SCORE
Small Cities Organized Risk Effort
A Joint Powers Authority

Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
January 23, 2026

Member Cities Present:

Anita Wilks, City of Biggs
Blake Michaelsen, City of Dunsmuir
Pamela Eastlick, City of Etna
Kurt Swanson, City of Isleton
Jessica Mata, City of Live Oak
Kathy LeBlanc, City of Loyalton
David Dunn, City of Montague
Malisa Dodd, City of Mt. Shasta
Lindsay Parker, City of Mt. Shasta
Kristin Schiavone, City of Portola
Kyle Knopp, City of Rio Dell
Wendy Howard, City of Shasta Lake
Jessaca Lugo, City of Shasta Lake
Jason Peterson, City of Shasta Lake
Dan Newton, City of Susanville
Jenny Coelho, City of Tulelake
Cyndy Prohaska, City of Yreka

Member Cities Absent:

City of Colfax
City of Weed
Town of Loomis

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Christine Bagley, Intercare
Shawna Culp, Intercare
Cassandra Nesler, Gilbert
Bob Green, Gilbert

A. CALL TO ORDER

Mr. Dan Newton called the meeting to order at 9:10 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. Cities absent from this meeting were the City of Colfax and Town of Loomis.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as amended.

MOTION: Blake Michaelsen SECOND: Kathy LeBlanc MOTION CARRIED UNANIMOUSLY

D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – October 30-31, 2025
2. US Bank Custodial Account Statement – October – December 2025
3. SCORE Checking Register – October – December 31, 2025
4. Investment Statements from Chandler Asset Management #590 – October – December 2025
5. Investment Statements from Chandler Asset Management Enhanced Cash Account – October – December 2025
6. Local Agency Investment Fund (LAIF) Quarterly Statement of Investments – December 31, 2025
7. SCORE Treasurer Report Quarter Ending December 31, 2025
8. ACI Specialty Annual Utilization Report – January – December 2025
9. Vector Solutions Utilization Report Summary – September – December 2025
10. WC Policy & Procedure Firefighter Physical Fitness Policy – address update
11. Loss Control Fund Program Usage by member as of January 16, 2026

A motion was made to approve the consent calendar.

MOTION: Jenny Coelho	**SECOND: David Dunn**	**MOTION CARRIED UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS

F.1.A. Vice President's Report

Mr. Dan Newton had nothing to report.

F.2.A. CJPRMA Report

Blake Michaelsen provided that Tony Giles and Marinda Greise from CJPRMA are present and will be providing a report to the Board shortly.

F.2.B. ERMA Report

Dan Newton provided an update

F.2.C. LAWCX Report

Pam Eastlick provided there was an Executive Committee meeting but there was no Board meeting.

F.3. Alliant Update

a. ERMA Training Reminder

Michelle Minnick provided the Board with a reminder that ERMA provides the required training for recently

F.4. CJPRMA UPDATE

Tony Giles and Marinda Griese provided the Board with a review of the CJPRMA program and its structure. The reviewed the services available to members as well as how the JPA functions It was noted that there is special event insurance available through JD Fulwiler for those members who don't want to manage their own Special Events through the Alliant program. Tony noted that rates are impacted due to global reinsurance market pressure and it was mentioned that the confidence level was increased. Members were also encouraged to attend the Legislative Action Day on March 25th.

F.5. INTERCARE UPDATE

Christine Bagley provided the Board with a review of the WC Claims for the last quarter including frequency and severity. It was noted that some claims were reopened due to resumption of medical treatment.

G. FINANCIAL
G.1. QUARTERLY FINANCIAL REPORT – PERIOD ENDED SEPTEMBER 30, 2025

Marcus Beverly provided that a revised version of the financials was sent out to members as an error was identified prior to the meeting. Bob Green provided the Board with a review of the financials for the period ending September 30, 2025. He noted the total assets have increased as well as the Total Net Position.

A motion was made to accept and file the revised financials.

MOTION: Pamela Eastlick	**SECOND: Blake Michaelsen**	**MOTION CARRIED UNANIMOUSLY**

G.2. SCORE DIVIDEND & ASSESSMENT PLAN (DAP)

Marcus Beverly and Bob Green provided the board with a short review of the dividend calculation and the proposed distribution. It was noted that we are using the $1M as our benchmark which reduces the amount available to members. It was noted that CJPRMA will be assessing a surcharge and it was noted that we will use some of the subsidy. It was noted that we are recommending $300k from the shared layer into the banking layer and $200k to fund the Loss Control Grant Funds for FY 26/27. Marcus mentioned that the WC program is in a good financial (healthy) position and the Board could consider increasing the Loss Control Grant Funds allocation.

