

MBASIA Board of Directors Meeting

Friday, November 14, 2025, at 8:30 AM

LOCATION:

Monterey Plaza Hotel & Spa

400 Cannery Row

Monterey, CA 93940

Room: Ocean Club

MEMBERS PRESENT

Chloe Woodmansee, City of Capitola Alternate

John Guertin, City of Del Rey Oaks (*left at 11:37 AM*)

Carmen Gil, City of Gonzales

Paul Wood, City of Greenfield

Jim Pia, City of Hollister

Veronica Contreras, City of King City Alternate

Belinda Varela, City of Marina Alternate (*arrived at 8:37 AM*)

Audrey Cray, City of Sand City Alternate

Mali LaGoe, City of Scotts Valley

Francine Uy, City of Soledad Alternate

MEMBERS ABSENT

None

GUESTS & CONSULTANTS

Nina Aguayo, City of Greenfield Alternate

Lynn Cavalcanti, AIMS

(excused from the meeting room from 8:40 AM to 9 AM)

Neil Callahan, George Hills Company

(excused from the meeting room from 8:40 AM to 9 AM)

Rose Melchor, George Hills Company

(excused from the meeting room from 8:40 AM to 9 AM)

Conor Boughey, Alliant Insurance Services

(excused from the meeting room from 8:50 AM to 9 AM)

Lorissa Huey, Alliant Insurance Services

(excused from the meeting room from 8:50 AM to 9 AM)

Marcus Beverly, Alliant Insurance Services

(excused from the meeting room from 8:50 AM to 9 AM, left at 12:01 PM)

Arjay Jimenez, Alliant Insurance Services

(excused from the meeting room from 8:50 AM to 9 AM, and from 12:01 PM to 12:16 PM)

Jason Louis, The Briefing Room (*joined at 9:30 AM, left at 10:05 AM*)

James Marta, James Marta & Company (*joined at 10:15 AM, left at 10:45 AM*)

MBASIA

Monterey Bay Area Self Insurance Authority

c/o Alliant Insurance Services, Inc.

560 Mission Street, 6th Floor

San Francisco, CA 94105

(415) 403-1400

A. CALL TO ORDER

Paul Wood called the meeting to order at 8:30 AM.

B. ORAL COMMUNICATIONS & PUBLIC COMMENTS

There were no oral communications and public comments.

C. CONSENT CALENDAR

C1. Approval of Minutes – June 9, 2025, 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 June 30, 2025

C4. Evidence of Coverage and Disclosures

C4i. Alliant Property Insurance Program (APIP)

C4ii. Alliant Crime Insurance Program (ACIP)

C4iii. Alliant Public Pool Liability (APPL)

C4iv. Excess Cyber

C5. MBASIA 24/25 James Marta and Company Audit Planning Memo

A motion was made to approve the consent calendar.

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

	Chloe Woodmansee	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

D. GENERAL RISK MANAGEMENT ISSUES

D1. CAJPA “Protecting Public Funds” Report

Conor Boughey reported that CAJPA released the Protecting Public Funds report, which discussed how unsustainable the increase in cost of liability claims and insurance coverages are.

E. SERVICE PROVIDERS REVIEW

MBASIA conducts Service Provider Reviews every year. The Board discussed BRIOTIX, Precision Concrete Cutting, James Marta & Company, Bay Actuarial, Chandler, Liebert Cassidy Whitmore, Jackson Lewis, Gibbons & Conley, DKF Solutions, and the Liability and Workers' Compensation Attorney Panels.

Alliant, George Hills, and AIMS were excused from the room while the Board discussed their Services.

F. BOARD OF DIRECTOR'S REPORTS

F1. COMMITTEE REPORTS

F1a. Executive and Finance Committee - None

F1b. Safety Committee

F1b1. Safety Grant Funds

Lorissa Huey reminded the Board that in June 2025, MBASIA adopted an annual budget for the Safety Grant Program used by Members for allocating available Safety Funds. The Board approved a \$150,000 allocation to the grant program so each Member can withdraw up to \$15,000 for city programs or projects. The major changes to the program effective July 1, 2025, were as follows, 1) Members will need to submit all of their receipts no later than thirty days instead of previously being ninety days, 2) the May 1st deadline to submit Safety Grant request was removed, and 3) the same request cannot be made in more than two consecutive Program Years, unless it has been authorized by MBASIA's Vice Chairperson.

