MERMA
Monterey Educational Risk Management Authority
P.O. Box 3320, Salinas, CA 93912
www.merma.org

BOARD OF DIRECTORS MINUTES
May 20, 2026

The Board of Directors of the Monterey Educational Risk Management Authority met at 76 Stephanie Drive, Salinas, on May 20, 2026, at 1:30 p.m. This meeting was also available via Zoom/teleconference.

Board of Directors Present
Colleen Stanley, President, Monterey County Office of Education
Ana Aguillon, Vice President, Salinas Union High School District
Yvonne Perez, Secretary, Carmel Unified School District – *Via Zoom*
Bernard Burchette, Spreckels Union School District – *Via Zoom*
Irene Kahn, Big Sur Union School District – *Via Zoom*
Nikki Herring, Salinas City Elementary School District – *Arrived after roll call*
Joannie Lumbra, King City Union School District – *Arrived after roll call*

Board of Directors Absent
Josh Van Norman, Bradley Union School District
Martha Contreras, Chualar Union School District
Janet Pacheco, Gonzales Unified School District
David Smith, Graves Union School District
Marcy Moreno Mares, Greenfield Union School District
Daniel Stonebloom, Lagunita USD
Dr. Ricardo Espinoza, Mission USD
Joshua Jorn, Pacific Grove Unified School District
Amy Sweet, San Antonio Union School District
Catherine Reimer, San Ardo & San Lucas
Claudia Arellano, Santa Rita Union School District
Sarah Doherty, Soledad Unified School District
Jeremy Shipman, South Monterey County Joint UHSD
Tracie Corpuz, Washington Union School District

Guests and Staff Present
Ofelia Navarro, Carmel Unified School District *(alternate member) – Via Zoom*
Wendy Rianda, King City Union School District *(alternate member) – Via Zoom*
Maria Arroyo, Greenfield Union School District – *Via Zoom*
Jacinto Acosta Bernal, McGilloway, Ray, Brown & Kaufman
Marlene Richardson, Intercare
Christine Bagley, Intercare – *Via Zoom*
Marcus Beverly, Alliant
Matt Gowan, Alliant
Maria Lorenzana, MERMA
Hallie Pacheco, MERMA

A. CALL TO ORDER

Colleen Stanley called the meeting to order at 1:33 p.m.

B. ROLL CALL

Present: Colleen Stanley, Ana Aguillon, Yvonne Perez, Bernard Burchette, Irene Kahn

Five Board members present, and sixteen Board members absent. Since a quorum of the Board was not present, the Executive Committee is empowered to act as the governing body on all matters to be considered at the meeting. A quorum of the Executive Committee was present.

C. APPROVAL OF AGENDA AS POSTED

Motion to approve the agenda as posted.

MOTION: Ana Aguillon		**SECONDED:** Bernard Burchette	**MOTION CARRIED**
AYES: 5	**NOES: 0**	**ABSTAIN: 0**	**ABSENT: 16**
AYES:	Ana Aguillon, Bernard Burchette, Colleen Stanley, Yvonne Perez, Irene Kahn		
ABSENT:	Josh Van Norman, Martha Contreras, Janet Pacheco, David Smith, Marcy Moreno Mares, Daniel Stonebloom, Dr. Ricardo Espinoza, Joshua Jorn, Amy Sweet, Catherine Reimer, Claudia Arellano, Sarah Doherty, Jeremy Shipman, Tracie Corpuz, Nikki Herring, Joannie Lumbra		

D. PUBLIC COMMENTS

No comments.

E. CONSENT CALENDAR

The following items were presented:

1. Board of Directors Minutes – October 22, 2025
2. Treasurer's Report – March 2026
3. MCOE Contract for Fiscal Services 2026-2029

Motion to approve Consent Calendar items 1 through 3 as presented with a single motion.

MOTION: Yvonne Perez		**SECONDED:** Ana Aguillon	**MOTION CARRIED**
AYES: 5	**NOES: 0**	**ABSTAIN: 0**	**ABSENT: 16**
AYES:	Yvonne Perez, Ana Aguillon, Colleen Stanley, Bernard Burchette, Irene Kahn		
ABSENT:	Josh Van Norman, Martha Contreras, Janet Pacheco, David Smith, Marcy Moreno Mares, Daniel Stonebloom, Dr. Ricardo Espinoza, Joshua Jorn, Amy Sweet, Catherine Reimer, Claudia Arellano, Sarah Doherty, Jeremy Shipman, Tracie Corpuz, Nikki Herring, Joannie Lumbra		

F. ADMINISTRATIVE REPORTS

1. President's Report

President Colleen Stanley had no items to address.

2. Pool Administrator's Report

Marcus Beverly thanked Yvonne Perez for being a very active and engaged participant on the Executive Committee for quite some time. We really appreciate all her participation over the years. Marcus mentioned that Yvonne has found a replacement to take her place on the Executive Committee, Ofelia Navarro.

