

MBASIA Board of Directors Meeting

Monday, January 27, 2025 at 9:00 AM

LOCATION:

Video Teleconference

Link:

<https://alliantinsurance.zoom.us/j/94868912699?pwd=aDh2VUNhT09rc2dneUZHBhUdhQUZvdz09>

Meeting ID: 948 6891 2699

Passcode: 595192

Dial: (669) 900-6833

MEMBERS PRESENT

Jamie Goldstein, City of Capitola

John Guertin, City of Del Rey Oaks

Paul Wood, City of Greenfield

Casey Estorga, City of Hollister Alternate

Veronica Contreras, City of King City Alternate

Layne Long, City of Marina *(left at 11:30 AM)*

Belinda Varela, City of Marina Alternate

Vibeke Norgaard, City of Sand City

Mali LaGoe, City of Scotts Valley

Francine Uy, City of Soledad

MEMBERS ABSENT

Carmen Gil, City of Gonzales

GUESTS & CONSULTANTS

Bob Patterson, BRIOTIX *(joined the teleconference at 9:50 AM, left at 10:20 AM)*

Kayce Yerkes, BRIOTIX *(joined the teleconference at 9:50 AM, left at 10:20 AM)*

Nina Aguayo, City of Greenfield Alternate

Stephanie Hill, City of Scotts Valley Alternate *(left at 9:45 AM)*

Neil Callahan, George Hills Company

Lynn Cavalcanti, AIMS

Conor Boughey, Alliant Insurance Services

Lorissa Huey, Alliant Insurance Services

A. CALL TO ORDER & ROLL CALL

Jamie Goldstein called the meeting to order at 9:00 AM.

B. ORAL COMMUNICATIONS & PUBLIC COMMENTS

There were no oral communications and public comments.

C. CONSENT CALENDAR

C1. Approval of Minutes – November 8, 2024 Board of Directors Meeting

C2. Service Calendar & Status of Deliverables

C3. Bills and Correspondence

C3a. Ratification of Disbursements

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

C3c. Quarterly Financial Report as of September 30, 2024

C4. MBASIA Confirmation Letter No Volunteer Workers' Compensation Resolution

C5. Concern EAP Renewal Contract

A motion was made to approve the consent calendar.

MOTION: Paul Wood **SECOND:** Layne Long **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Casey Estorga	Veronica Contreras	Layne Long	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X		X	X	X	X	X	X	X
Nay										
Abstain										

D. GENERAL RISK MANAGEMENT ISSUES

Mali LaGoe asked about how to handle the leave time for a survey for a Workers' Compensation claim that an officer has from a previous employment.

E. BOARD OF DIRECTORS

E1. COMMITTEE REPORTS

E1a. Executive and Finance Committee

E1a1. Budget Planning Process

Lorissa Huey reported that the Executive Committee reviews the Budgets in March and provides the Board a draft at the April Board Meeting and then the final is presented at the June Board Meeting for adoption.

At the last Board Meeting, there were no proposed changes to the Liability Program. For the Workers' Compensation Program, the Level II assessment minimum will be increased from \$75,000 to \$125,000 and the Excess Premium will be moved into the Level II assessment from Level I.

E1b. Safety Committee

E1b1. MBASIA Safety Grant Funds – Request Status and Budget to Date

Lorissa Huey reminded the Board that in June 2024, MBASIA adopted an annual budget for the Grant Program used by Members for allocating available Safety Funds. This Policy & Procedure is standing, but it requires an annual adoption of the funds. The Board approved a \$75,000 allocation to the grant program for FY 24/25 so each Member can withdraw up to \$7,500 for city programs or projects.

E1b2. ERMA Training and Risk Management Activity Reimbursement Request

Lorissa Huey reported that beginning July 1, 2020, the ERMA Training and Risk Management Program was established by the ERMA Board of Directors to provide Member Agencies with access to reimbursement of up to \$2,500 per Program Year for eligible human resources and employment-related training and loss control expenditures. The deadline to submit reimbursements for the FY 24/25 program year is June 30, 2025.

E1b3. Proposed Changes to Safety Grant Policy and Procedure

Conor Boughey reported that during the November 2024 Strategic Planning when the Loss Control and Safety Discussion took place, direction was given to the Safety Committee update the Grant Program's Policy and Procedure.

A motion was made to approve the proposed changes recommended by the Safety Committee effective July 1, 2025.

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

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Casey Estorga	Veronica Contreras	Layne Long	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X		X	X	X	X	X	X	X
Nay										
Abstain										

E1c. Coverage and Claims Committee

E1c1. Liability Claims Administrators – Proposed Renewal Extension

Conor Boughey and Neil Callahan reported that MBASIA’s current contract with George Hills and Company (GHC) for Liability Claims Administration is ending June 30, 2025. The contract term started January 1, 2023, to June 30, 2024, and was extended with the one-year option to June 30, 2025. At the November 2024 Board Meeting, the Board directed GHC to provide a three-year contract for consideration. Included in the agenda packet is an extension to June 30, 2028 with the same hourly fees subject to the Annual Fee Escalator.