F1b2. ERMA Training and Risk Management Activity Reimbursement Request

Lorissa Huey discussed that the ERMA Board of Directors established the Training and Risk Management Program on July 1, 2020 to provide Member Agencies with access to reimbursement up to \$2,500 per program year for eligible human resources and employment-related training and loss control expenditures.

The MBASIA Program Administrators reached out to the ERMA team and they reported that as of October 15, 2025 none of the MBASIA Members have used their ERMA Funds for the current program year. The deadline for the 25-26 program year is June 30, 2026.

F1b3. Member Cities: Driver and Fleet Safety Program and Vehicle Use Policies

Lorissa Huey reported that MBASIA engaged with Sedgwick Loss Control to provide a template for the Members to consider implementing the following policies, 1) Driver Safety and Vehicle Use Program for Business Use of Agency Owned Vehicles and Personally Owned Vehicles, 2) Large Capacity Van Safety, 3) Self-Assessment Vehicle Use and Operations, and 4) Sample Vehicle Backing. Direction was given to the Program Administrators in November 2024 to follow up with the Members in August 2025 for a status. A list of all the Member's responses was included in the agenda packet. Nina Aguayo, City of Greenfield reported that the City Attorney and Employee Relations Attorney are reviewing the policies and will provide guidance. Belinda Varela, City of Marina reported that the City is currently working on it. Veronica Contreras, City of King City reported that the City has implemented the policies.

Direction was given to review the new code, update the policies, resend them to the Board with redlined changes, and follow up in six months.

F1c. Coverage and Claims Committee

F1c1. Summary of Coverage

Lorissa Huey presented the Summary of Coverage for each Member of the coverages it has with MBASIA and additional line of coverages that Alliant places on behalf of the City.

These are posted on the MBASIA Website in the Members' Only section.

F2. UNFINISHED BUSINESS

F2a. ERMA Dollar One Initiative

Neil Callahan, George Hills and Conor Boughey reported that ERMA, MBASIA's Excess Employment Practices Liability Partner changed its claims management guidelines and rolled out the "Dollar One Initiative" in order to better track claims payments. George Hills is monitoring the implementation of this plan.

The MBASIA Board is requesting ERMA to provide the MBASIA Cities the ERMA Attorney Panel List so that they can provide input when a claim is assigned.

F3. NEW BUSINESS

F3a. The Briefing Room Presentation

Jason Louis presented to the Board on what services the Briefing Room provides. It provides training on use of force, driver awareness, arrest and control, tactical firearms, and strategic communications and how it applies to the recent case law.

Members asked questions, which were addressed.

All Members are subscribed except for the City of Gonzales, City of Greenfield, and City of King City. Jason mentioned that if MBASIA purchases the Subscription as a group, the technology fee would be waived.

A motion was made to allow MBASIA to purchase the Briefing Room Subscription as a group and include in the 26-27 Admin Budget.

MOTION: Mali LaGoe **SECOND:** Carmen Gil **MOTION CARRIED**

	Chloe Woodmansee	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E3b. Feedback of 2nd MBASIA Risk Summit

The second MBASIA Risk Summit was held the prior day, November 13, 2025 with many of the City staff in attendance.

Members provided positive feedback and want to continue this every other year.

The City of Gonzales requested additional regional training opportunities for Public Works for the Southern Monterey County Cities.

E3c. Presentation of MBASIA's Financial Trends

Lorissa Huey provided a PowerPoint presentation on the ten-year financial trends of MBASIA. The slides described the Net Position, Incurred Claims and Claim Adjustment Expenses, and Reserves for both the Liability and Workers' Compensation Programs.

E3d. MBASIA's Financial Audit

Jim Marta, MBASIA's Financial Auditor presented the Financial Audit as of June 30, 2025. Members asked questions, which were addressed by Jim.

A motion was made to receive and file the Financial Audit as of June 30, 2025.