Nikki Herring arrived at the meeting
Joannie Lumbra arrived at the meeting

3. Claims Administrator's Report

Christine Bagley of Intercare presented the following reports:

- Claims Activity for Rolling 13 Months: Ending 4/30/26
- New Claims Received by District: April 2025 – April 2026
- Pending Open Caseload: April 2025 – April 2026
- Pending Open Caseload by District: as of 4/30/26
- Pending Open Claim Count by District: April 2025 – April 2026
- Rolling 13 Month Closing Rate: April 2025 – April 2026
- Frequency and Severity Reports: FYTD – 4/30/26
- Company Nurse Results: April 2026
- Bill Review Results: April 2026
- Bill Review Results: 7/1/25 – 4/30/26
- Utilization Review Results: April 2026
- Utilization Review Results: 7/1/25 – 4/30/26

4. Loss Control Report

Maria Lorenzana provided an update on the following:

- Safety Training - Carmel USD
- CPR Trainings – Greenfield and Santa Rita USD
- Chair Deliveries – SMCJUHSD, SUHSD, Salinas City, Carmel USD and MCOE
- Twenty-nine Ergonomic Evaluations – SMCJUHSD, SUHSD, Salinas City, Carmel, Pacific Grove, MCSIG, MCOE
- Claims Reviews – Carmel and Santa Rita
- Site Visits, Inspections and Trend Analysis – Pacific Grove, Carmel, SUHSD, Santa Rita
- Yacht Award of Excellence – A few districts are close to achieving all criteria for the award
- Reminder – Enroll district employees in the eBacksafe virtual injury prevention training program

5. Board of Directors Report

No comments.

G. FINANCIAL REPORTS

1. Financial Statements for Period Ending March 31, 2026

Jacinto Acosta Bernal of McGilloway, Ray, Brown & Kaufman presented the Financial Statements for Period Ending March 31, 2026.

Motion to accept and file the Financial Statements for Period Ending March 31, 2026, as presented.

MOTION: Ana Aguillon		**SECONDED:** Nikki Herring	**MOTION CARRIED**
AYES: 7	**NOES: 0**	**ABSTAIN: 0**	**ABSENT: 14**
AYES:	Ana Aguillon, Nikki Herring, Colleen Stanley, Yvonne Perez, Bernard Burchette, Irene Kahn, Joannie Lumbra		
ABSENT:	Josh Van Norman, Martha Contreras, Janet Pacheco, David Smith, Marcy Moreno Mares, Daniel Stonebloom, Dr. Ricardo Espinoza, Joshua Jorn, Amy Sweet, Catherine Reimer, Claudia Arellano, Sarah Doherty, Jeremy Shipman, Tracie Corpuz		

H. JPA BUSINESS

1. Workers' Compensation Excess Insurance FY 2026-27

Matt Gowan updated the Board on Excess Insurance for FY 2026-27. The first layer of Excess coverage, from $50,000 to a $500,000 limit, is with a new carrier, Mitsui Sumitomo, an A+ rated carrier. The premium reflects a 1% increase in rate, significantly less than budgeted. For the second layer of coverage, $500,000 to Statutory Limits, with Safety National, the rate is decreasing (-3.3%) from the prior year,. These coverages have already been accepted and bound as approved by the Executive Committee.

President Colleen Stanley thanked Matt Gowan for all the work he does for us.

2. Alliant Deadly Weapons Response Program

Matt Gowan provided an update on the Alliant Deadly Weapons and Crisis Response Program insurance renewal. He reported there is a flat rate, zero increase in premium for FY 2026-27 and $0 deductible for each deadly weapon event and crisis advisory services. Previously the deductibles were $10,000 and $2,500 respectively for each event.

Motion to approve the Alliant Deadly Weapons and Crisis Response Program insurance renewal for FY 2026-27 as presented.

MOTION: Nikki Herring		**SECONDED:** Irene Kahn	**MOTION CARRIED**
AYES: 7	**NOES: 0**	**ABSTAIN: 0**	**ABSENT: 14**
AYES:	Nikki Herring, Irene Kahn, Colleen Stanley, Ana Aguillon ,Yvonne Perez, Bernard Burchette, Joannie Lumbra		
ABSENT:	Josh Van Norman, Martha Contreras, Janet Pacheco, David Smith, Marcy Moreno Mares, Daniel Stonebloom, Dr. Ricardo Espinoza, Joshua Jorn, Amy Sweet, Catherine Reimer, Claudia Arellano, Sarah Doherty, Jeremy Shipman, Tracie Corpuz		

3. Operating Budget for FY 2026-27

Marcus Beverly presented the Operating Budget for FY 2026-27 which the Executive Committee has reviewed and is recommending to the Board for approval. He reported there is a decent surplus in the budget due to the Excess insurance being lower than expected. The Committee has recommended we save any surplus and use it as a subsidy for next year.

