Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
October 31, 2025

Member Cities Present:

Anita Wilks, City of Biggs
Blake Michaelsen, City of Dunsmuir
Pam Eastlick, City of Etna
Kurt Swanson, City of Isleton
Jessica Mata, City of Live Oak
Ben Moody, City of Live Oak
Carol Parker, Town of Loomis
Kathy LeBlanc, City of Loyalton
David Dunn, City of Montague
Malisa Dodd, City of Mt. Shasta
Todd Juhasz, City of Mt. Shasta
Kristen Schiavone, City of Portola
Ryan Bonk, City of Portola
Travis Sanborn, City of Rio Dell
Jessaca Lugo, City of Shasta Lake
Wendy Howard, City of Shasta Lake
Jason Peterson, City of Shasta Lake
Dan Newton, City of Susanville
Jenny Coelho, City of Tulelake
Dustin Stambaugh, City of Weed
John Elsnab, City of Yreka

Member Cities Absent:

City of Colfax

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Conor Boughey, Alliant Insurance Services
Kevin Wong, Gilbert Associates
Bob Green, Gilbert Associates
Cassandra Nessler, Gilbert Associates
Christine Bagley, Intercare
Shawna Culp, Intercare
Karl Meng, Chandler Asset

A. CALL TO ORDER

Mr. Todd Juhasz called the meeting to order at 9:01 a.m.

B. ROLL CALL

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

C. APPROVAL OF AGENDA AS POSTED

A motion was made to approve the Agenda as presented.

MOTION: Kathy LeBlanc **SECOND: Dustin Stambaugh** **MOTION CARRIED UNANIMOUSLY**

D. PUBLIC COMMENT

There were no public comments.

E. CONSENT CALENDAR

A motion was made to accept and file.

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

F. PROGRAM COVERAGE REVIEW
F.1 ALLIANT UPDATE

Michelle provided the board with a reminder of the Claims Reporting Manual and the ways that members can access the content. It was also noted the manual provides comprehensive instructions for reporting claims for all lines of coverage, contact information, and helpful resources and should be saved in a place where all staff can access. Marcus Beverly reviewed the Annual Report which includes a snapshot of the strong 6/30 financials. Lastly it was noted that the Annual Vendor Provide Survey will be released in November and closed around the end of the year. Members were encouraged to respond to the survey as the results will be discussed at the January Board meeting.

F.2. CJPRMA UPDATE

Blake Michaelsen noted that CJPRMA provided a strategic meeting and noted that the key take away was they want to become more financially solvent. It was additionally noted there will likely be an assessment issued. Also, there would be a surcharge (we could move up a SIR to reduce the surcharge and that option may be going away) .

G. FINANCIAL
G.1. FINANCIAL AUDIT FOR YEAR ENDED JUNE 30, 2025

Amy Meyer from Maze & Associates reviewed the SCORE Financial Audit and Basic Financial, Memorandum of Control and the Required communications. She provided they issued a clean or unmodified opinion and there were no material weaknesses. It was noted that this is a snapshot in time at 6/30/25 and there was nothing that changed the income statements.

A motion was made to accept and file.

MOTION: Blake Michaelsen **SECOND: Wendy Howard** **MOTION CARRIED UNANIMOUSLY**

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G.2. CHANDLER ASSET MANAGEMENT FINANICAL PORTFOLIO REVIEW

Karl Meng provided the SCORE Board with a review of the SCORE Portfolio, noting the market value grew from $16.4M to $16.6M. He mentioned that economic data is uncertain due to a government shutdown. However, inflation is trending down, GDP growth is strong (3.8% in Q2), and the Fed lowered rates by 25 basis points. Chandler has been "tactically overweight benchmark duration" to capitalize on the steepening yield curve. The portfolio is in full compliance. Karl went on to mention the first quarter's 1.25% return (5% annualized) indicates a strong start to the fiscal year.

A motion was made to accept and file.

MOTION: Anita Wilks **SECOND: Wendy Howard** **MOTION CARRIED UNANIMOUSLY**

G.3. SCORE INVESTMENT POLICY

Karl Meng noted there was a minor but important change to the investment policy language regarding JPA (Joint Powers Authority) pools like LAIF to align with California Government Code.

A motion was made to accept and file.

MOTION: Blake Michaelsen **SECOND: Jenny Coelho** **MOTION CARRIED UNANIMOUSLY**

G.4. PREMIUM PAYMENT UPDATE

Marcus Beverly provided the Board with an update regarding a couple member cities as it relates to their payment plans. It was confirmed that all members are current on premium payments, though the City of Isleton's October payment was delayed in the mail. Kurt Swanson, Isleton's Chief Resilience Officer, provided an update on the city's financial crisis. The city has 100% management turnover and is working on outdated financial audits (last completed was FY 2021). Isleton's new management team is exploring restructuring, bankruptcy, and disincorporation, with a strong preference for restructuring to avoid burdening citizens. The Board praised Isleton's transparency and commitment to meeting its obligations to SCORE.

