Agenda Item 8.A. – Operations Staff Program Reports

Field Operations in October 2026

Aedes aegypti by the numbers July - October

Over the last few years, invasive *Aedes aegypti* mosquitoes have been detected closer and closer to San Mateo County. This mosquito has unique characteristics and habits that set it apart from other mosquitoes in San Mateo County. Most notably, *Aedes aegypti* is an aggressive daytime biter with distinctive black-and-white striped legs, making it relatively easy to recognize when captured or observed. District staff do a great job identifying local mosquitoes during their daily work around the county, and when they see an aggressive daytime biter with black-and-white striped legs, they take notice. Fortunately, so does the public; because of the District's outreach about this invasive mosquito, a resident in the Friendly Acres neighborhood of Redwood City called to report this unusual occurrence in late July. Staff responded by conducting inspections and deploying mosquito traps, which confirmed that *Aedes aegypti* had returned to San Mateo County after an **11-year absence.**



Vector Control Technician Vanessa inspecting for *Aedes aegypti* mosquitoes.

Invasive *Aedes aegypti* mosquitoes need only a very small amount of water to lay eggs and develop. The District's previous experience with this mosquito in Menlo Park and Atherton from 2013 through 2015 – which ultimately resulted in eradication – demonstrated the importance of early detection, community cooperation, and access to properties for thorough inspections to detect potential mosquito breeding habitats.

In response to the new July 2026 detection, District staff quickly mobilized and started conducting door-to-door inspections, increased surveillance trapping, and amplified public outreach in the area where the mosquito was found. In the first 50 days, District staff visited **408 properties** and successfully **inspected 367** (90% success rate). These door-to-door inspections identified 168 potential mosquito breeding habitats, which will be monitored regularly for mosquito breeding. Regular inspections of these breeding habitats help limit the mosquito's spread, build community relationships that support public health, and potentially eradicate it.

Since first detecting this invasive mosquito in the Friendly Acres neighborhood of Redwood City on July 21st, it has been found in four additional neighborhoods, including areas of unincorporated North Fair Oaks on September 9th, Redwood City on October 2nd, and San Carlos on October 14th. During this

Agenda Item 8.A. – Operations Staff Program Reports

period, District staff have inspected over **2,000 properties** and identified **554 potential mosquito breeding habitats**.

As part of the District's integrated mosquito management strategy, District staff conducted an early-morning adult mosquito control treatment in some detection areas to help reduce the Aedes aegypti adult population before the upcoming winter season.

Through door-to-door inspections, follow-up visits, continued mosquito surveillance, community education, and targeted adult mosquito control, the District hopes to reduce the local *Aedes aegypti* population and prevent its return next year.

District staff in action



Vector Control Technician Stephanie and Operations Supervisor Ryan met with SFO Landscape Management Team at Mills Field in San Bruno.



Operations Director Casey checking a backyard water source for invasive *Aedes aegypti* larvae.

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Vector Control Technician Eric during door-to-door property visits inspecting for invasive *Aedes aegypti* mosquitoes.



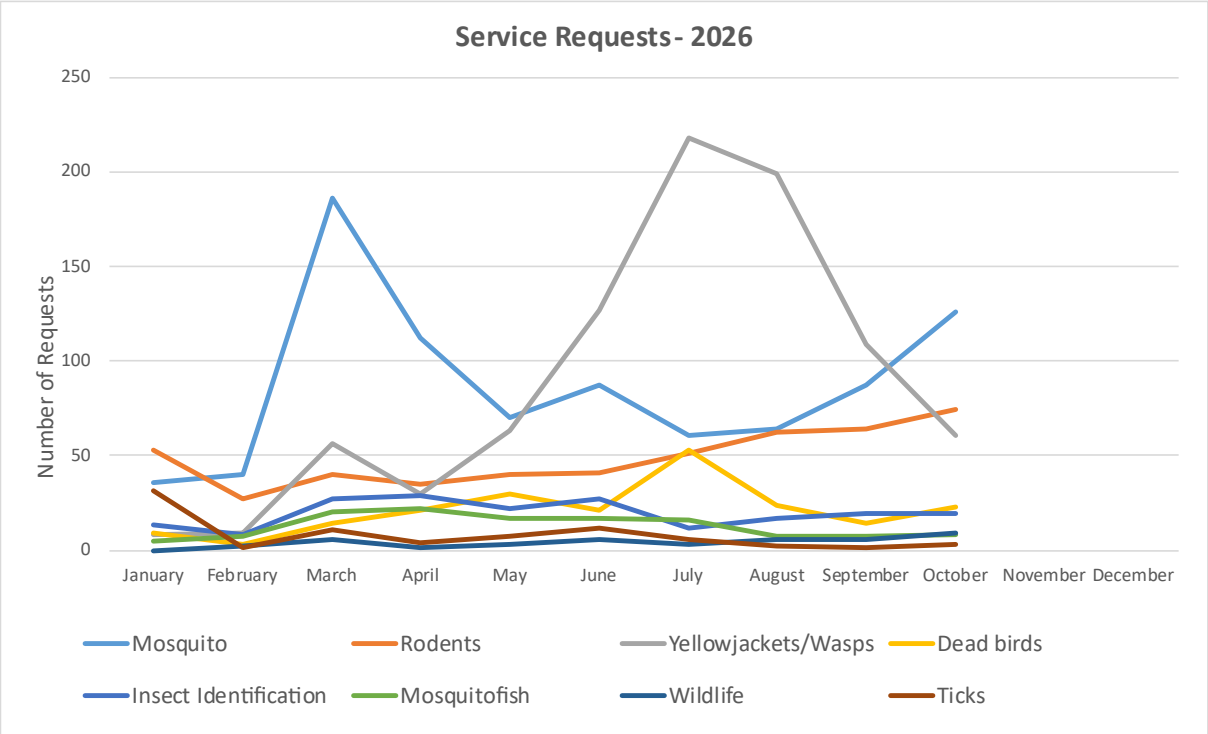
Operations Supervisor Ryan and Vector Control Technician Louis pause during their door-to-door property visits checking for invasive *Aedes aegypti* mosquitoes.