A motion was made to approve as presented includes disbursements noted on 370 ($200k) with distribution of $300K and Loss Control Grant.

MOTION: Blake Michaelsen	**SECOND: Pamela Eastlick**	**MOTION CARRIED UNANIMOUSLY**

G.3. PREMIUM PAYMENT PLAN UPDATE

Marcus Beverly provided the Board with an update related to the cities currently on a payment plan. It was noted that everyone is up to date and Tulelake noted that the Workers' Compensation bill was not received, and they are working through some issues with new personnel. It was also noted that Isleton is caught up and are starting to pay down their past due assessment balance.

At this time it was requested to review Item H.1.a.

H. JPA BUSINESS
H.1.A. EMPLOYMENT PRACTICES LIABILITY (EPL) COVERAGE AND CLAIM REPORTING – CHANGES TO LIABILITY MEMORANDUM OF COVERAGE

Marcus Beverly noted that we are presenting changes to the SCORE Liability Memorandum of Coverage to allow for EPL claims to be paid out of the SCORE Banking layer. This information was shared with the actuary to ensure that this is addressed in the actuary study. Marcus provided a note that the language being used is specific to addressing EPL claims (as they are excluded from coverage) and members were asked if they wanted to address claims that are excluded from coverage (not just EPL). There was a question about disciplinary action and it was noted that if someone is owed due process and you don't go through that process and they sue you/the city, that is not covered. It was also noted, if ERMA denies a claim and there could be coverage in CJPRMA.

A motion was made to approve the changes as presented to the liability MPD.

MOTION: Blake Michaelsen SECOND: Anita Wilks MOTION CARRIED UNANIMOUSLY

H.1.B. EMPLOYMENT PRACTICES LIABILITY (EPL) COVERAGE AND CLAIM REPORTING – EPL CLAIM REPORTING AND MONITORING

Marcus Beverly noted that when you hear word of a claim and report a claim to ERMA and should be reported to CJPRMA as well. Members were encouraged to include both George Hills Staff as well as Alliant Staff to ensure program administration can advocate on members' behalf. Mandatory Claims Reporting policy from CJPRMA is important to notify claims as received as CJPRMA requires at least 60 days prior to a trial date. It was noted with a change to the dollar one invoicing, if a member uses the ERMA investigator, they will apply cost toward deductible.

H.2. SCORE SERVICE PROVIDER SURVEY RESULTS

Marcus Beverly opened and noted that we release this annually and reviewed the results with members.

A motion was made to accept and file the results.

MOTION: Anita Wilks SECOND: Jenny Coelho MOTION CARRIED UNANIMOUSLY

H.3.A. CONTRACT RENEWALS – INTERCARE WORKERS' COMPENSATION CLAIMS MANAGEMENT

Marcus Beverly noted that the initial Intercare contract was for a three-year term ending June 30, 2026 with an option to extend for three additional years at a 3% annual increase. It was noted they are doing a great job and after a discussion the Board generally agreed to continue the contact.

A motion was made to continue the contract for the three optional years.

MOTION: Blake Michaelsen SECOND: Jason Peterson MOTION CARRIED UNANIMOUSLY

H.3.B. CONTRACT RENEWALS – FINANCIAL AUDITING SERIVCES

Marcus Beverly provided that Maze and Associates has been the financial auditor for a few years running and Amy Meyer will be rotating off and assigning a new auditor from their firm. It was noted that we obtained pricing from three firms with estimated pricing ranging from $27,000 to $35,000. After reviewing the options the Board discussed options and what happens with a new firm and provided direction

A motion was made to approve Maze Associates proposal as presented.

MOTION: Kurt Swanson SECOND: Anita Wilks MOTION CARRIED UNANIMOUSLY

H.4. STRATEGIC PLANNING FACILITATOR

Marcus Beverly provided that we have reached out to three facilitators who have provided pricing for the SCORE Strategic Planning meeting set for October 2026. He reviewed the proposal options from Michelle Beachamp, Rick Brush and Sara Peterson and after a discussion the Board generally agreed to select Rick Brush.

A motion was made to approve the use of Rick Brush.

