</i> | |

- 1:30 pm – 2. **Employment Law Hot Topics and Trends** I 2
 2:30 pm *Michael Christian from Jackson Lewis will present the Board with an update on the*
 Pg. *latest EPL legal developments and risk management best practices.*
- 2:30 pm – 3. **Risk Control Services** I 4
 3:30 pm *DKF will present the Board with an update on member progress in completing the*
 Pg. *Risk Management Scorecard and recent member visits.*
 Pg. a) **DKF Scorecard Update**
 Pg. b) **Upcoming Training**
 Pg. c) **SMART SOP – new features**
 d) **Target Solutions: Maximizing Member Utilization**
- 3:30 pm – **BREAK**
 3:45 pm
- 4:00 pm – 4. **(POSSIBLY) TARGET SOLUTIONS** I 1
 4:30 pm *Target Solutions will present the Board with a demo of the new Website Resources*
 Pg. *available to SCORE members.*
- 4:30 pm – 5. **CJPRMA Program and Services** I 2
 4:45 pm *The Board will receive information about CJPRMA program including recommended*
 Pg. *language for contracts.*

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.



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

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

Location: Gaia Hotel
4125 Riverside Place
Anderson, CA 96007

Date: Friday, November 2, 2018

Time: Breakfast available at 7:45 am

MORNING TRAINING SESSION

8:00 am – **SCORE Program Coverage Review** **I 1**
 9:15 am *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* - Pg. with the goal to review additional lines of coverage at future Board Meetings.*

- a. ERMA - Employment Practices Liability – (EPL)*
- b. CSAC EIA Pollution*
- c. Liability Memorandum of Coverage (MOC)
- d. Workers’ Compensation Memorandum of Coverage (MOC)
- e. Crime – ID Fraud & ACIP
- f. Property – (APIP including Cyber & Pollution)

BOARD MEETING

<i>PAGE</i>	A. CALL TO ORDER- 9:30 a.m.	
	B. ROLL CALL	
<i>Time Certain</i>	C. APPROVAL OF AGENDA AS POSTED	A 1
	D. PUBLIC COMMENTS	I 4

Pg.	E. CONSENT CALENDAR	A 1
	<i>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.</i>	
Pg.	1. Board of Directors Teleconference Meeting Minutes – August 24, 2018	
Pg.	2. SCORE Checking Register – August—September 2018	
Pg.	3. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – September 30, 2018	
Pg.	4. Treasurer’s Report as of September 30, 2018	
Pg.	5. Investment Statements from Chandler Asset Management – August—September 2018	
Pg.	6. US Bank Account Statement – August—September 2018	
Pg.	7. ACI Quarterly Utilization Report – July—September 2018	
Pg.	8. Alliant Commission Disclosure Letter and Fact Sheet Retail vs. Wholesale Commissions	
Pg.	9. Company Nurse Injury Summary Report – August—September 2018	
	F. ADMINISTRATIVE REPORT	
	1. President’s Report	I 4
	<i>Steve Baker will address the Board on items pertaining to SCORE.</i>	
	2. Alliant Update	I 4
	<i>The Program Administrator will address the Board on Alliant matters pertinent to SCORE.</i>	
	a. Annual Vendor Service Provider Survey	
	b. Recent Cyber Incidents	
	G. FINANCIAL	
Pg.	1. Audited Financial Report for Year Ending June 30, 2018	A 2
	<i>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.</i>	
Pg.	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.	3. Investment Policy	A 2
	<i>The Board will be presented with the current investment policy with any recommended changes from Chandler.</i>	
	H. JPA BUSINESS	
Pg.	1. CAJPA 2018 Conference Feedback	I 2
	<i>The Board will receive an update from attendees of the annual 2018 CAJPA conference.</i>	

Pg.	2. 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>	
<i>Time Certain 12:00 pm – 1:00 pm</i>	LUNCHTIME PRESENTATION - Workers' Compensation 101/102	I 2
	<i>Dori Zumwalt from York Risk Services Group will provide the members with information about how to report a claim.</i>	
Pg.	3. 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.	4. State of the Insurance Market 2018	I 2
	<i>The Board will receive a presentation on the current state of the insurance market including emerging risks.</i>	
Pg.	I. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY	
	1. Workers' Compensation	A 2
	a. SCWA- vs. City of **	
	J. REPORT FROM CLOSED SESSION	
Pg.	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
Pg.	1. PARMA Conference, February 10-13, 2019, Anaheim, CA	1
Pg.	2. SCORE Resource Contact Guide	1
Pg.	3. Glossary of Terms	1
Pg.	4. SCORE Travel Reimbursement Form	1
	M. CLOSING COMMENTS	
	N. ADJOURNMENT	

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

IMPORTANT NOTICES AND DISCLAIMERS:

Per Government Code 54954.2, persons requesting disability related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact 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.