Agenda Item 8.A. – Operations Staff Program Reports

October 2026 Service Requests

Type of Request	October 2026	5-year October average
Mosquito	126	96
Rodents	74	70
Yellowjackets/wasps	61	140
Dead birds	23	17
Insect identification	19	13
Wildlife	9	7
Mosquitofish	8	8
Ticks	3	1
Other	8	9
Total	**331**	**362**

The total number of service requests in October was slightly lower than average (331 requests compared to a five-year average of 362). The total is lower than average, mainly because of the unusually low number of yellowjacket and wasp requests (61 compared to a five-year average of 140). Yellowjacket service requests were low over the summer months and declined earlier than typical in the fall, with a steep drop in September that continued in October. Most years the decline begins in October and then falls sharply in November. However, mosquito-related requests were more numerous than most Octobers, with 126 requests compared to a five-year average of 96. The high number of mosquito requests is mostly due to detections of invasive Aedes aegypti mosquitoes in San Mateo County.



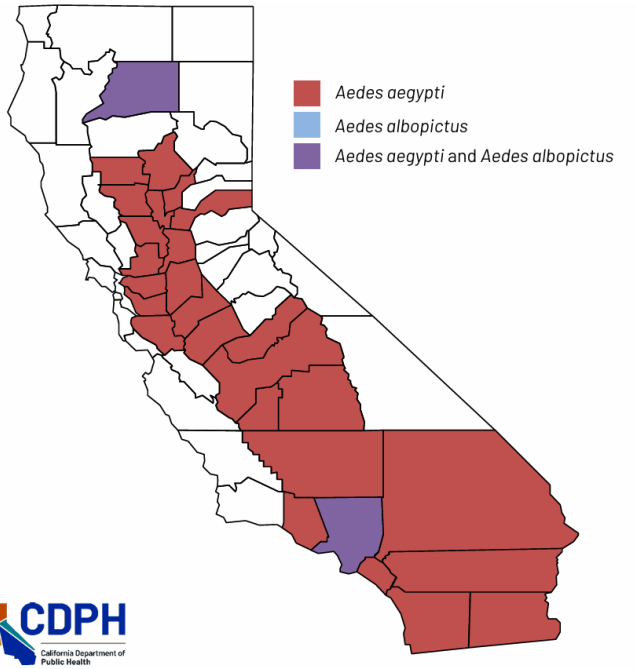
Agenda Item 8.B. – Laboratory Staff Program Reports

Lab Activities in October 2026

Tracking the spread of *Aedes aegypti*

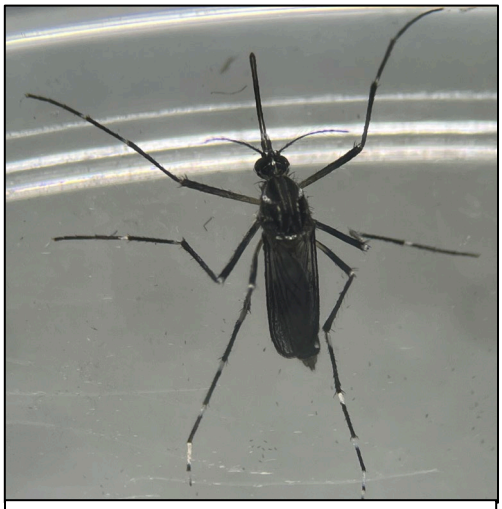
This summer and fall, District staff have been working to find and eliminate invasive *Aedes aegypti* mosquitoes in San Mateo County. The species has steadily expanded across California over the past decade. Previously detected in Menlo Park from 2013 until its eradication in 2016, it reappeared in the county this July during a service request in Redwood City.

