

MBASIA Board of Directors Meeting

Monday, March 30, 2026 at 9:00 AM

LOCATION:

Video Teleconference

Link:

<https://alliantinsurance.zoom.us/j/95743458165?pwd=ZaYGroajl4MR00JqqQOuGQmmb1GyiS.1>

Meeting ID: 957 4345 8165

Passcode: 582450

Dial: (669) 900-6833

MEMBERS PRESENT

Jamie Goldstein, City of Capitola
Carmen Gil, City of Gonzales
Paul Wood, City of Greenfield
Ana Cortes, City of Hollister (*left at 10:15 AM*)
Jose Arreola, City of King City
Layne Long, City of Marina (*left at 10:00 AM*)
Vibeke Norgaard, City of Sand City
Mali LaGoe, City of Scotts Valley
Megan Hunter, City of Soledad

MEMBERS ABSENT

John Guertin, City of Del Rey Oaks

GUESTS & CONSULTANTS

Nina Aguayo, City of Greenfield Alternate (*left at 11:18 AM, rejoined at 11:28 AM*)
Veronica Contreras, City of King City Alternate (*left at 11:18 AM, rejoined at 11:28 AM*)
Neil Callahan, George Hills Company
Lynn Cavalcanti, AIMS
Conor Boughey, Alliant Insurance Services
Lorissa Huey, Alliant Insurance Services
Marcus Beverly, Alliant Insurance Services
Arjay Jimenez, Alliant Insurance Services (*left at 11:18 AM, rejoined at 11:28 AM*)

A. CALL TO ORDER & ROLL CALL

Paul Wood called the meeting to order at 9:03 AM.

B. ORAL COMMUNICATIONS & PUBLIC COMMENTS

There were no oral communications and public comments.

C. CONSENT CALENDAR

C1. Approval of Minutes – January 26, 2026 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, 2025

C4. Liability Claims Settlement Authority with Attorney Defense Panel – Amended January 26, 2026

C5. BRIOTIX Contract effective February 20, 2026 to February 2029

C6. Concern EAP Renewal Contract

C7. MBASIA Loss Control Program

A motion was made to approve the consent calendar.

MOTION: Megan Hunter **SECOND:** Vibeke Norgaard **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Ana Cortes	Jose Arreola	Layne Long	Vibeke Norgaard	Mali LaGoe	Megan Hunter
Aye	X		X	X		X		X	X	X
Nay										
Abstain					X					

D. GENERAL RISK MANAGEMENT ISSUES

There were no general risk management issues.

E. BOARD OF DIRECTORS

E1. COMMITTEE REPORTS

E1a. Safety Committee

E1a1. MBASIA Safety Grant Funds – Request Status and Budget to Date

Lorissa Huey presented to the Board the current Safety Grant Fund Utilization for the FY 25/26. The program allows Member Agencies up to \$15,000 each. This is a reimbursement program; Members must purchase the service first and then submit their reimbursement form with receipts within 30 days of the end of Fiscal Year. A copy of the Safety Grant form was included as an attachment in the Agenda Packet. The Members have also asked the Program Administrators for the Safety Grant form to be re-sent to the Members.

E1a2. Precision Concrete Cutting Utilization Report

Lorissa Huey presented to the Board the current utilization report from Precision Concrete Cutting (PCC) with respect to sidewalk repairs. The Program Administrators also stated that the Safety Committee discussed the PCC services related to sidewalk repairs, and additional loss control efforts that MBASIA could engage in. The Committee requested that street sign services be added to the current contract. The City of Hollister has asked to have a separate meeting with the Program Administrators and PCC to discuss PCC services.

A motion was made to add street sign services to the current contract with PCC.

MOTION: Megan Hunter **SECOND:** Mali LaGoe **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Ana Cortes	Jose Arreola	Layne Long	Vibeke Norgaard	Mali LaGoe	Megan Hunter
Aye	X		X	X		X		X	X	X
Nay										
Abstain										

E1b. Coverage and Claims Committee - None

E1c. Ad Hoc Committee

E1c1. MBASIA Equity Distribution Plan (EDP) – Assessment

Conor Boughey provided verbal updates to the Board from the MBASIA Ad Hoc Committee Meeting held on March 25, 2026 and he presented the drafted Assessment Calculation Language in MBASIA’s Financial Plan Policy and Procedure. The Ad Hoc Committee requested scenarios to run the calculation with five, seven, and ten years using \$1,000,000 claims in the most recent two years for a medium sized city. This will be presented to the Board at the Juen 2026 Board Meeting.