BACK TO AGENDA

**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 24, 2018**

Agenda Item I.

TOWN HALL OPEN DISCUSSION ON MEMBER ISSUES

INFORMATION ITEM

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

RECOMMENDATION: None – information only.

FISCAL IMPACT: None

BACKGROUND: None

ATTACHMENTS: None



**Small Cities Organized Risk Effort
Board of Directors Teleconference Meeting August 24, 2018**

Agenda Item J.

CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95

ACTION ITEM

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

**Request for Authority

1. Liability

- a. Tallerico v. City of Weed**

2. Workers' Compensation

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

FISCAL IMPACT: Unknown.

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

BACKGROUND: Confidential.

ATTACHMENTS: None.



INFORMATION ITEMS

INFORMATION ITEM

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

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

BACKGROUND: None

FISCAL IMPACT: None

ATTACHMENT(S):

1. SCORE Resource Contact Guide
2. SCORE Glossary of Terms
3. CAJPA Conference – September 11-14, 2018 in South Lake Tahoe
4. Sewer Summit – October 17, 2018 in Oakland, CA

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>

SCORE RESOURCE CONTACT GUIDE

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CJPRMA POOL ADMINISTRATION/EXCESS PARTNER

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

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

SERVICES OFFERED	MAIN CONTACT	PHONE	EMAIL
<p>CJPRMA – Provides Excess Liability coverage and additional training resources</p> <p style="text-align: right;">Board Member - Roger Carroll</p> <p style="text-align: right;">Alternate - John Duckett</p> <p>Services Offered</p> <ul style="list-style-type: none"> • Five annual regional training workshops throughout California-previous years topics include Contractual Risk Transfer, Police Liability, Parks and Recreation Liability, and Sidewalk Liability Controls. • Two to four training sessions per year available at no charge. Topics include: police liability, tort issues, streets and sidewalks, contractual liability, employment practices • Personal assistance available to review contracts and to help look at any risk related issues (Contact David J. Clovis General Manager or Craig Schweikhard) <p>**Services offered at an additional cost**</p> <ul style="list-style-type: none"> • Certificates of Insurance tracking through Risk Console (cost for each user is \$100/year) • Pins Advantage (alternative to Risk Console) is available to all members at a reduced rate is provided on a month to month basis and can be canceled at any time. 	<p 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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FY 2018/19

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>

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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. 98 of 109	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



5 REASONS YOU SHOULD SEND YOUR POOL'S AMAZING, HARD-WORKING, DEDICATED STAFF (AND BOARD MEMBERS) TO THE CAJPA CONFERENCE!

CAJPA

SEPTEMBER 11-14

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SOUTH LAKE TAHOE, CA

1 PROFESSIONAL DEVELOPMENT OPPORTUNITIES

The conference offers something for everyone who supports your pool's operations. Administrative, finance, technology, risk management professionals will all walk away better educated and inspired. Board members will learn more about the current challenges and opportunities facing the agencies they govern. Oh, and there are CEs offered too!



2 PROBLEM SOLVING BY NETWORKING



CAJPA's fall conference is the largest gathering of only public risk sharing pools on the West Coast. Attendees are able to share experiences, solutions, opinions and challenges among themselves which may provide them with the guidance they need to tackle that problem or expand member benefits.

3 REAL-WORLD EXAMPLES

Our sessions are selected by a hard working committee comprised of experts in every pool profession. Specific learning outcomes are identified to ensure attendees take away knowledge that they will be able to immediately apply to their job.

5 GREAT LOCATION AND GREAT VALUE

Due to the generous support of our sponsors and exhibitors, CAJPA is able to keep conference fees low – only \$300 for CAJPA members. What a bang for your public bucks! Can't beat the location – California's beautiful Lake Tahoe region offers an opportunity for attendees to take a deep breath of fresh air between educational sessions. Your hard working employees deserve that!



4 EXHIBITORS – FROM CUTTING EDGE TECHNOLOGY TO ESSENTIAL SERVICES

All under one roof. No need for your staff to surf the internet for hours looking for a new software program, financial consultant, safety program or legal counsel. Meeting face-to-face with vendors can't be beat as it allows attendees to ask specific questions about products and services that your pool needs to better serve your member agencies.