Aedes aegypti mosquitoes prefer human blood and can transmit dengue, chikungunya, Zika, and yellow fever. Although these diseases are not normally present in California, travel-related cases occur regularly in San Mateo County. Mosquitoes that bite an infected returning traveler can then spread the virus to others, causing local transmission.



This California Department of Public Health map shows counties that had established populations of invasive Aedes mosquitoes as of May, 2026.

After the July detection, *Aedes aegypti* was found in September and October in North Fair Oaks and additional areas of Redwood City and San Carlos. District staff detected some mosquitoes using ovitraps to collect eggs and EVS-style CO_2 traps and Biogents BG-Sentinel and BG-Pro traps to collect adults. Ovitraps and BG traps are designed to attract container-breeding *Aedes* species, including *Aedes aegypti*. Vector control technicians inspect yards of homes and businesses in affected areas to check for standing water and collect any mosquito larvae, which are identified in the District lab. District staff educate residents and ask if they have been experiencing bites. Some residents submit adult mosquitoes that they've captured themselves.



Aedes aegypti are small, black-and-white mosquitoes with a distinct "lyre" pattern of white scales on the thorax.

A variety of mosquito detection strategies and methods

As the *Aedes aegypti* season winds down, the District lab is evaluating which surveillance methods proved most successful. Resident complaints led to initial detections in most of the four affected neighborhoods; in one, staff detected mosquitoes by proactively setting traps in a large grid beyond existing detection areas. One complaint followed a District mailer promoting invasive mosquito awareness and District services.

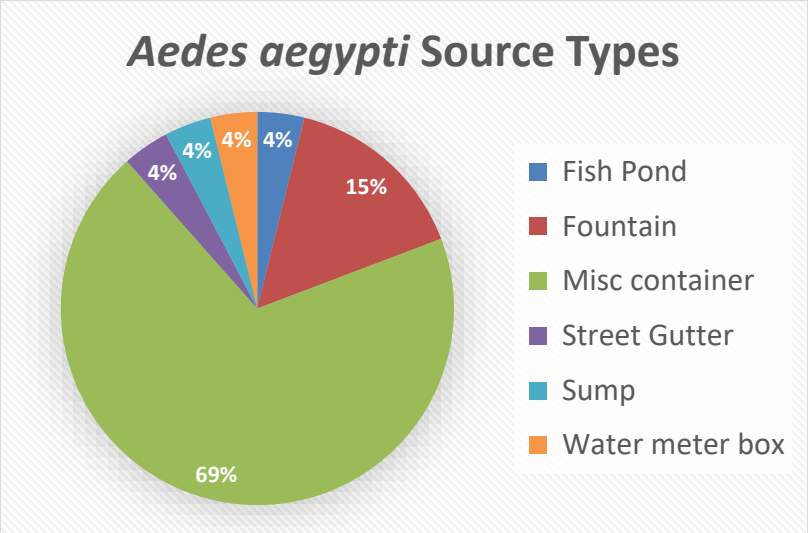
Agenda Item 8.B. – Laboratory Staff Program Reports

Circumstances of Initial *Aedes aegypti* detections

First Detection	Neighborhood	Mosquito stage collected	How it was found
7/21/26	Friendly Acres (RWC)	Adult (trapped)	Mosquito service request; CO_2-baited trap
9/9/26	North Fair Oaks (unincorporated)	Adult (hand-collected)	Mosquito complaint in response to receiving a District mailer
10/1/26	Redwood Oaks (RWC)	Adult (trapped)	District CO_2 trapping in expanded radius from existing detections
10/13	White Oaks (SC)	Adult (hand-collected)	Mosquito service request; resident submitted mosquito to District

