SCORE
Small Cities Organized Risk Effort
A Joint Powers Authority

Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
March 27, 2026

Member Cities Present:

Nicolas Gauthier, City of Biggs
Catrina Olson, City of Colfax
Blake Michaelsen, City of Dunsmuir
Pamela Eastlick, City of Etna
Luis Cibrian, City of Live Oak
Carol Parker, Town of Loomis
Ted Willams, Town of Loomis
Kathy LeBlanc, City of Loyalton
David Dunn, City of Montague
Malisa Dodd, City of Mt. Shasta
Kristen Schiavone, City of Portola
Kyle Knopp, City of Rio Dell
Jessaca Lugo, City of Shasta Lake
Dan Newton, City of Susanville
Heidi Whitlock, City of Susanville
Jenny Coelho, City of Tulelake
Dustin Stambaugh, City of Weed
John Elsnab, City of Yreka

Member Cities Absent:

City of Isleton

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
James Kim, Bickmore Actuarial
Shawna Culp, Intercare
Christine Bagley, Intercare
Bob Green, Gilbert

A. CALL TO ORDER

Mr. Dan Newton called the meeting to order at 9:05 a.m.

B. ROLL CALL

The above mentioned members were present constituting a quorum. City of Isleton was absent from this meeting.

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as posted.

MOTION: Kathy LeBlanc **SECOND: John Elsnab** **MOTION CARRIED UNANIMOUSLY**

D. PUBLIC COMMENT

Tracey Werner was present to introduce herself and noted that her firm Marie & Deedon and one of their former partners has taken a position as a judge on the Shasta County bench. She presented the firm history and highlighted their specialties for cases related to Civil Rights/Law Enforcement Defense, Public Entity Tort defense as well as employment practices.

E. CONSENT CALENDAR

1. Board of Directors Meeting *Draft* Minutes – January 23, 2026
2. US Bank Custodial Account Statement – January – February 2026
3. Investment Statements from Chandler Asset Management Enhanced Cash Account – January – February 2026
4. Investment Statements from Chandler Asset Management – January – February 2026
5. SCORE Checking Register – January – February 29, 2026
6. Loss Control Fund Program Usage by member as of March 19, 2026
7. PRISM Pollution March 2026 Premium Estimate
8. Lexipol Proposed Pricing for 2026
9. Resolution 26-02 – SCORE Meeting Dates REVISED
10. SCORE Underwriting Policy
11. FY 26/27 SCORE Service Calendar – Draft Approved by BOD on January 23, 2026
12. Maze Financial Audit Engagement Letter
13. PRISM MOU Pollution
14. PRISM JPA Agreement
15. P&P Legal Defense Panel
16. CJPRMA Excess Liability Claims Audit Summary
17. Intercare Quarterly Report
18. Letter of Agreement – Meeting Facilitation

A motion was made to approve the consent calendar.

MOTION: Dustin Stambaugh **SECOND: Jenny Coelho** **MOTION CARRIED UNANIMOUSLY**

F. ADMINISTRATIVE REPORTS
F.1.A. Vice President's Report

Mr. Dan Newton notified that Todd had a conflict and should be attending the next meeting.

F.2.A. CJPRMA Report

Blake Michaelsen provided a report of the last meeting including the consideration of a multi-year assessment (potentially 10 year) with an effective date targeted for July 1, 2027. Lastly, he noted that Michelle Minnick provided a report to the CJPRMA Board of all the Risk Management efforts SCORE is undertaking.

F.2.B. ERMA Report

Dan Newton provided a summary of the meeting from earlier this month and mentioned that ERMA is well funded and one of the highlights was that the Board voted to create a captive that will be based in Utah.

Additionally, he reminded members of the dollar-for-dollar initiative where ERMA pays the bills and if you don't hit the deductible, they will bill you the amount owed. Members were reminded to report employment issues early (harassment, discrimination, retaliation, discipline, termination) to avoid penalties or increased self-insured retentions. Finally, members were encouraged to take advantage of the Attorney Hotline available to those members who participate in ERMA coverage.

F.2.C. LAWCX Report

Pam Eastlick there has been no meeting with the next anticipated to be in June 2026.

F.3. Alliant Update

a. **Form 700 – Annual Filing Deadline April 1, 2026**
b. **Renewal Update**

Michelle Minnick provided an update and thanked members for completing their Form 700's timely. She went on to provide a reminder regarding the outstanding applications for the AMVP, ACIP and ID Fraud coverages. Marcus Beverly noted that we are expecting a flat renewal for property and reminded members that AMVP has Replacement Cost Valuation for the first 3 years of a new vehicle and after that will be Actual Cash Value so members should be decreasing the values on older vehicles. It was also noted that equipment should be listed out separately from the vehicle value. Members were reminded to consider attending the CAJPA conference in South Lake Tahoe in September 2026.