Megan Hunter from the City of Soledad, asked the group about replacing her position on the Ad Hoc Committee with Mike Howard, the newly appointed Alternate for the City of Soledad.

A motion was made to appoint Mike Howard, City of Soledad Alternate Board Member.

MOTION: Mali LaGoe **SECOND:** Jose Arreola **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Ana Cortes	Jose Arreola	Layne Long	Vibeke Norgaard	Mali LaGoe	Megan Hunter
Aye	X		X	X	X	X	X	X	X	X
Nay										
Abstain										

E1d. Police Risk Management Working Group

E1d1. Report from the Police Risk Management Working Group Meeting Held on February 12, 2026

Conor Boughey reported to the Board that the Police Risk Management Working Group (PRMWG) had two presentations from Concern EAP by Ann Wagner and the Briefing Room by Jason Louis.

Conor shared about the positive engagement and feedback from the Police Chiefs about the Briefing Room, and that he made the executive decision to subscribe the Cities of Gonzales, Greenfield, and King City from March 1st, 2026 to June 30th, 2026. Conor reported that effective July 1, 2026, CARMA will be taking over the cost of the services.

Conor commented that David Honda, Police Chief of the City of Sand City brought up Norman Peterson & Associates (NPA) Return to Work Services.

E2. UNFINISHED BUSINESS

E2a. Feedback on MBASIA Resource Guide/Quarterly Training Announcement Webinar recording

Lorissa Huey gave an update to the Board that the Program Administrators created a webinar and sent it out to the Members on March 24, 2026. The Members stated that they have not received any feedback from their Cities’ staff, and the Webinar was a good quick summary of the MBASIA Resource Guide.

E3. NEW BUSINESS

E3a. NPA Return to Work Service

Conor Boughey reported that during the February 2026 Police Risk Management Working Group Meeting, the group asked MBASIA’s Program Administrators to reach out to Norman Peterson & Associates (NPA) in regard to their Return-to-Work Services. Since then, the Program Administrators met with them.

Lynn Cavalcanti, AIMS advised that July 1, 2026 would be too soon to get NPA’s Services set up. The Board requested to set up an informational webinar with NPA and the WC Team prior to the June 2026 Board Meeting. The Program Administrators will agendize the webinar feedback for the June 2026 Board Meeting.

E3b. Liability Actuarial Report

Conor Boughey reported to the Board the FY 26/27 Draft Liability Actuarial Report has been completed. Conor stated that the actuarial report provides two key figures, (1) rates for next year’s renewal and (2) MBASIA’s outstanding liabilities for posting to its financial statements.

A motion was made to receive and file the FY 26/27 Draft Liability Actuarial Report.

MOTION: Megan Hunter **SECOND:** Jamie Goldstein **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Ana Cortes	Jose Arreola	Layne Long	Vibeke Norgaard	Mali LaGoe	Megan Hunter
Aye	X		X	X		X		X	X	X
Nay										
Abstain										

E3c. Workers’ Compensation Actuarial Report

Conor Boughey reported to the Board the FY 26/27 Draft Workers’ Compensation Actuarial Report has been completed. Conor stated that the actuarial report provides two key figures, (1) rates for next year’s renewal and (2) MBASIA’s outstanding liabilities for posting to its financial statements.

A motion was made to receive and file the FY 26/27 Draft Workers’ Compensation Actuarial Report.

MOTION: Megan Hunter **SECOND:** Jamie Goldstein **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Ana Cortes	Jose Arreola	Layne Long	Vibeke Norgaard	Mali LaGoe	Megan Hunter
Aye	X	X		X		X		X	X	X
Nay										
Abstain										

E3d. Excess Pool Renewal Updates

E3d1. California Affiliated Risk Management Authority (CARMA)

Conor Boughey reported that the July 1, 2026 CARMA draft renewal budget was not available at the time of today’s meeting. The MBASIA Program Administrators budgeted a projected 15% renewal increase and final updates will be available at the June 2026 Board Meeting.