Larval collections of *Aedes aegypti*

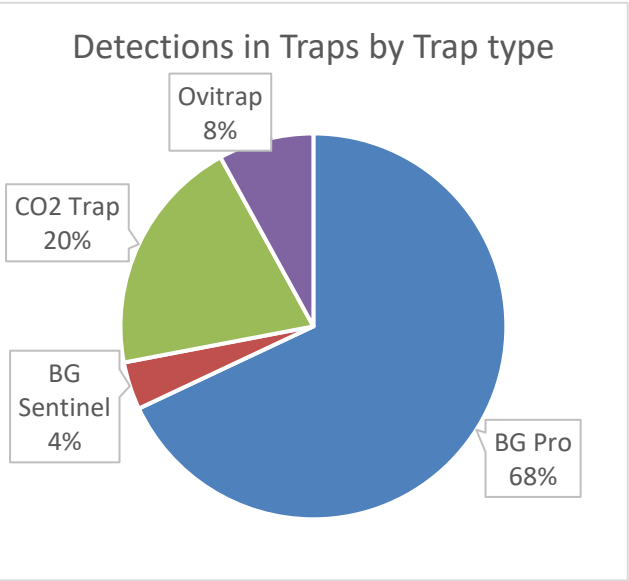
Aedes aegypti larvae, pupae, and eggs were collected from a variety of standing water sources during mosquito inspections. The chart on the right shows where they were found.

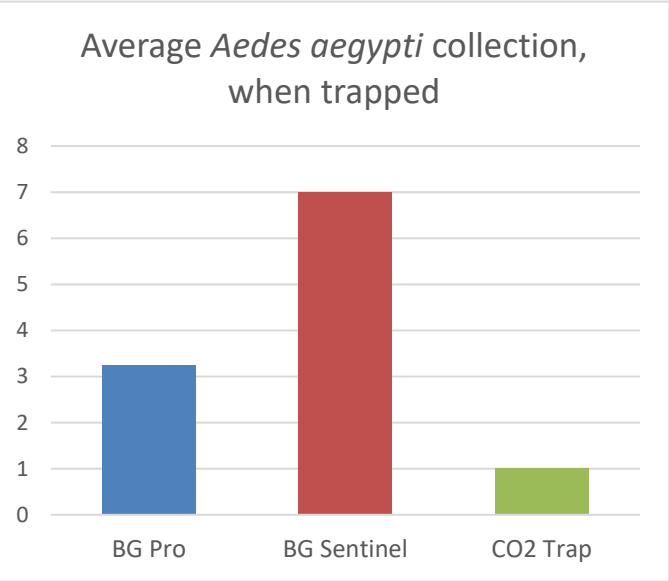


The water source category where larvae were most frequently found, "Misc container," was predominantly plant saucers but also included rain barrels, buckets, and the base of an umbrella stand.

Adult collections of *Aedes aegypti*

From the first *Aedes aegypti* detection in mid-July through the end of October, District staff set 2,126 mosquito traps in the field, including 751 traps in neighborhoods with *aegypti* detections. About 50 eggs and 67 adult Aedes *aegypti* were trapped. Most adult detections were made by BG Pro traps, followed by CO_2 traps, but the highest average number of mosquitoes collected per trap was in BG Sentinels.



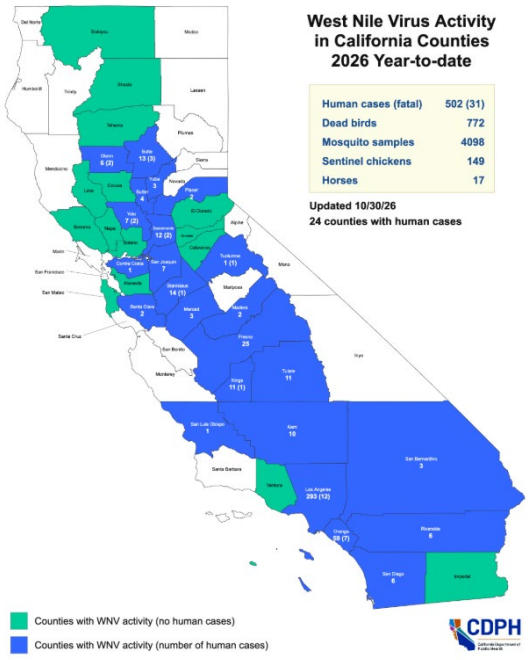


Agenda Item 8.B. – Laboratory Staff Program Reports

West Nile Virus 2026 Season

San Mateo County

Through the end of October, San Mateo County reported 588 dead birds in 2026. Of these, 149 were suitable for testing, and ten (7%) tested positive for West Nile virus (WNV). The positive birds include two American crows from Atherton, six American crows from Menlo Park, one oak titmouse from Menlo Park, and one American crow from East Palo Alto. To date, no mosquito samples or horses have tested positive in San Mateo County this year.

