



**Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
January 29, 2021**

Member Cities Present:

Mark Sorensen, City of Biggs
Wes Heathcock, City of Colfax
Todd Juhasz, City of Dunsmuir
Blake Michaelsen, City of Dunsmuir
Aaron Palmer, City of Live Oak
Crickett Strock, Town of Loomis
David Dunn, City of Montague
Muriel Howarth Terrell, City of Mt. Shasta

Lauren Knox, City of Portola
John Duckett, City of Shasta Lake
Heidi Whitlock, City of Susanville
Penny Velador, City of Tulelake
Jenny Coelho, City of Tulelake
Emily Coulter, City of Weed
Steve Baker, City of Yreka
Rene Hoisington, City of Yreka

Member Cities Absent:

City of Etna
City of Isleton

City of Loyalton
City of Rio Dell

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services

Jennifer Zraick, Gilbert Associates, Inc.
Ariel Leonhard, Sedgwick Risk Services
Jill Petrarca, Sedgwick Risk Services

A. CALL TO ORDER

Mr. Steve Baker called the meeting to order at 10:02 a.m.

B. ROLL CALL

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

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Lauren Knox

SECOND: Wes Heathcock

**MOTION CARRIED
UNANIMOUSLY**



D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – October 23, 2020
2. US Bank Custodial Account Statement – September – December 2020
3. SCORE Checking Register – September – December 31, 2020
4. Investment Statements from Chandler Asset Management – September – December 2020
5. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – December 31, 2020
6. Treasurer’s Report as of December 31, 2020
7. ACI Specialty Quarterly Utilization Report – July – December 2020
8. Target Solutions Utilization Report Summary – August – December 2020
9. Alliant Additional Commission Opt Out letter (APIP & ACIP) FY 2020-2021
10. Company Nurse Injury Summary Report October 2020
11. Loss Control Fund Program Usage by member as of January 2021
12. Ken Maiolini General Liability Claims Audit Agreement
13. PRISM Pollution January 2021 Premium Estimate

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

MOTION: Todd Juhasz

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F1. President’s Report

Mr. Steve Baker had no issues to report for SCORE. Steve Baker shared information about the ERMA Compliance Survey as a claim was submitted and the city was not able to prove that 90% of their staff had received the required training to be in compliance with ERMA’s resolution. Members were encouraged to complete all required training and complete the ERMA Compliance Survey that was sent out recently to avoid issues and to avoid your retention being doubled.

F.2.A. CJPRMA Update

Marcus Beverly noted that Roger is not on the call and noted that CJPRMA had a recent meeting to discuss their financials = their net position is tending to decrease and the plan to increase their net position they are changing their formula and increasing their confidence level.

F.2.B. ERMA Update

John Duckett noted there was a lack of recent meetings for ERMA and there was nothing to update.



F.2.C. LAWCX Update

It was noted that Wes Heathcock is the new Representative for the SCORE Board and it was mentioned there have not been any recent meetings but there are no major increases anticipated.

F.3. Alliant Update

- a. Annual Report**
- b. Excess Cyber App Portal**

Marcus Beverly provided members with a brief review of the SCORE Annual Report and provided an update regarding the Excess Cyber Application Portal being created. He noted that the website will be the new location to complete Excess Cyber Applications and members should be receiving login information via email.

The Board requested to review item G.2. at this time.

G.2. Quarterly Financial Report – Period Ended September 30, 2020

Jennifer Zraick provided a review of the Quarterly Financial Report for the Period Ending September 30, 2020. She noted that the Statement of Net Position is showing \$900k due to the increase in premium and low number of claim payments. It was noted that there was an error in the ERMA Dividend Expense as we did receive the check before the checks went out to members so in actuality Net Revenue Over (Under) Expenses is \$14k greater than what is listed and should show \$192k – this will be fixed in the December financial statement.

A motion was made to accept and file the Quarterly Financial Report for the Period Ended September 30, 2020.

MOTION: Wes Heathcock

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

G. FINANCIAL

G.1. Audited Financial Report for Year Ending June 30, 2020

Amy Meyer from Maze & Associates presented the SCORE Audited Financial Report for Year Ending June 30, 2020. She provided a review of the report and noted that they have issued an unmodified (clean) opinion, the highest assurance that can be provided, and there were no material weaknesses or significant deficiencies to report. There was a brief discussion about the Treasurer's Investment Report content and Compliance with the Investment Policy.

A motion was made to accept and file the FY 19-20 Audited Financial report as presented.