Members asked questions, which were addressed.

E3d2. Employment Risk Management Authority (ERMA)

Conor Boughey reported that the July 1, 2026 ERMA draft renewal budget was not available at the time of today’s meeting. The MBASIA Program Administrators budgeted a projected 10% renewal increase and final updates will be available at the June 2026 Board Meeting.

Conor emphasized to always report Employment Practices Liability (EPL) claims timely to George Hills, who will then report it to ERMA.

Members asked questions, which were addressed.

E3d2i. Proof of Compliance with Training Mandated by State Law

Lorissa Huey reminded the Board about the ERMA Training Compliance Survey, which is due no later than June 30, 2026. The training consists of a 2-hour AB 1825-compliant training for supervisory employees and a 1-hour SB 2343-compliant training for non-supervisory employees.

The Program Administrators reported that City of King City is the last Member that has not completed the survey. Veronica Contreras, Alternate from the City of King City asked the Program Administrators to resend the ERMA Training Compliance Survey.

E3e. APIP Property Renewal & Excess Cyber

Conor Boughey discussed the APIP Property and Excess Cyber Renewal for July 1, 2026. For property, premiums are expected to decrease. For cyber, it is projected that rates will be flat or reduced.

Members asked questions, which were addressed.

E3f. Excess Workers' Compensation Program

Lorissa Huey stated that MBASIA's renewal premium indicates an increase from \$1,460,298 to \$1,738,000, which is an increase of \$277,702 (or 19%). However, last year's payroll was underreported, and the payroll audit resulted in additional premium of \$76,407. Payroll decreased by 1.1%.

Included in the agenda packet was PRISM's 26/27 Loss Performance Impact on Premium Summary, which includes the new rating methodology for the Ex-Mod.

E3g. Parametric Insurance Program Quote

Conor Boughey reminded the Board that MBASIA purchased a Parametric Earthquake Policy with Cities of Capitola, Hollister, and Scotts Valley with \$2,500,000 aggregate limit at the light option, effective July 1, 2025.

K2 provided 2026 quotes for the Cities of Capitola, Hollister and Scotts Valley. The Cities of King City and Soledad requested to be quoted for the upcoming July 1, 2026 renewal. This will be brought back to the Board at the June 2026 Board Meeting.

E3h. DKF Sewer Operation and Maintenance Academy Presentation

Lorissa Huey provided information to the Board about the new format for the DKF Annual Online Sewer Summit. DKF will now be transitioning to the DKF Sewer Operation and Maintenance (O&M) In-Person Academy. This format will be an annual subscription-based program that delivers continuous value throughout the year and the cost is \$475 per Member per year (if signed up as a JPA) or \$950 per member per year (if signed up as individual members).

The Program Administrators were asked to poll the Board on who is in and out for the DKF O&M Academy. The Board also asked about getting a discounted rate if not all Members want to contribute to the DKF O&M Academy.

E3i. CARMA: Alternate Representative Appointment

Lorissa Huey announced that Layne Long from the City of Marina will be retiring on July 17th, 2026, and he was the Primary Representative on CARMA’s Board of Directors. Vibeke Norgaard from Sand City has volunteered to be the Primary Representative on the CARMA Board of Directors. The Board has volunteered John Guertin to be the Alternate Representative on the CARMA Board of Directors.

A motion was made to appoint Vibeke Norgaard and John Guertin as the Representatives for the CARMA Board of Directors.

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

MOTION CARRIED

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Ana Cortes	Jose Arreola	Layne Long	Vibeke Norgaard	Mali LaGoe	Megan Hunter
Aye	X		X	X		X		X	X	X
Nay										
Abstain										

F. EXECUTIVE AND FINANCE COMMITTEE REPORT

F1. Draft Liability Budget

Lorissa Huey and Conor Boughey reported that the Program Administrators have prepared the FY 26-27 proposed Liability Budget. The formula has been updated with the 2025 Calendar Year payroll as well as all new claims data as of December 31, 2025. The methodology is weighted 50% on exposure (payroll) and 50% on experience (6 years of paid losses capped at \$500,000 for claims effective 7/1/19), with a per member cap of 50% over prior year funding. The Liability Budget is funded at 80% confidence level.