Motion to approve MERMA's Operating Budget for FY 2026-27 as presented.

MOTION: Nikki Herring		**SECONDED:** Joannie Lumbra	**MOTION CARRIED**
AYES: 7	**NOES: 0**	**ABSTAIN: 0**	**ABSENT: 14**
AYES:	Nikki Herring, Joannie Lumbra, Colleen Stanley, Ana Aguillon ,Yvonne Perez, Bernard Burchette, Irene Kahn		
ABSENT:	Josh Van Norman, Martha Contreras, Janet Pacheco, David Smith, Marcy Moreno Mares, Daniel Stonebloom, Dr. Ricardo Espinoza, Joshua Jorn, Amy Sweet, Catherine Reimer,		

	Claudia Arellano, Sarah Doherty, Jeremy Shipman, Tracie Corpuz

4. Premium Contributions for FY 2026-27

Marcus Beverly presented the Premium Contributions for FY 2026-27.

Motion to approve the Premium Contributions for FY 2026-27 as presented based on an 80% Confidence Level (CL), $50,000 Self Insured Retention (SIR) and 1.5% discount rate, with a base rate of $2.4082 per $100 of payroll.

MOTION: Colleen Stanley		**SECONDED:** Nikki Herring	**MOTION CARRIED**
AYES: 7	**NOES: 0**	**ABSTAIN: 0**	**ABSENT: 14**
AYES:	Colleen Stanley, Nikki Herring, Ana Aguillon ,Yvonne Perez, Bernard Burchette, Irene Kahn, Joannie Lumbra		
ABSENT:	Josh Van Norman, Martha Contreras, Janet Pacheco, David Smith, Marcy Moreno Mares, Daniel Stonebloom, Dr. Ricardo Espinoza, Joshua Jorn, Amy Sweet, Catherine Reimer, Claudia Arellano, Sarah Doherty, Jeremy Shipman, Tracie Corpuz		

5. Election of Executive Committee Members

Marcus Beverly reported that three members are up for election, Ana Aguillon, Yvonne Perez and Nikki Herring. Recommendation from the Executive Committee is to re-elect Ana and Nikki and to elect Ofelia Navarro.

Motion to re-elect Ana Aguillon and Nikki Herring and to elect Ofelia Navarro to serve on the Executive Committee for two years.

MOTION: Yvonne Perez		**SECONDED:** Colleen Stanley	**MOTION CARRIED**
AYES: 7	**NOES: 0**	**ABSTAIN: 0**	**ABSENT: 14**
AYES:	Yvonne Perez, Colleen Stanley, Ana Aguillon, Nikki Herring, Bernard Burchette, Irene Kahn, Joannie Lumbra		
ABSENT:	Josh Van Norman, Martha Contreras, Janet Pacheco, David Smith, Marcy Moreno Mares, Daniel Stonebloom, Dr. Ricardo Espinoza, Joshua Jorn, Amy Sweet, Catherine Reimer, Claudia Arellano, Sarah Doherty, Jeremy Shipman, Tracie Corpuz		

6. Selection of Officer

Marcus Beverly stated that the only officer position up for election this year is the Secretary. Yvonne Perez, who will no longer be on the Executive Committee, previously served as Secretary.

Motion to elect Nikki Herring to serve as Secretary.

MOTION: Yvonne Perez		**SECONDED:** Ana Aguillon	**MOTION CARRIED**
AYES: 7	**NOES: 0**	**ABSTAIN: 0**	**ABSENT: 14**
AYES:	Yvonne Perez, Ana Aguillon, Colleen Stanley, Nikki Herring, Bernard Burchette, Irene Kahn, Joannie Lumbra		
ABSENT:	Josh Van Norman, Martha Contreras, Janet Pacheco, David Smith, Marcy Moreno Mares, Daniel Stonebloom, Dr. Ricardo Espinoza, Joshua Jorn, Amy Sweet, Catherine Reimer, Claudia Arellano, Sarah Doherty, Jeremy Shipman, Tracie Corpuz		

7. Meeting Schedule for FY 2026-27

Marcus Beverly presented the meeting schedule for FY 2026-27. He informed the Board the meetings have been moved to Mondays.

I. CLOSING COMMENTS

No comments.

J. UPCOMING MEETINGS

Board of Directors Meeting – October 19, 2026, 9:00 a.m. – 3:00 p.m.
Location: InterContinental The Clement Monterey

K. ADJOURNMENT

President Colleen Stanley adjourned the meeting at 2:39 p.m.

Colleen Stanley, President: Colleen Stanley

Marcus Beverly, Executive Director:

Date: 10/20/26