A motion was made to approve the contract as proposed.

MOTION: Paul Wood

SECOND: Vibeke Norgaard

MOTION CARRIED

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Casey Estorga	Veronica Contreras	Layne Long	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X		X	X	X	X	X	X	X
Nay										
Abstain										

E1c2. Claim File Defense Counsel Fees

Conor Boughey provided a verbal update that legal bills should be sent to the Liability Third Party Administrators, which is currently George Hills and Members are not to pay it directly.

E1d. Police Risk Management Working Group

E1d1. Report from Police Risk Management Working Group Meeting held on January 13, 2025

Conor Boughey provided the Board a report from the Police Risk Management Working Group Meeting held on January 13, 2025. He stated that the following items were discussed: continuation of the ABLE Program, Drones as First Responders, and workplace violence prevention training.

E2. EXCESS RISK POOL REPRESENTATIVE REPORTS

E2a. Report from CARMA Annual Workshop & Board of Directors Meeting

Conor Boughey and Layne Long provided the Board a verbal update. They discussed the program financial health and the various loss control efforts such as the ABLE Program, Benchmark Analytics, and Lexipol Services.

E2b. Report from ERMA Annual Workshop & Board of Directors Meeting

Conor Boughey and Paul Wood provided a verbal update regarding ERMA.

Members were reminded to complete the Training Compliance Survey by June 30, 2025.

E3. UNFINISHED BUSINESS

E3a. Report from Strategic Planning

E3ai. Ergonomics Presentation from Bob Patterson, BRIOTIX

Bob Patterson from BRIOTIX presented to the Board an Ergonomics Presentation.

Members asked questions, which were addressed.

A motion was made to delegate to the Safety Committee to look into the proposal further and provide authority to the Committee to enter in a contract as it sees fit.

MOTION: Vibeke Norgaard **SECOND:** Paul Wood **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Casey Estorga	Veronica Contreras	Layne Long	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X		X	X	X	X	X	X	X
Nay										
Abstain										

E3aii. Loss Control

E3aii1.DKF Live Webinar for Public Works

The contract with DKF has been executed and per the Board's request, a demo took place on December 16, 2024 for the Public Works Department. A recording was sent to all the Public Works/Water/Wastewater Contacts.

Members reported positive feedback from the Public Works Department.

E3aii2.Best Practices for Youth Instructors

Conor Boughey reported that another Public Agency utilized the services of Praesidium to develop a Policy and Procedure regarding Abuse Prevention.

E3aiii. Job Evaluation Training

LCW has the workshop, "Maximizing Performance Through Documentation, Evaluation, and Corrective Action" which is a three hour workshop and will cost about \$2,700 depending on the presenter plus travel time. This will be a topic at the 2025 Risk Summit.

E3aiv. Parametric Insurance

Conor Boughey reminded the Board that at the November 2024 Board Meeting, the Board requested Alliant to obtain a proposal for parametric insurance. K2 Parametric provided a proposal which was attached to the agenda packet. Direction was given to ask K2 for different limits per Member (higher limit for Hollister and lower limit for Sand City and Del Rey Oaks), lower aggregate limits, request assistance for cost allocation, and prefer the trigger to be for catastrophic quakes and no payout on smaller tremors.

A motion was made to form an Ad Hoc Committee to discuss Parametric Insurance and delegate authority to the Ad Hoc Committee to bind coverage. The Ad Hoc Committee is Casey Estorga from Hollister, Jamie Goldstein from Capitola, and Steve Adams from King City.

MOTION: Vibeke Norgaard **SECOND:** Paul Wood **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Casey Estorga	Veronica Contreras	Layne Long	Vibeke Norgaard	Mali LaGoe	Francine Uy
Aye	X	X		X	X	X	X	X	X	X
Nay										
Abstain										

E3b. Member Activities: Hollister Rally

Conor Boughey reminded the Board that the City of Hollister disclosed that the Hollister Bike Rally is coming back on July 4, 2025. At the November 2024 Board Meeting, direction was given for Byrne Conley, MBASIA's Legal Counsel to draft an MBASIA letter to the City of Hollister about this event.

A motion was made issue the letter from Byrne to the City of Hollister with the addition that MBASIA strongly recommends the City should be obtaining a Special Events Policy with a \$10M limit, otherwise if the City does not do that, the MBASIA Board will be considering excluding this exposure in the Liability Memorandum of Coverage effective July 1, 2026.

MOTION: Jamie Goldstein **SECOND:** Paul Wood **MOTION CARRIED**

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

E3c. 2025 Risk Summit Date, Location and Agenda Discussion

Conor Boughey and Lorissa Huey reported that included in the agenda packet is a draft of the 2025 Risk Summit Agenda.

