

MBASIA Board of Directors Meeting

Monday, June 9, 2025 at 9:30 AM

LOCATION:

City Hall Council Chambers

1 Pendergrass Way

Sand City, CA 93955

MEMBERS PRESENT

Jamie Goldstein, City of Capitola

John Guertin, City of Del Rey Oaks

Carmen Gil, City of Gonzales (*arrived at 9:51 AM*)

Paul Wood, City of Greenfield

David Mirrione, City of Hollister

Veronica Contreras, City of King City Alternate (*arrived at 10:01 AM*)

Belinda Varela, City of Marina Alternate

Vibeke Norgaard, City of Sand City

Mali LaGoe, City of Scotts Valley

Francine Uy, City of Soledad Alternate (*arrived at 9:31 AM*)

MEMBERS ABSENT

None

GUESTS & CONSULTANTS

Nina Aguayo, City of Greenfield Alternate

Neil Callahan, George Hills Company

Conor Boughey, Alliant Insurance Services

Lorissa Huey, Alliant Insurance Services

A. CALL TO ORDER

Paul Wood called the meeting to order at 9:30 AM.

B. ORAL COMMUNICATIONS & PUBLIC COMMENTS

There were no oral communications and public comments.

C. CONSENT CALENDAR

C1. Approval of Minutes – April 14, 2025 Board of Directors Meeting

C2. Service Calendar & Status of Deliverables

C3. Bills and Correspondence

C3a. Ratification of Disbursements

C3ai. Month Ending March 31, 2025

C3aii. Month Ending April 30, 2025

C3b. Report of Investments - Pursuant to Gov't Section Code 53607

C3bi. Month Ending March 31, 2025

C3bii. Month Ending April 30, 2025

C3c. Quarterly Financial Report as of March 31, 2025

C4. Precision Concrete Cutting 2025 Contract Renewal

C5. MBASIA Financial Auditor Engagement Letter - James Marta & Company LLP for June 30, 2025 and June 30, 2026

C6. Contract Annual Fee Escalator

C6i. George Hills Liability Claims Administrators Contract

C6ii. Alliant Program Administrators and Broker's Contract

A motion was made to approve the consent calendar.

MOTION: Mali LaGoe **SECOND:** John Guertin **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X		X	X		X	X	X	
Nay										
Abstain										

D. GENERAL RISK MANAGEMENT ISSUES

There were no general risk management issues.

E. BOARD OF DIRECTORS

E1. COMMITTEE REPORTS

E1a. Executive and Finance Committee - None

E1b. Safety Committee

E1bi. BRIOTIX Ergonomics Utilization

Lorissa Huey reminded the Board that MBASIA entered into a new contract with BRIOTIX for ergonomic services in February 2025. Lorissa reported that as of today's meeting date, no Members have engaged in these services to BRIOTIX. Members were reminded that these services are available through the pool.

At a prior Board Meeting, the City of Hollister volunteer to be the first Member of MBASIA to develop an ergonomics policy. Members asked about the status and the Program Administrators will send Hollister's copy to the Board.

E1c. Coverage and Claims Committee – None

E2. UNFINISHED BUSINESS

E2a. Property Program Renewal and Related Coverages Renewal

E2a1. Property Proposal

E2a2. Pollution Proposal

E2a3. APIP Cyber and Excess Cyber Proposals

E2a4. APIP Claims Reporting Acknowledgements

Conor Boughey reported that MBASIA has a group purchase property program through APIP that will renew on July 1, 2025, which also includes pollution and cyber. In addition, MBASIA purchases excess cyber with a \$2,000,000 each Member Aggregate and \$3,000,000 Policy Aggregate.

This year the excess cyber carriers provided Option 1 at \$2,000,000 each Member Aggregate /\$3,000,000 Policy Aggregate and Option 2 at \$2,000,000 each Member Aggregate /\$5,000,000 Policy Aggregate.

Lorissa Huey stated that the Program Administrators provided each Member a printed copy of the APIP the Claims Reporting Forms for Property, Cyber, Pollution and the APIP Claims Reporting Acknowledgement Receipt form. Lorissa advised the Members to provide these to their Department Heads. The APIP Claims Reporting Acknowledgement Receipt form was signed by each Member and collected by Alliant.

A motion was made to bind coverage for the APIP Property, Pollution, and Cyber as presented, and Option 1 for the Excess Cyber.

MOTION: John Guertin **SECOND:** Mali LaGoe **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X		X	X		X	X	X	X
Nay										
Abstain										

E2b. CARMA Program Renewal

Conor Boughey stated that the CARMA premium is included in the MBASIA Liability Budget. The CARMA's budget shown in the agenda packet showed that CARMA is continuing to fund at the 80% Confidence Level with a 3% discount rate. The Ex-Mod decreased from 1.038% to 0.935%.

No reportable action took place since MBASIA is a member of CARMA, the renewal will be automatic.

E2c. ERMA Program Renewal & Training Compliance Survey

Lorissa Huey stated that the ERMA premium is included in the MBASIA Liability Budget. ERMA's budget shown in the attachment of the agenda packet indicates ERMA is funding at the 80% Confidence Level with a 2% discount rate. The Ex-Mod decreasing to 1.032% from 1.232% the prior year.