F.5. GEORGE HILL UPDATE

Christine Bagley provided the Board with a review of the General Liability Claims and presented favorable claims trends for the last quarter including frequency and severity.

G. FINANCIAL
G.1. PREMIUM PAYMENT UPDATE

Marcus Beverly provided the Board with a review of the outstanding payment plans including Isleton who is making headway to pay back prior assessments.

G.2. DAP REVISION

Marcus Beverly and Bob Green provided the board with a short review of the dividend calculation wording and noted that this will also require a change to the bylaws. It was noted that the City of Ione has been included in the DAP calculation but should have been removed from the group for 16 years (as we throw out the most current 5 years and look back at the 10 years prior) and since Ione has left there are no premiums to offset the dividend and they have been assessed based on the dividend paid in prior years. The recommendation is that once there are no longer any premiums paid, the DAP will no longer include your city. He also noted that SCORE has never closed a program year and doesn't intend to do so in the future.

A motion was made to approve the changes to the MPD's and bring back to the next meeting.

MOTION: Blake Michaelsen **SECOND: Kathy LeBlanc** **MOTION CARRIED UNANIMOUSLY**

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G.3. ACTUARIAL STUDIES
G.3.A. ACTUARIAL STUDIES - LIABILITY

James Kim provided the Board with a review of the Actuarial Studies for the Liability Program indicating a 4% decrease in rates, coupled with payroll increases is showing a decrease in overall premiums.

G.3.B. ACTUARIAL STUDIES – WORKERS' COMPENSTATION

James Kim additionally reviewed the Actuarial Studies for the Workers' Compensation Program indicating favorable development. He noted a 6% decrease in rates and noted that while payroll increased, overall the group is seeing a decrease in premiums.

G.3.C. ACTUARIAL STUDIES – EPL

James noted that they were asked to help determine funding projections for FY 26-27 potential EPL banking layer which would allow members to use their banking layer for EPL claims starting July 1, 2026.

G.3.D. ACTUARIAL STUDIES – PROPERTY

James Kim noted that we are seeing approximately 60% increase from the prior year due to changes in TIV.

G.3.E. ACTUARIAL STUDIES – AUTO PHYSICAL DAMAGE

It was noted that this would be worked into the Property Layer funding due to the high property deductible as we want members to be able to cover 2-3 losses.

A motion was made to accept and file and request final reports from Bickmore Actuarial.

MOTION: Nicolas Gauthier **SECOND: Pamela Eastlick** **MOTION CARRIED UNANIMOUSLY**

G.4. QUARTERLY FINANCIAL REPORT – PERIOD ENDING DECEMBER 31, 2025

Bob Green provided the Board with an update of the financial reports indicating a strong financial performance. Marcus Beverly noted that each member has 3 different banking layers and the members were reminded SCORE uses an accrual style of accounting

A motion was made to accept and file.

MOTION: Blake Michaelsen **SECOND: Jason Peterson** **MOTION CARRIED UNANIMOUSLY**

It was requested to review Item H.3. at this time.

H.3. NOMINATIONS FOR SCORE OFFICER POSITIONS

Marcus Beverly noted that we are accepting nominations for all positions on the SCORE Office positions to be elected for a two-year term. It was noted that Todd Juhasz has expressed interest in the President position. Anita

Wilks has expressed interest in the Secretary position. Dustin Stambaugh expressed interest in remaining the member at large.

A motion was made to nominate and elect the following slate of officers:

President - Todd Juhasz
Vice President - Jenny Coelho
Treasurer - Blake Michaelsen
Secretary - Anita Wilks
Member at Large - Dustin Stambaugh

MOTION: Dan Newton	SECOND: Kyle Knopp	MOTION CARRIED UNANIMOUSLY

H.4. FY 26/27 SCORE PRELIMINARY ADMINISTRATION BUDGET

Marcus Beverly provided a review of the preliminary budget with a note that we spent more than budgeted for with the extra actuarial studies. Additionally, it was noted that Program Administration has recommended to increase the Conference and training funds and in summary noted the overall the budget has increased 7.2%. Program Administration was provided with directions to amend the budget as needed for risk control services.

H.5. FY 26/27 FUNDING RATES AND ALLOCATIONS
H.5. FY 26/27 FUNDING RATES AND ALLOCATIONS – LIABILITY

Marcus Beverly reviewed the Liability Program funding. The actuary report indicated a 1.7% decrease in projected losses, but this is offset by significant increases in excess coverage costs, including an estimated $155,000 surcharge from CJPRMA. It was noted that the CJPRMA surcharge is due to our loss ratio being 105% as a result of 3 large losses. Marcus went on to provide a review of the calculations and the proposed premiums indicating the numbers are still being finalized. It was recommended the Board consider moving from the 75% CL to 80% due to a decrease in the rates noted by the actuary. Main driver of the increase in the banking layer was in the EPL ($100k funding). After a discussion members generally approved funding GL at 75% and agree to pay the surcharge from the shared layer separate from the budget.