Members provided feedback that for DKF the focus can be Job Competency Based Training versus Sewers as not all the Member have Wastewater. The LCW Performance Evaluation Trainings can be more of a general track that everyone can attend. Direction was given to the Committee that Paul prefers Monterey and Jamie prefers Aptos for the locations proposed.

A motion was made to appoint an Ad Hoc Committee composed of Mali LaGoe from Scotts Valley, Vibeke Norgaard from Sand City, and Nina Aguayo from Greenfield to discuss the Risk Summit Date, Location, and Agenda further.

MOTION: Paul Wood **SECOND:** Jamie Goldstein **MOTION CARRIED**

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

E4. NEW BUSINESS

E4a. MBASIA Election of Officers

A motion was made to approve the slate of officers:

Paul Wood, Chair

John Guertin, Vice Chair

Mali LaGoe, Treasurer/Secretary

Jamie Goldstein, Past Chair

MOTION: Vibeke Norgaard **SECOND:** John Guertin **MOTION CARRIED**

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

E4b. Liebert Cassidy Whitmore Employment Relations Consortium 2025 Agreement

Lorissa Huey reported that the contract for the Liebert Cassidy Monterey Bay Area Employment Relations Consortium is up for renewal. All Members of MBASIA participate.

A motion was made to approve the 2025 LCW Employment Relations Consortium Contract.

MOTION: Paul Wood **SECOND:** Vibeke Norgaard **MOTION CARRIED**

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

E4c. Bay Actuarial Consultants Engagement Letter

E4ci. Actuarial Study

E4cii. Cost Allocation for Member

Conor Boughey reported that Jack Joyce from Bay Actuarial Consultants has provided a proposal to perform the Actuarial Study with the loss data as of 12/31 and an IBNR Update with the loss data as of 6/30. The IBNR Update is new as the new Financial Auditor, Marta & Company requires its as part of the Financial Audit.

A motion was made to engage in the 2025 Actuarial Study for \$7,575 for each Liability and Workers' Compensation, and INBR Update for \$5,681 for each Liability and Workers' Compensation. The Board does not want to engage in a MBASIA group contract for the Cost Allocation by Member. The City of Hollister is interested and will work with Jack Joyce directly.

MOTION: Mali LaGoe **SECOND:** Paul Wood **MOTION CARRIED**

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

E4d. MBASIA Website Overview

This item was deferred to the next Board Meeting.

E4e. July 1, 2025 Property Insurance Renewals

Conor Boughey reported that the headlines for the property insurance market are challenging market conditions continue persist, inflation is driving valuation concerns, amplifying size of losses, and demand for higher premium.

The Los Angeles fires are expected to have significant consequences for both insurance and reinsurance markets.

E5. LOSS REPORT

CLOSED SESSION – Pursuant to Gov’t Code 54956.95

E5a. Workers’ Compensation Administrator’s Report – None

E5b. Liability Third Party Administrator’s Report – None

F. PROGRAM ADMINISTRATORS’ REPORT

F1. Insurance Renewal Tracking List

Every two weeks on Friday, Alliant sends an insurance renewal tracking list to let the Members know what renewal applications are due and when they are sent.

F2. MBASIA Exposures and Coverages Review: Volunteers

This item was deferred to the next Board Meeting.

F3. High Level Coverage Summary

The attachment included in the agenda packet is summary that all ten cities in MBASIA are part of the three major programs coverages which are CARMA for Liability, ERMA for Employment Practices Liability, and PRISM for Excess Workers’ Compensation.

F4. MBASIA Resource Guide

Included in the agenda packet is a MBASIA Resource Guide that includes but not limited to the various services the Members have through PRISM, ERMA, CARMA, APIP, Cyber, and MBASIA funded services such as Ergonomics, Employee Assistance Program (EAP), and Legal Assistance Funds. Also, included in the guide is contact information for Liability (George Hills), WC (AIMS), and Property/Cyber/Pollution (APIP) claims.

F5. Announcement of Quarterly Training Opportunities

At the beginning of each quarter, the Program Administrators send out an Announcement of Quarterly Training Opportunities from PRISM, LCW, ERMA, Lexipol and conferences such as PARMA, CAJPA, CALPERLA.

At the November 2024 Strategic Planning, the Board requested that the Program Administrators send this to the Cities’ Human Resources, Safety, and Risk Management Staff.

G. CORRESPONDENCE / INFORMATION

G1. Next Two Board Meetings & ERMA Training Schedule

The next two Board Meetings will be held on April 14, 2025 virtually via Zoom and June 9, 2025 in person in the City of Sand City. The Board Meeting will start at 9:00 AM on April 14, 2025 and 9:30 AM on June 9, 2025, unless otherwise stated.

G2. PARMA Conference Information – There was no discussion on this item.

G3. MBASIA Service Team Contact List & Claims Reporting – There was no discussion on this item.

G4. MBASIA Schedule of Service Agreements – There was no discussion on this item.

ADJOURNMENT

Jamie Goldstein adjourned the meeting at 12:17 PM.