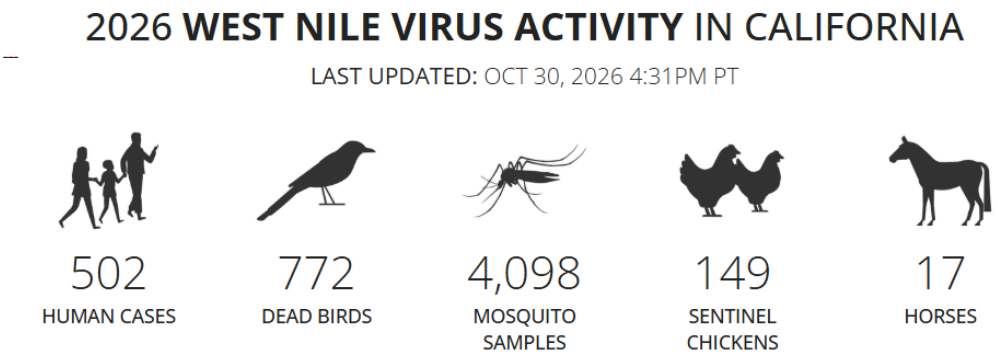


California

Thus far in 2026, WNV has been detected in 39 counties in California (see map). Statewide, 9,805 dead birds have been reported, 2,275 have been tested and 772 have tested positive for WNV (34%). In 2026, 4,098 mosquito samples tested positive for WNV. Seventeen horses from counties across California tested positive for WNV in 2026. To date, California has 502 human cases of WNV in 2026, far above the five-year average of 131. Additionally, 149 sentinel chickens have tested positive for WNV this year from eleven counties.

West Nile Virus Dead Bird Hotline

The California Department of Public Health's West Nile virus call center stopped receiving calls for the season by live operators on October 16. You can still report dead birds by submitting an online report or leaving a phone message. Residents who find a dead bird in good condition should call **1-877-WNV-BIRD** (1-877-968-2473) or file a report online at **westnile.ca.gov**. If the bird is suitable for testing, the District will collect the carcass and test for mosquito-borne diseases.



Map and infographic from https://westnile.ca.gov/

Agenda Item 8.B. – Laboratory Staff Program Reports

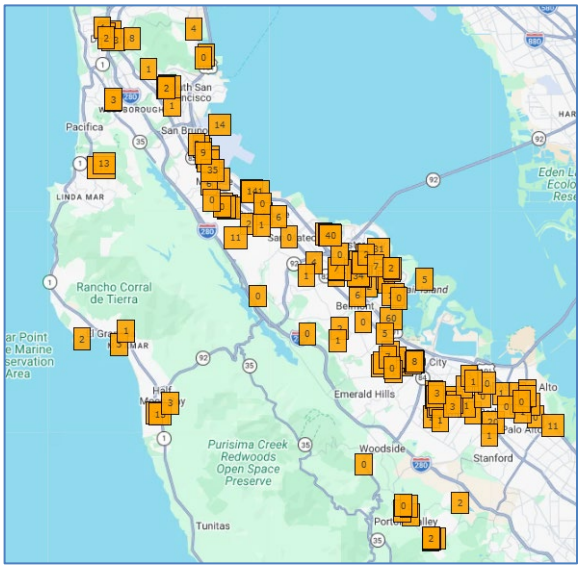
CO_2 Traps – Average adult mosquitoes collected per trap per night

Adult mosquito counts in October were below average. *Culex pipiens* was the most frequently collected mosquito species. This species prefers to feed on birds and can play a role in the West Nile virus transmission cycle. At times, they can transmit the virus to humans. *Culex pipiens* is commonly found in residential neighborhoods.

Culex erythrothorax was trapped at substantially lower numbers than average this October. This mosquito species, which breeds in tules at the edges of lakes and ponds, was present in higher-than-average abundances in the summer, but the numbers have dropped steeply in late summer and fall.