The following items that are outstanding are the CARMA and ERMA Budgets and Program Administrators Contract Fee Escalator which will be shown on the final draft that will be presented at the June 2026 Board Meeting for adoption.

No reportable action took place.

F2. Draft Workers’ Compensation Budget

Lorissa Huey and Conor Boughey reported that the Program Administrators have prepared the FY 26-27 proposed Workers’ Compensation (WC) Budget. The formula has been updated with the 2025 Calendar Year payroll and new claims data as of December 31, 2025 with 7 years added to the budget. The Level II Assessments, claims experience excludes 4850 and all employee TD as the Board voted to exclude those in its WC MOC for July 1, 2023. The Workers’ Compensation Budget is funded at the 75% confidence level.

The Executive Committee met in February 2026 and agreed to cease funding the ADR Program for the FY 26/27 because it has not been utilized for the prior two fiscal years.

The final draft will be presented at the June Board Meeting for adoption.

No reportable action took place.

F3. Development of MBASIA’s Underwriting Policy

Lorissa Huey reported that MBASIA currently does not have an Underwriting Policy and Procedure (P&P) that dictates when a new exposure should be brought to the attention of the Authority. Members have operated with the understanding that any new services or services that are provided outside the city limits, should be brought forward. At the February 2026 Executive Committee Meeting, the Committee reviewed a sample Underwriting P&P and New Exposure Questionnaire and agreed that MBASIA should adopt these.

A motion was made to adopt the MBASIA Underwriting Policy and Procedure and the New Exposure Questionnaire as presented.

MOTION: Jamie Goldstein **SECOND:** Megan Hunter **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Ana Cortes	Jose Arreola	Layne Long	Vibeke Norgaard	Mali LaGoe	Megan Hunter
Aye	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

Gb. Liability Third Party Administrator’s Report – None

A motion was made to enter into Closed Session at 11:18 AM

MOTION: Mali LaGoe **SECOND:** Megan Hunter **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Ana Cortes	Jose Arreola	Layne Long	Vibeke Norgaard	Mali LaGoe	Megan Hunter
Aye	X	X	X	X		X		X	X	X
Nay										
Abstain										

A motion was made to come out of Closed Session at 11:28 AM

MOTION: Megan Hunter **SECOND:** Jose Arreola **MOTION CARRIED**

	Jamie Goldstein	John Guertin	Carmen Gil	Paul Wood	Ana Cortes	Jose Arreola	Layne Long	Vibeke Norgaard	Mali LaGoe	Megan Hunter
Aye	X	X	X	X		X		X	X	X
Nay										
Abstain										

RECONVENE – DISPOSITION OF CLOSED SESSION ITEMS

Lorissa Huey reported out of Closed Session that direction was given to the Workers’ Compensation Claims Administrators and no reportable final action took place.

H. PROGRAM ADMINISTRATORS’ REPORT

H1. MBASIA Exposures and Coverages Review: Recap and Property Construction Projects

Conor Boughey presented to the Board a recap of MBASIA's Exposure and Coverage review and Property Construction Projects.

The Program Administrators provided an informational update to the Board about the current APIP Course of Construction limit of \$25,000,000 and a Memo regarding Master Builders Risk, which were included in the agenda packet.

I. CORRESPONDENCE / INFORMATION

I1. Next Board Meetings & ERMA Training Schedule

The next Board Meeting will be held on Monday, June 15, 2026 in person in the City of Sand City. The Board Meeting will start at 9:30 AM, unless otherwise stated.

I2. PRISM Annual Report – There was no discussion on this item.

I3. 2026 CAJPA Conference – There was no discussion on this item.

I3. MBASIA Service Team Contact List & Claims Reporting – There was no discussion on this item.

I4. MBASIA Schedule of Service Agreements – There was no discussion on this item.

ADJOURNMENT

Paul Wood adjourned the meeting at 11:50 AM.