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MOTION: Chloe Woodmansee **SECOND:** Mali LaGoe **MOTION CARRIED**

	Chloe Woodmansee	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E3e. Chandler Investment Update of Transfers

Lorissa Huey reported that MBASIA has a long-term investment account with Chandler and has funded \$16,000,000 to date. Lorissa also discussed the various yields in Local Agency Investment Fund, West Coast Community Bank, and Chandler.

A motion was made to transfer \$2,000,000 to Chandler effective immediately.

MOTION: Mali LaGoe **SECOND:** Jim Pia **MOTION CARRIED**

	Chloe Woodmansee	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E3f. Excess Workers' Compensation Renewal

Alliant reported that MBASIA's Excess Workers' Compensation Program renews July 1, 2026, with PRISM. Attached in the agenda packet was the premium indication as of October 2025. The next premium indication will be as of February 2026.

E3g. DKF: TrainingLink Basic Subscription – Contact Term

Lorissa Huey reported that the TrainingLink Basic Subscription Contract with DKF Solution expires on December 15, 2025. Included in the Agenda Packet is a renewal contract for December 16, 2025 to December 15, 2026 for a flat renewal of \$4,000.

A motion was made to renew the contract as presented.

MOTION: John Guertin **SECOND:** Paul Wood **MOTION CARRIED**

	Chloe Woodmansie	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

E3h. MBASIA Travel Expense Form with ERMA Reimbursement

Lorissa Huey described how MBASIA's Travel Policy reimburses each Member \$2,000 per Program Year for Risk Management, Pooling, Workers' Compensation, Employment Practices Liability training. MBASIA reimburses the hotel, conference fee registration, meals, transportation and parking.

ERMA has a Training and Risk Management Program that reimburses each Member in MBASIA up to \$2,500 per Program Year for Human Resources and Employment Practices Liability related training. The conference registration fee is only reimbursable under ERMA's Program.

The Board Members are directed to fill out the MBASIA Travel Expense Form with ERMA Reimbursement and submit the form to the MBASIA's Program Administrators. MBASIA will endeavor to obtain the ERMA Reimbursement.

Direction was given to the Program Administrators to send the Board Members the MBASIA Travel Expense Form with ERMA Reimbursement separately via email.

E3i. MBASIA Claims Audit

Lorissa Huey stated that in MBASIA's Bylaws, ARTICLE XI MISCELLANEOUS, Section 6 – Claims Audit, MBASIA has a requirement to perform claims audits every two years for Workers' Compensation and every three years for Liability. CARMA, MBASIA's Excess Liability JPA Partner performs a claims audit every year. PRISM, MBASIA's Excess Workers' Compensation (EWC) coverage provider performs a claims audit every two years, however, if a low score is received, it is performed every year.

The MBASIA Board agreed it is not necessary to conduct more claims audits because the current process satisfies MBASIA's Bylaws requirements.

E3j. Amendment to 2025-26 Program Year Calendar of Meetings

Lorissa Huey reported to the Board that there is a conflict on the Calendar of Meetings for April 6th, 2026 and proposed an alternate date of March 30th, 2026.

A motion was made to approve the amendment to the 2025-2026 Meeting Calendar.

MOTION: John Guertin **SECOND:** Chloe Woodmansee **MOTION CARRIED**

	Chloe Woodmansee	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mai LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

G. AD HOC COMMITTEE'S REPORTS

G1. MBASIA Financial Plan and Equity Distribution Plan

Conor Boughey reported that MBASIA formed an Ad Hoc Committee composed of Jamie Goldstein, City of Capitola, Megan Hunter, City of Soledad, and David Mirrione, City of Hollister (who has since left the city) to develop MBASIA's Financial Plan Policy and Procedure (P&P) and Equity Distribution Plan (EDP).

At the September 9, 2025 Ad Hoc Committee Meeting, the Committee made a motion to recommend to the Board to adopt a Financial Plan Policy and Procedure (P&P) and develop an EDP based on deposits. Both Liability and Workers' Compensation Programs must be at least 70% Confidence Level (CL), the plan for the dividend must be 90% and the amount of surplus shall be the aggregate 90% calculation.

Since there is a vacant position, John Guertin, City of Del Rey Oaks volunteers Vibeke Norgaard, City of Sand City to serve on the Ad Hoc Committee. John Guertin said if Vibeke Norgaard is unavailable, Join appoints himself.