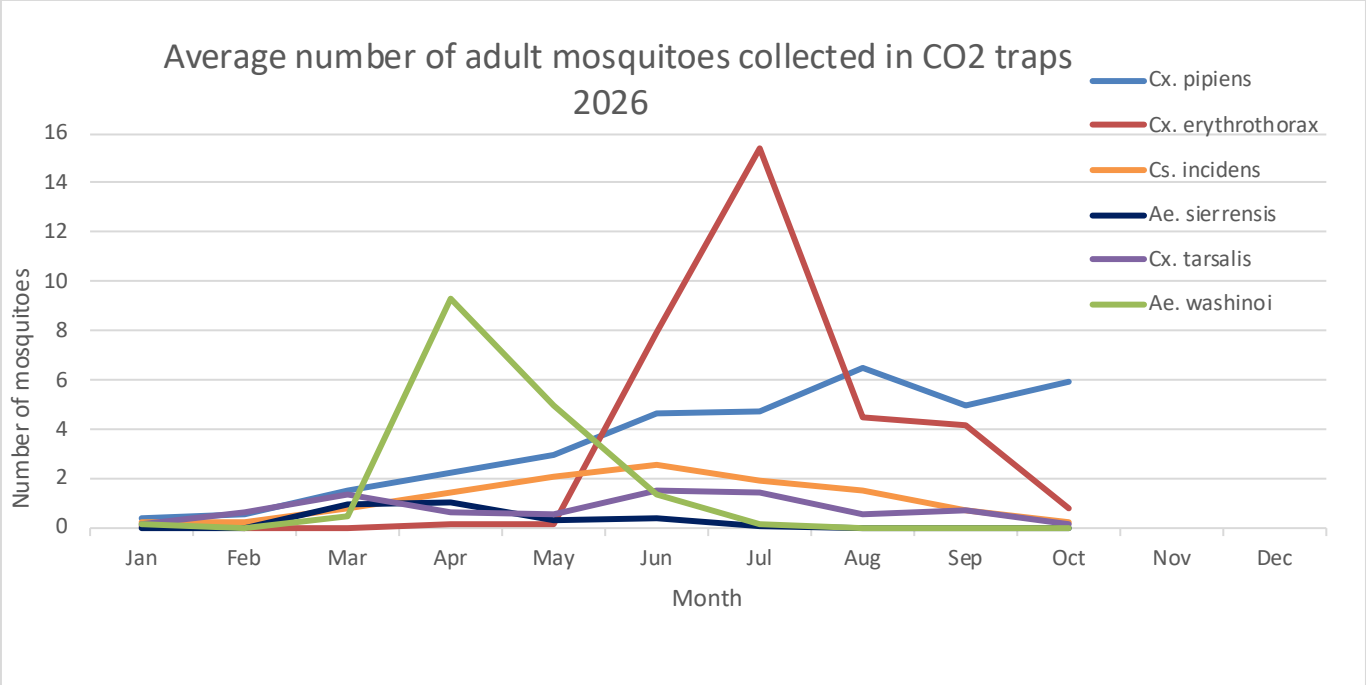
The table below shows the average number of adult female mosquitoes collected per trap per night in September compared with the five-year average. The line graphs on the next page show the average number of mosquitoes from each of the six most common species collected per trap per night by month in 2026, along with the corresponding five-year monthly averages.

Species	October 2026	5-year October average
Culex pipiens	5.92	7.73
Culex erythrothorax	0.78	4.63
Culiseta incidens	0.20	0.5
Aedes sierrensis	0.00	0.01
Culex tarsalis	0.12	0.15
Aedes washinoi	0.02	<0.01

