Small Cities Organized Risk Effort (SCORE)
Board of Directors Meeting Minutes
October 30, 2025

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
Ben Moody, City of Live Oak
David Dunn, City of Montague
Ryan Bonk, City of Portola
Kristen Schiavone, City of Portola
Travis Sanborn, City of Rio Dell
Malisa Dodd, City of Mt. Shasta
Todd Juhasz, City of Mt. Shasta
Wendy Howard, City of Shasta Lake
Jessaca Lugo, City of Shasta Lake
Dan Newton, City of Susanville
Jenny Coelho, City of Tulelake
Dustin Stambaugh, City of Weed
Sandy Duchi, City of Weed
John Elsnab, City of Yreka

Member Cities Absent:

City of Colfax
Town of Loomis
City of Loyalton

Consultants & Guests

Marcus Beverly, Alliant Insurance Services
Michelle Minnick, Alliant Insurance Services
Kaitlin Varner, Alliant Insurance Services
Kathleen Proctor, George Hills
Christine Bagley Intercare
Shawna Culp, Intercare

A. CALL TO ORDER

Mr. Todd Juhasz called the meeting to order at 9:06 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

There was not motion on this item.

D. PUBLIC COMMENT

There were no public comments.

E. OPENING COMMENTS
E.1. VICE-PRESIDENT'S WELCOME

Todd Juhasz provided a welcome to the Board and expressed gratitude to those in attendance. He mentioned that the group will miss Wes Heathcock and wished him he best on his next venture.

F. PROGRAM COVERAGE REVIEW
F.1. WORKERS' COMPENSATION PROGRAM & FUNDING

Marcus Beverly provided the Board with a review of the Workers' Compensation coverage. He reviewed the coverage that was included and noted the exclusion of 4850 Salary Continuation for Public Safety Employees. He also reviewed the budget calculation and how the funding for the program is calculated.

G. FINANCIAL ITEMS
G.1. TARGET FUNDING BENCHMARKS

Marcus Beverly provided the Board with a review of the Liability and Workers' Compensation program funding as it relates to the Target Funding Benchmarks established by SCORE.

H. JPA BUSINESS & RISK MANAGEMENT
H.1. INTERCARE STEWARDSHIP REPORT

Christine Bagley provided a review of the Intercare Stewardship report for the board including claim frequency, claim trends, and average claim cost. It was requested that we set up some training soon due to the new members on the Board. Additionally, it was noted that ERMA can also provide training.

H.2. GEORGE HILLS STEWARDSHIP REPORT

Kathleen Proctor noted that George Hills will be changing their name to Avon Risk. She provided a review of the liability claims during the FY 24/25 period. It was noted that the report provided includes all claims reported to SCORE (including Banking layer and Shared layer claims). There was a discussion related to sidewalk liability, and it was requested to set up another Sidewalk training and Marcus Beverly noted there was a training that recently took place that will be shared with the group.

LUNCH PRESENTATION – THE WEDGE A SIMPLE METAPHOR TO IMPROVE YOUR WORK RELATIONSHIPS

Gerry Preciado provided the Board with a presentation titled The Wedge; a Simple Metaphor to Improve all your Relationships at Work.

H.3. SCORE RISK MANAGEMENT BEST PRACTICES

Marcus Beverly noted that SCORE has begun to formalizing risk management best practices for

SCORE member cities, moving from an informal approach to a documented framework. The framework includes policies on a general Risk Management Framework, Sidewalk Inspection and Maintenance, and Sewer Loss Prevention. A significant portion of the discussion centered on the sewer policy, particularly the existing California Plumbing Code requirement for backflow prevention devices and the financial and logistical challenges of enforcement and retrofitting for cities. It was noted the "best practices" are to guide gradual improvement amongst all members.

A motion to accept the policies as presented it the agenda.

MOTION: Blake Michaelsen	**SECOND: Anita Wilks**	**MOTION CARRIED UNANIMOUSLY**

H.4. CYBER DISCUSSION

Michelle Minnick provided that we intended to review completed excess cyber applications however not all member have completed an application so the Board was provided with a review of some cyber resources. Members were strongly encouraged to utilize free resources, including the Beasley Security Posture Report and the Cygnus Cyber Incident Command Center, to assess vulnerabilities

H.5. LIABILITY BANKING LAYER FOR EPL CLAIMS

Marcus Beverly noted that ERMA has provided notice that effective 7/1/2026 the City of Yreka will be asked to move their SIR from $25k to $50k. Given the upcoming changes the Board was asked to consider allowing the use of the banking layer to help pay for EPL Claims from the banking layer. If approved SCORE would also need to amend the MPD's and/or Policies to make an exception (as EPL is not covered under the SCORE MOC).

A motion was made to approve funding estimated EPL claims in the liability banking layer up to the deductible for FY 26-27.

MOTION: John Elsnab	**SECOND: Mt Shasta**	**MOTION CARRIED UNANIMOUSLY**

H.6. SCORE SCHEDULE OF CONTRACTS AND RENEWAL DISCUSSION

Michelle Minnick provided the Board with a review of the upcoming contracts that will end in the next fiscal year. Marcus Beverly provided additional comments as it relates to Intercare' s contract as we have optional extension years. There was also a discussion related to the Vector Solutions agreement and the Program Administration was asked to explore participation through PRISM. It was also noted that the Board was happy with the Gibbons & Conley team and was asked to request an engagement letter. Additionally, the Board was content with the services provided by AllOne Health for the employee assistance program.

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H.7. SCORE FY 26/27 MEETING DATES AND LOCATIONS

Michelle Minnick provided the Board with a review of the proposed meeting dates for FY 26/27 and asked if the Board was interested in moving the October meeting for the 40th Anniversary. After a discussion it was generally agreed the dates were acceptable, but the Board requested additional information about an alternate location for the October 2026 Board & Strategic Planning meeting.

A motion to approve the dates presented.

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

H.8. FORM 700 – FILING PROCESS

Michelle Minnick provided the Board with a review of the upcoming deadline for the Annual Form 700 filing. It was noted that the Program Administration would be reaching out to verify the accuracy of the Form 700 Filer list from each member entity and then the FPPC will send out emails directly to the filers after January 1st for the annual reporting due April 1, 2026.

H.9. STRATEGIC PLANNING OBJECTIVES UPDATE

Marcus Beverly provided the Board with a review of the Strategic Planning Objectives. He mentioned the surcharge and Blake noted that CJPRMA is considering use of an ExMod. He went on to indicate that we have had greater focus on Excess Cyber coverage due to the underwriting requirements of the program. Member training materials and noted that we can customize for council. We did complete some wildfire assessments but there has not been much talk about this in recent years. It was noted that we can request updated Wildfire Risk Scores from CoreLogic and can share with members who are interested in seeing the updated score.

H.10. WRAP UP

Marcus Beverly thanked the Board for their feedback.

NEXT MEETING DATE: October 31, 2025

Respectfully Submitted,

Jenny Coelho

Jenny Coelho, Secretary

10/31/2025

Date