H.5. FY 26/27 FUNDING RATES AND ALLOCATIONS –WORKERS' COMPENSATION

Marcus Beverly noted that we are currently funding at the 80% CL in the WC program and mentioned that SCORE uses the calendar year payroll to calculate the premium in this program. Additionally, it was also noted that we have a LAWCX Assessment that we are in the 8th year of paying (10 year plan).

H.6. LIABILITY MOC – ENTERNTAINMENT ZONE COVERAGE

Carol Parker provided an update as it relates to the Town of Loomis proposed entertainment zone. The City of Shasta Lake is also considering an Entertainment Zone but noted the city council is currently in discussions. Marcus Beverly also added that SCORE is working on a similar Policy & Procedure for Entertainment Zones and will consider if an inspection should be required.

H.7. ERMA PROOF OF COMPLIANCE WITH TRAINING MANDATED BY STATE LAW

Michelle Minnick reminded the Board of the July 1, 2026 deadline for members to self-report completion of state-mandated training per ERMA's requirements. Members were reminded that failure to be in "substantial compliance" (90%+) with employee required training will result in a penalty in the event of a claim being filed. All agencies were urged to review training records now in anticipation of the deadline.

LUNCHTIME PRESENTATION – RISK MANAGEMENT ROUNDTABLE

Conor Boughey provided the Board with information related to city contracts and recommended insurance limits. He noted that the Alliant team helps to present the IRIC manual annually which includes exhibits which can be used by members to help draft contract for cities. It was noted that everyone working with a third party should have a contract with a scope of work and indemnification agreement. Members were encouraged to reach out to the Alliant staff with any questions.

H. JPA BUSINESS
H.1. DKF UPDATE

John Balestrini provided the Board with a review of the DKF Loss Control Services and noted that Site visits will start in April. He also reviewed the DKF Survey Results. Additionally, members were reminded to conduct their annual IIPP review and document. The DKF team reviewed additional risk items, such as sidewalk inspections, respirator program compliance and it was noted that members should focus efforts on maintaining written minutes and attendance for each meeting.

H.2. SEWER O&M ACADEMY (FORMERLY SEWER SUMMIT)

David Patzer provided the Board with a review of the updated Sewer O&M Academy that will be the new version of the Sewer Summit. It was noted that DKF created the sewer summit to bring together PW and O&M folks. He reviewed the rebranded O&M Academy, including the annual cost of $8,500 and noted the modular delivery format, and on demand access. After a discussion it was generally agreed to approve the proposal.

A motion was made to approve the proposal.

MOTION: John Elsnab | **SECOND: Kathy LeBlanc** | **MOTION CARRIED UNANIMOUSLY**

H.8. SCORE TRAINING/STRATEGIC PLANNING DAY TOPICS

Marcus Beverly reviewed items that SCORE has explored in recent years and additionally provided a review of the strategic planning items. Additionally, the Board was asked if there were any topics of interest that the Board would like to review at the upcoming SCORE October Strategic Planning and Board meeting at the Palisades at Tahoe. It was noted that Program Administrator will provide a draft Strategic Planning Agenda for review at the upcoming meetings.

H.9. FY 26/27 LOSS CONTROL GRANT FUND PROGRAM

Marcus Beverly noted that the total allocation has been provided by the WC program and as Isleton does not participate in the WC program. Marucs suggested using the Board approve a $200k allocation from the Liability Program as well as the $200k from the WC Program as previously approved.

A motion was made to approve the allocation with $200k from GL and $200k from WC.

MOTION: Dustin Stambaugh | **SECOND: David Dunn** | **MOTION CARRIED UNANIMOUSLY**

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I. GENERAL RISK MANAGEMENT ISSUES

1. Article - Don't let AI choose your password
2. AB 1637 - ADA Compliance for Public Entity Websites
3. Yan v. City of Diamond Bar – Tree Limb New Published Case
4. CAJPA Protecting Public Funds Presentation

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

1. **Workers' Compensation**
   a. 24-182558 vs. City of Dunsmuir
2. **Liability**
   a. Bicego v. City of Yreka

K. REPORT FROM CLOSED SESSION

The Board returned from closed session at 2:18 P.M. Mr. Newton reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator.

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. ADJOURNMENT

A motion was made to adjourn the meeting.

MOTION: David Dunn	**SECOND: Pam Eastlick**	**MOTION CARRIED UNANIMOUSLY**

The meeting was adjourned at 2:19 PM

NEXT MEETING DATE: June 12, 2026 Gaia Hotel, Anderson CA

Respectfully Submitted,

SCORE

Small Cities Organized Risk Effort

Jenny Coelho

Jenny Coelho, Secretary

6/12/2026

Date