A motion was made to adopt the Financial Plan P&P and the EDP except for the assessments. The Ad Hoc Committee was directed to review the assessments and bring it back to the Board.

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

	Chloe Woodmansee	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mali LaGoe	Francine Uy
Aye	X	X	X	X	X	X	X	X	X	X
Nay										
Abstain										

G2. Proposed Changes to MBASIA's Governing Docs

G2a. Bylaws

Conor Boughey presented to the Board the proposed changes made by the Ad Hoc Committee composed of Jamie Goldstein, City of Capitola, Layne Long, City of Marina, and Vibeke Norgaard, City of Sand City. Byrne Conley, MBASIA's Legal Counsel has reviewed the edits.

A motion was made to approve the proposed changes to MBASIA's Bylaws and select Option Two for ARTICLE V, Section 1. Officers to state, "The Officers of MBASIA shall be a Chairperson, Vice-Chairperson, Secretary, Treasurer and the Immediate Past Chairperson. Should the Immediate Past Chairperson be unavailable or unwilling to serve, the Chairperson shall have the authority to appoint an alternate Member."

MOTION: Carmen Gil **SECOND:** Audrey Cray **MOTION CARRIED**

	Chloe Woodmansee	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mali LaGoe	Francine Uy
Aye	X		X	X	X	X	X	X	X	X
Nay										
Abstain										

G2b. Liability Memorandum of Coverage

Conor Boughey reported to the Board the proposed changes recommended by the Ad Hoc Committee composed of Jamie Goldstein, City of Capitola, Layne Long, City of Marina, and Vibeke Norgaard, City of Sand City.

The Ad Hoc Committee reviewed the Medical Malpractice, Occurrence, Pollution, and Special Events Language, and other exclusions that are unique to MBASIA.

Byrne Conley, MBASIA's Legal Counsel has provided Pollution and Special Events Language.

The Board asked the Ad Hoc Committee to consider amending the number of attendees from 200 to 1,000. Also, the Board requested that the Program Administrators solicit the Membership a list of events with a number of attendees. The Board requested a best practices for high risk Special Events.

H. LOSS REPORT

CLOSED SESSION – Pursuant to Gov't Code 54956.95

Ha. Workers' Compensation Administrator's Report

Hb. Liability Third Party Administrator's Report

A motion was made to enter into Closed Session at 12:01 PM.

MOTION: Jim Pia **SECOND:** Mali LaGoe **MOTION CARRIED**

	Chloe Woodmansee	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mali LaGoe	Francine Uy
Aye	X		X	X	X	X	X	X	X	X
Nay										
Abstain										

A motion was made to come out of Closed Session at 12:16 PM.

MBASIA

MOTION: Mali LaGoe **SECOND:** Chloe Woodmansee **MOTION CARRIED**

	Chloe Woodmansee	John Guertin	Carmen Gil	Paul Wood	Jim Pia	Veronica Contreras	Belinda Varela	Audrey Cray	Mali LaGoe	Francine Uy
Aye	X		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 Claims Administrators and no final reportable action took place.

I. PROGRAM ADMINISTRATION'S REPORT

I1. Feedback from Insurance Requirements in Contracts (IRIC) Parks and Recreation Webinar

Conor Boughey announced that Alliant hosted the second annual Insurance Requirement in Contracts (IRIC) Parks and recreation Webinar on September 12, 2025 with about twenty people in attendance. There was no recording to allow the webinar to be more interactive for the City employees.

The Board gave direction to Alliant to continue this webinar in the Fall.

J. CORRESPONDENCE / INFORMATION

J1. Next Board Meeting & ERMA Training Schedule

The next two Board Meetings will be held on January 26th, 2026 virtually via Zoom and March 30th, 2026 virtually via Zoom. The Board Meeting starts at 9:00 AM, unless otherwise stated.

J2. 2026 PARMA Conference - There was no discussion on this item.

J3. MBASIA Service Team Contact List & Claims Reporting - There was no discussion on this item.

J4. MBASIA Schedule of Service Agreements - There was no discussion on this item

ADJOURNMENT

Paul Wood adjourned the meeting at 12:20 PM.