MOTION: John Duckett

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**



G.3. SCORE Dividend & Assessment Plan (DAP)

Marcus Beverly provided the board with a review of the SCORE Dividend & Assessment Plan (DAP) and how the allocation is calculated. He noted there was no recommended distribution from the Workers' Compensation program in the shared or banking layer. In the Liability program we started with no distribution from the shared layer into the banking layer and then release \$74,044 from the banking layer.

A motion was made to approve the no Liability Shared distribution for FY 20-21 as recommended.

MOTION: Wes Heathcock

SECOND: Mark Sorenson

**MOTION CARRIED
UNANIMOUSLY**

H. JPA BUSINESS

H.1. SCORE Wildfire Risk Scoring

Marcus Beverly noted that the property insurance market is more focused on fire risk mitigation and we are looking at analyzing and rating relative wildfire risk so that we can take steps to address those higher risk locations in an effort to show underwriters that we are taking steps to address the risk. He provided a review of the CoreLogic Wildfire risk scoring and after a discussion members generally supported moving forward to obtain risk score.

A motion was made to approve moving forward with the CoreLogic Wildfire Risk Scoring not to exceed \$3k.

MOTION: John Duckett

**SECOND: Muriel Howarth
Terrell**

**MOTION CARRIED
UNANIMOUSLY**

H.2. LAWCX Alternate Representative

Marcus Beverly indicated that he has been the back up for the LAWCX Board and we are seeking someone to take on that role. It was noted that Roger Carroll has agreed to assume the role if no one presented interest.

A motion was made to appoint Roger Carroll as the alternate LAWCX representative.

MOTION: Cricket Strock

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

H.3. FY 21/22 Renewal Marketing Plan

Marcus Beverly provided the board with a review of the intended renewal plan for FY 21/22. He noted there are no changes to the carriers being suggested at this time but noted the changes that could occur could be to the SIR in CJPRMA, it was noted that we will have to adjust to higher SIR in the future but maybe not this year. Members requested revisiting the Mini-cities payroll threshold up from



\$500,000 as payroll has been increasing in recent years. There was a brief discussion related to the caps applied in the past, but it was noted that it only applied for the first year of a three-year plan.

H.4. FY 21/22 Service Calendar

Michelle Minnick mentioned that we have reached out to the Gaia Hotel and they have confirmed that all of these dates are available for FY 21/22 and our hope is that we can return to in person meetings later this year. In order to secure the dates the Gaia Hotel does require a \$500 deposit which will be applied toward the first meeting of the fiscal year and if the Board is in agreement we will execute the agreement to lock in those dates.

A motion was made to approve the 21/22 service calendar and grant Program Administration authority to execute the agreement with the Gaia Hotel.

MOTION: John Duckett

SECOND: Jenny Coelho

**MOTION CARRIED
UNANIMOUSLY**

H.5. Form 700 Reporting Protocol Changes

Michelle Minnick informed the Board that the FPPC required Form 700 can now be completed online. It was noted that members should have received a welcome email from the FPPC indicating this change and if not they should reach out to Alliant for assistance. If there has been a change to the Board Representative or Board Alternate please let the Program Staff know as soon as possible to ensure the Form 700 is completed within 30 days of assuming or leaving a position. Members were reminded that failure to complete the Form 700 by the April 1, 2019 deadline may receive a penalty of \$10 for every day it is late up to a maximum fine of \$100. It was also noted that some members have already completed their Form 700 and provided feedback to the Board indicating the website was very easy to use and took very little time to complete.

H.6. SCORE Service Provider Survey Results

Marcus Beverly presented the SCORE Service Provider Survey Results to the members and the Board noted they are generally happy with the services provided to SCORE members.

A motion was made accept and file the results.

MOTION: Lauren Knox

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

I. GENERAL RISK MANAGEMENT ISSUES

J. INFORMATION ITEMS

J.1. 2021 PARMA VIRTUAL Conference – February 1 – 3, 2021

This was provided as an information item only.



J.2. Glossary of Terms

This was provided as an information item only.

J.3. FY 20/21 Resource Contact Guide

This was provided as an information item only.

K. CLOSING COMMENTS

There were no closing comments.

L. ADJOURNMENT

A motion was made to adjourn the meeting.

MOTION: Steve Baker

SECOND: John Duckett

**MOTION CARRIED
UNANIMOUSLY**

The meeting was adjourned at 12:03 PM

NEXT MEETING DATE: March 29, 2021 Teleconference

Respectfully Submitted,



John Duckett, Secretary

Date

4/6/2021