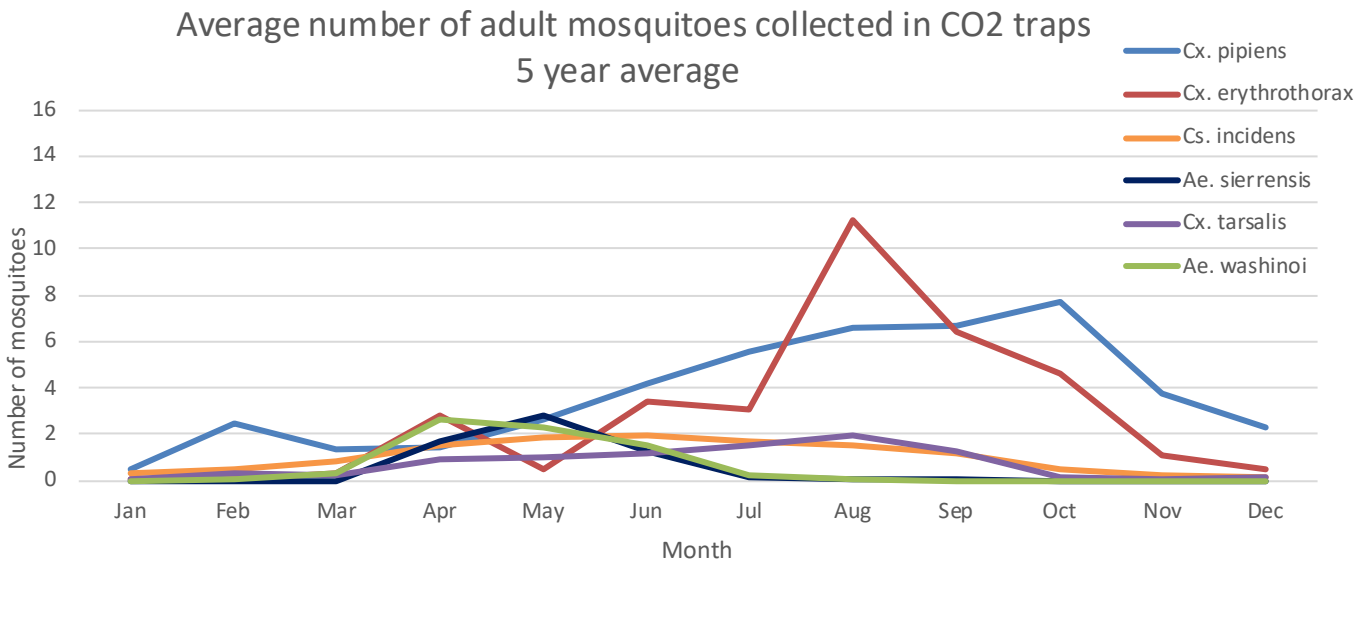


The District documents all mosquito trap collections in its MapVision data management system. This screenshot shows CO_2 traps and counts from San Mateo County in October 2026.

Agenda Item 8.B. – Laboratory Staff Program Reports



Average number of adult mosquitoes collected in CO_2 traps per trap per night in 2026. The graph shows the six most common species of mosquitoes trapped in San Mateo County.



Average number of adult mosquitoes collected in CO_2 traps per night per trap over the past five years. The graph shows the six most common species of mosquitoes trapped in San Mateo County.

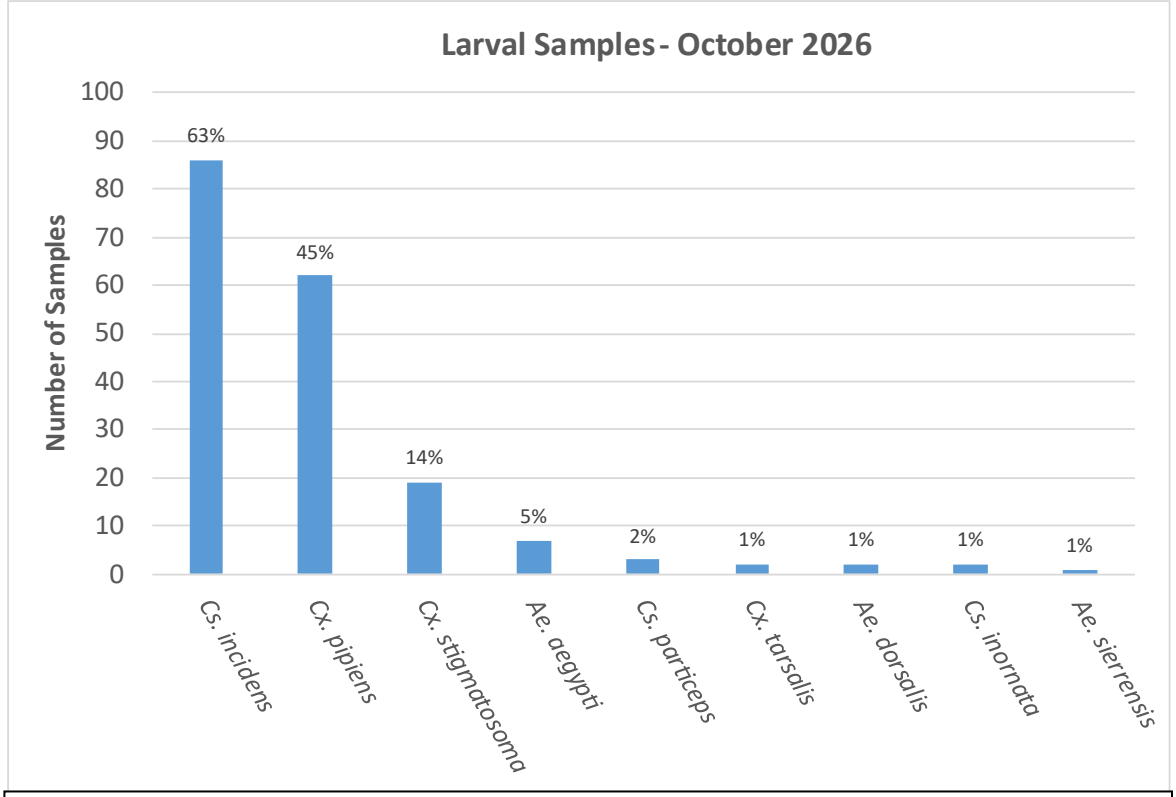
Agenda Item 8.B. – Laboratory Staff Program Reports

Larval Surveillance

In October, staff collect larval samples from sources of standing water such as marshes, impounds, backyard fountains, fishponds, water under buildings, storm drains, containers, creeks, and tree holes. District staff collected 137 larval samples in October. Technicians use a dipper to take a sample of water and visually inspect it for mosquito larvae. If larvae are present, technicians take the sample back to the District laboratory for species identification.