No reportable action took place since MBASIA is a member of ERMA, the renewal will be automatic.

Direction was given to the Program Administrators to discuss the ERMA Dollar One Initiative with Sedgwick.

Lorissa also announced that all Members except the City of Capitola and City of Hollister have completed the ERMA Training Compliance Survey for FY 24-25.

E2d. Excess Workers' Compensation Renewal

Lorissa Huey reported that the Excess Workers' Compensation (EWC) premium in the version 2 estimate is included in the agenda packet because the final proposal was not available at the time of the agenda mailing date. The EWC premium is included in the Worker's Compensation Budget.

No reportable action took place since MBASIA is a member of PRISM, the renewal will be automatic.

E2e. MBASIA Board's Miscellaneous Insurance Renewals:

E2ei. E&O (APPL) Proposal

Lorissa Huey reported that the Pool Trustee's Errors & Omissions Policy through the Alliant Public Pool Liability (APPL) Program renews July 1, 2025. This coverage is for defense cost for any decision that the Board makes. For example, if the Board denied a claim because of late reporting or interrupting the Memorandum of Coverage and the Board made an error or omission, this policy will defend the Board against the Member's allegations.

A motion was made to bind coverage as presented.

MOTION: Jamie Goldstein **SECOND:** Carmen Gil

MOTION CARRIED

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E2eii. Crime (ACIP) Proposal

Lorissa Huey reported that the Crime Policy through the Alliant Crime Insurance Program (ACIP) renews July 1, 2025. This is for coverage for theft of MBASIA funds.

A motion was made to bind coverage as presented.

MOTION: Jamie Goldstein **SECOND:** John Guertin

MOTION CARRIED

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E2eiii. AD&D (VIP) Proposal

Lorissa Huey reported that MBASIA's AD&D policy through the Volunteer Insurance Program (VIP) renews July 1, 2025. The Program Administrators have confirmed that none of the MBASIA Members passed a resolution to provide Workers' Compensation for non-safety volunteers.

A motion was made to bind coverage as presented.

MOTION: Jamie Goldstein **SECOND:** Mali LaGoe

MOTION CARRIED

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E2f. Parametric Program:

E2fi. Insurance Proposal

Conor Boughey reported that at the April 2025 Board Meeting, Alliant presented a revised proposal for Parametric based on the Ad Hoc Committee's direction. The following Cities of Capitola, Hollister, Marina, Sand City, and Scotts Valley expressed they were interested. Alliant went back to the underwriter to reduce the limits for Hollister per request of \$750,000. The Cities of Sand City and Marina decided not to purchase anymore.

A motion was made to bind parametric effective July 1, 2025 with the Cities of Capitola at a \$1,000,000 limit, Hollister at \$750,000 limit, and Scotts Valley at \$1,000,000 if K2 can reduce the aggregate from \$3,000,000 to \$2,500,000 and keep premium the same or less at the light option.

MOTION: Jamie Goldstein **SECOND:** David Mirrione

MOTION CARRIED

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E2fii. Proposed Policy and Procedure: Parametric Aggregate Erosion & Resolution 2526-01

Conor Boughey reported that the parametric policy includes certain maximum amounts that the insurer is liable to pay in the event of a loss. These are known as “Loss Limits” these limits are shared by all Members of MBASIA that participate in this parametric placement. The Program Administrators are proposing a Loss Limit Sharing Formula (LLSF) that shall govern recoveries by Member Agencies from the parametric insurance carrier in any case where the total payable claims of affected Member agencies exceed either a per occurrence loss limit or an annual aggregate loss limit specified in the policy such that, in either case, the insurance coverage available is insufficient to pay all payable claims of affected Member Agencies.

A motion was made to adopt the Parametric Aggregate Erosion Policy and Procedure and Resolution 2526-01.

MOTION: Jamie Goldstein **SECOND:** David Mirrione

MOTION CARRIED

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E2g. Final 25-26 Liability Budget

Lorissa Huey and Conor Boughey reported that the Executive Committee (EC) met on May 19, 2025 to review the budget prior to the Board's adoption at the June Board Meeting. Since the April 2025 Board Meeting, in the FY 25-26 proposed budget, the CARMA and ERMA premiums were the only changes.

A motion was made to approve the budget as final subject to reviewing the Sand City 23-24 claim whether documentation was sent notifying George Hills or Alliant that claim in question was tendered prior to December 31, 2024.

MOTION: Jamie Goldstein

SECOND: Mali LaGoe

MOTION CARRIED

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E2h. Final 25-26 Workers' Compensation Budget

Conor Boughey and Lorissa Huey reported that the Executive Committee (EC) met on May 19, 2025 to review the budget prior to the Board's adoption at the June Board Meeting. Two important formula changes to the calculations are the PRISM EWC Premium and DIR Claims Tax are removed from the Admin Budget and placed into the Level II Assessment and the minimum in the Level II Assessment is increased from \$75,000 to \$125,000.