H. JPA BUSINESS
H.1. RESOLUTION RECOGNIZING KEVIN WONG

Marcus Beverly provided a historical timeline of the efforts that Kevin Wong has taken to get SCORE into a strong financial position as well as the development of the Dividend and Assessment Plan (DAP)

A motion was made to accept and file.

MOTION: Kathy LeBlanc **SECOND: Dustin Stambaugh** **MOTION CARRIED UNANIMOUSLY**

H.2. NOMINATION AND ELECTION OF SCORE PRESIDENT

Michelle Minnick noted that a recent vacancy we are seeking a new President to complete the current term which concludes in June 2026. The next term will run from 2026-2028. After a discussion Todd Juhasz was nominated for President, Dan Newton offered to serve as Vice President and Dustin Stambaugh offered to serve as the Member at Large.

A motion was made to nominate Todd Juhasz as President, Dan Newton as Vice President and Dustin Stambaugh as Member at Large.

MOTION: Blake Michaelsen **SECOND: Jenny Coelho** **MOTION CARRIED UNANIMOUSLY**

H.3. ENTERTAINMENT ZONES

Marcus Beverly provided a review of the Entertainment Zones has come back a couple times as some of the SCORE members are considering. Risks identified include dangerous conditions (crosswalks), noise, enforcement, and liability from over-serving. The Loomis Ad Hoc committee has been assigned to start research and feasibility as well as the liability. The Board generally agreed that members should be required to disclose the implementation of entertainment zones to SCORE, similar to the policy for skate parks. It was requested that this item be brought back to the January meeting.

H.5. ROUNDTABLE DISCUSSION

Conor Boughey led a training on mitigating liability from third-party facility users (contractors, instructors, event organizers). The training was catalyzed by the removal of the statute of limitations for sexual misconduct claims in California, which has led to multi-billion dollar settlements for public entities (e.g., LAUSD, City of Santa Monica). California's "joint and several liability" doctrine was highlighted as a major threat, where a city can be held 100% liable even if only 1% at fault. The primary risk transfer mechanism involves three components: a formal Contract with a clear Scope of Work, a strong Indemnification Clause, and a requirement for the third party to carry their own Insurance as financial backing.

There was also a discussion related to vendors insurance best practices and noted that vendors have many accessible insurance options (e.g., eventhelper.com, association programs, Alliant's Vendor Insurance Program) and that claims of being "unable to get insurance" are a red flag. Specific insurance requirements that should be addresses in an agreement with a vendor: General Liability, Auto, Workers' Comp, and a crucial Sexual Abuse and Molestation (SAM) coverage of at least $1 million. Three provisions are essential to make a vendor's policy protect the city: Additional Insured (names the city), Primary & Non-Contributory (vendor's policy pays first), and Waiver of Subrogation (prevents vendor's insurer from suing the city). It was noted that the IRIC manual is available on the SCORE website, and provides standard language and exhibits (e.g., Exhibit 13 for instructors) to implement these requirements. Lastly it was noted for large events, the city must contractually require the main organizer to mandate that all their sub-vendors also meet the city's insurance standards.

LUNCHTIME PRESENTATION – PARAMETRIC EARTHQUAKE, SNOW AND FLOOD

Conor Boughey provided the Board with information as it relates to parametric insurance, which provides a rapid cash infusion (within 30 days) based on a ground-shaking intensity trigger, not on assessed property damage. The funds are flexible and can be used for immediate liquidity needs like overtime, revenue loss, and repairing uninsured infrastructure (e.g., roads, pipes). Having this insurance also prioritizes a city for FEMA reimbursement. Payouts are triggered when USGS-recorded ground shaking exceeds a predefined threshold at a specific location (e.g., city hall). This means not all members would receive a payout in every event. Conor also discussed Parametric Insurance for Other Risks (Wildfire, Flood, Snow) and noted that an alternative trigger based on Air Quality Index (AQI) was proposed to cover business interruption from smoke events, which may be a more insurable risk. It was noted that the best way to address flood risk is through the APIP policy, which can bundle flood coverage. Parametric triggers for dam breaks could be based on water height sensors. Parametric products for excessive snow exist but are generally not financially sensible. Members expressed interested in the coverage and Program Administration was asked to follow up with those members.

H.5. CLOSED SESSION PURSUANT TO GOVERNMENT CODE SECTION 54956.95 **REQUESTING AUTHORITY

1. **Workers' Compensation**
   a) Joel v. City of Weed**
   b) Hambly v. Yreka**

I. REPORT FROM CLOSED SESSION

The Board returned from closed session at 1:52 P.M. Mr. Juhasz reported that the above closed session items were discussed and appropriate direction was given to Staff and the Claims Administrator.

K. INFORMATION ITEMS

Michelle Minnick reminded members of the upcoming PARMA Conference in Monterey, CA as well as the additional information items in the agenda packet.

L. CLOSING COMMENTS

There were no comments

M. ADJOURNEMENT

NEXT MEETING DATE: January 23, 2026 Teleconference

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Respectfully Submitted,

Jenny Coelho

Jenny Coelho, Secretary

01/23/2026

Date