MOTION: Jenny Coelho SECOND: Kathy LeBlanc MOTION CARRIED UNANIMOUSLY

H.5. SCORE FY 26/27 MEETING DATES AND LOCATION FOR STRATEGIC PLANNING

Michelle Minnick presented the proposed meeting dates for FY 26/27 which included a review of pricing for the Strategic Planning meeting. After a discussion, members agreed to stay at the Palisades at Tahoe for the strategic planning meeting in October.

A motion was made to approve Palisades at Tahoe as the location for the Strategic Planning meeting.

MOTION: Anita Wilks SECOND: Malisa Dodd MOTION CARRIED
Nay: Peterson, Prohaska.

LUNCHTIME PRESENTATION – STATE OF THE MARKET

Conor Boughey provided the Board with a review of the State of the Market. It was noted that the insurance market's overall financial health is improving, with a surplus of capital available to pay claims. As it relates to Property Insurance it was mentioned that rates are trending down significantly (forecasted 10-20% decrease) due to intense market competition, a major shift after years of increases. For the SCORE group, a 5-10% decrease is expected. General Liability and APD remain the most challenging area, with costs continuing to increase. This is fueled by a surge in large "nuclear verdicts," aggressive plaintiff tactics ("reptile theory"), and third-party litigation financing. The long-term solution identified is tort reform in California.

H.6. FY 26/27 RENEWAL MARKETING PLAN

Marcus Beverly noted that the Property placement is expecting somewhere between 5-10% and Workers Compensation as the LAWCX rate is increasing (6-10%). For the Property Program it was noted that appraisals have recently taken place which contributed to a higher premium last year. Additionally, he mentioned that the appraised values are maintained for 18 months and then begin trending annually. He provided a summary of the estimated premiums for each of the programs based on conservative estimates.

H.7. 26/27 SERVICE CALENDAR

Michelle Minnick provided a review of the SCORE FY 26/27 Service calendar and noted the dates of conferences as well as the meeting dates (which will be updated to include the approved location for the Strategic Planning Meeting in October 2026.

A motion was made to adopt the proposed calendar as presented.

MOTION: Blake Michalsen SECOND: Kyle Knopp MOTION CARRIED UNANIMOUSLY

Absent: Yreka

H.8. FORM 700 REPORTING – ANNUAL FILING DEADLINE APRIL 1, 2026

Michelle Minnick provided the Board with notice of the FPPC form 700 Filing deadline of April 1, 2026. Members were reminded if there have been any changes at the city level to notify the Program Administration as soon as possible to avoid any penalty for their members.

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H.9. ENTERTAINMENT ZONES BEST PRACTICES

Marcus Beverly provide the Board with resources as it relates to Entertainment Zones. It was noted that there was a checklist provided of items that should be addressed for any members considering creating an Entertainment Zone. It was also asked if members were seeking to treat entertainment zones in similar fashion to city skate parks. After a discussion it was generally agreed that SCORE should consider Entertainment Zones as an endorsement on the MOC. Program Administration was provided direction to bring this back at a future meeting to incorporate Entertainment Zones into the SCORE MOC.

I. GENERAL RISK MANAGEMENT ISSUES

Marcus Beverly provided that SCORE had a webinar with AAATraq to provide ADA updates to City Websites to comply with new ADA requirements. It was also noted that websites for entities with populations under 50,000 to be ADA compliant with a deadline of April 1, 2027. There was a discussion about using AAATraq as a vendor to help address the new requirements. Program Administration was asked to explore pricing.

J. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY

1. **Workers' Compensation**
   a. 24-184684 v. Susanville Rio Dell, Biggs

K. REPORT FROM CLOSED SESSION

The Board returned from closed session at 1:30 P.M. Mr. Newton reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator with no reportable action taken.

L. INFORMATION ITEMS

L.1. Glossary of Terms

This was provided as an information item only.

L.2. FY 25/26 Resource Contact Guide

This was provided as an information item only.

M. CLOSING COMMENTS

There were no closing comments,

N. AJOURNMENT

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A motion was made to adjourn the meeting.

MOTION: Blake Michalsen **SECOND: David Dunn** **MOTION CARRIED UNANIMOUSLY**

Absent: Yreka

The meeting was adjourned at 1:32 PM

NEXT MEETING DATE: March 27, 2026 Gaia Hotel, Anderson CA

Respectfully Submitted,

Jenny Coelho

Jenny Coelho, Secretary

3/27/2026

Date