A motion was made to approve the budget as final.

MOTION: David Mirrione

SECOND: Mali LaGoe

MOTION CARRIED

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E2i. Member Activities: Hollister Rally Update

Conor Boughey reported that at the April 2025 Board Meeting, Alliant reported to the Board that the insurance proposal for the City was too expensive for the City. At that meeting, a motion was made to require the City of Hollister to obtain a \$2M Special Events Policy and to review the Liability Memorandum of Coverage to address special events language applicable to all Members' special events, effective July 1, 2026.

At today's meeting, Conor verbally reported that the City of Hollister is purchasing the \$2M policy effective for the Hollister Rally on July 4 and 5, 2025.

E3. NEW BUSINESS

E3a. 2025-26 Program Year Calendar of Meetings

A motion was made to approve the 25-26 Program Year Calendar.

MOTION: Carmen Gil **SECOND:** John Guertin **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E3b. 2025-26 Coverage and Claims, and Safety Committees Assignments

A motion was made to appoint the following Committee Assignments.

Coverage & Claims Committee:

Paul Wood, City of Greenfield

Layne Long, City of Marina

Jamie Goldstein, City of Capitola

Carmen Gil, City of Gonzales

Safety Committee:

John Guertin, City of Del Rey Oaks

Layne Long, City of Marina

Carmen Gil, City of Gonzales

MOTION: Mali LaGoe **SECOND:** David Mirrione**MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

F. PROGRAM ADMINISTRATOR'S REPORT**F1. MBASIA George Hills Contract and Liability Deductible Recovery Invoices Time and Expense**

Conor Boughey reported to the Board that the Executive Committee (EC) has been made aware of this agenda item and has proposed three options for the Board to consider. The contract that MBASIA has with George Hills (GH), the Scope of Work states GH provides services like general claims administration, investigating claims, setting up claim files, responding to claims, managing litigation, and overall claims handling. These are considered Claims Administration Time and Expense (T&E). These services and costs are included in the Liability Budget. GH is responsible for tracking deductible usage and sends quarterly invoices to the Members showing what they owe. GH's invoices to Members included their own T&E, even though MBASIA already pays GH for these services. The EC proposed Option 1: Rebate 1 year which is the current year 24-25, Option 2: Rebate the last 3 years, and Option 3: Rebate everything.

A motion was made to exercise Option 2 of rebating all 3 years on the July 1, 2025 deposit invoices at the same time.

MOTION: Carmen Gil **SECOND:** David Mirrione**MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

F2. MBASIA Risk Summit 2025

Lorissa Huey reported that the MBASIA Second Annual Risk Summit will be held on November 13, 2025 at the Monterey Plaza Hotel & Spa. It will start from 9:30 AM to 4 PM with lunch included. The Board Meeting will be held the following day, November 14, 2025 from 8:30 AM to Noon. Board Members are encouraged to pass on the attached flyer to their City Staff. For RSVPs, please email the Program Administrators.

F3. MBASIA Exposures and Coverages Review: Alliant Deadly Weapons Response Program (ADWRP)

Conor Boughey explained to the Board Alliant Deadly Weapons Response Program (ADWRP) coverage. The coverage trigger is when an event occurring at a location appearing on your Schedule of Values on file with Alliant where a weapon has been used or brandished. A weapon is broadly defined as any portable or handheld device, instrument or substance which is used by the Assailant(s) in a manner to deliberately cause death or bodily injury.

A motion was made to bind coverage for the ADWRP policy effective July 1, 2025 with a flat fee allocation.

MOTION: John Guertin **SECOND:** David Mirrione **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

G. LOSS REPORT

CLOSED SESSION – Pursuant to Gov’t Code 54956.95

Ga. Workers’ Compensation Administrator’s Report – None

Gb. Liability Third Party Administrator’s Report

A motion was made to enter into Closed Session at 12:05 PM.

MOTION: David Mirrione **SECOND:** John Guertin **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

A motion was made to come out of Closed Session at 12:24 PM.

MOTION: John Guertin **SECOND:** Jamie Goldstein **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	David Mirrione	Veronica Contreras	Belinda Varela	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

RECONVENE – DISPOSITION OF CLOSED SESSION ITEMS

Paul Wood reported out of Closed Session that no reportable action took place.

H. CORRESPONDENCE / INFORMATION

H1. Next Board Meeting & ERMA Training Schedule

The next Board Meeting will be held on November 13, 2025 from 8:30 AM to Noon at the Monterey Plaza Hotel & Spa. The prior day, November 12, 2025 will be the Risk Summit from 9:30 AM to 4 PM. The agenda packet contained a weblink to the ERMA training schedule.

H2. 2025 CAJPA Conference Preliminary Agenda – There was no discussion on this item.

H3. 2026 PARMA Conference - There was no discussion on this item.

H4. MBASIA Service Team Contact List & Claims Reporting - There was no discussion on this item.

H5. MBASIA Schedule of Service Agreements There was no discussion on this item.

ADJOURNMENT

Paul Wood adjourned the meeting at 12:27 PM.