The collected samples contained larvae of nine different mosquito species. Larval samples in October were dominated by *Culiseta incidens*, present in 86 of the 137 samples (86%). This mosquito is present year-round in San Mateo County and is frequently collected from fishponds, water containers, and freshwater impounds. The high number of *Cs. incidens* sampled reflects the focused effort of District technicians to collect samples from residential sources. This data provides records of species found from individual water sources and is helpful in early detection of introduced species.

In October, technicians continued to collect larval samples from neighborhoods where the District has detected *Aedes aegypti* mosquitoes. This invasive mosquito species aggressively bites humans and other mammals. It can transmit pathogens that cause several diseases, including yellow fever, dengue fever, Zika, and chikungunya. District staff are working diligently to locate and eliminate breeding sources in neighborhoods where it has been found this year. In October, it was detected in the larval stage seven times compared to fourteen times in September. The number of detections is expected to decrease to zero in the winter months, as this species typically overwinters in eggs during colder months.



Number and percent of larval samples containing each mosquito species from water samples collected in October. Larval samples often contain multiple species.

Agenda Item 8.C.
Staff Program Reports

Communications Activities, November 2026 report

- Vanessa tabled at a Día de los Muertos event in San Mateo.
- Rachel coordinated with Redwood City PAL (Police Activities League) to visit middle school aftercare programs at Taft Elementary (Redwood City). They learned about mosquitoes and mosquito control through an art activity.
- Rachel was a member of a panel about local vector control efforts at the 'Center for Malaria and Vector-Borne Diseases Research Symposium' held at UCSF.
- Rachel presented about mosquitoes and ticks at a local Cub Scout pack meeting (San Mateo).
- Arielle and Tara tabled at the Bay Area Science Festival – the table was co-hosted with San Francisco vector control staff and featured a 'mosquito larvae hunt' for children to learn about common backyard sources.
- Rachel visited 3rd grade classes at Spruce Elementary (South San Francisco), Laurel Elementary (San Mateo), and Buri Buri Elementary (South San Francisco).
- Angie and Casey presented to San Mateo County Public Works staff about District services.
- Rachel collaborated with the Multicultural Institute in North Fair Oaks to educate residents about mosquito prevention through a lotería-themed art activity.



(Kathryn Winters)

Educating homeowners and offering support: San Francisco Department of Public Health and San Mateo County Mosquito and Vector Control

Pipettes and magnifying glasses in hand, five young attendees crouch around potted plants, peering closely at the tiny creatures swimming within the sitting water.

For their second year at BASF, Kimberly Punty, an environmental health technician for the San Francisco Department of Public Health Vector Control and Healthy Housing Inspection Program, and Arielle Crews, a vector ecologist for San Mateo County Mosquito and Vector Control, teamed up to teach families how small problems in their backyards can cause major impact on the rest of the community.

"We created a larval hunt, where we take some of the larval mosquitoes that we grow in a colony in the district, and put them in some sources you might see in the backyard to teach kids to dump water out if they see it, and what it would look like if mosquitoes started breeding in there," Crews said.

Attendees could pick up the mosquitoes, take pictures of them, look at them under the microscope, or draw them. Beyond their effort to engage the younger crowd, the two organizations also focused on educating homeowners, advising many on how to approach related issues with their homeowners association or community.

"We'll go into classrooms, and we're happy to work with homeowners associations and even community gardens to give people information on how to avoid providing sources for mosquitoes to breed in. For example, collecting rainwater is really common for a lot of community gardens and homeowners groups on their decks. They just need to know how to do it safely, so that mosquitoes can't breed inside of it," Punty said.

Carlmont High School's newspaper – the 'Scot Scoop' – featured an article about the Bay Area Science Festival, including a highlight of the vector control booth.

Website Analytics

- In October 2026, there were ~8,956 visits to the website, compared to ~10,994 visits in October 2025. As more people use artificial intelligence for online searches, these numbers will change.
- Top pages for October 2026 included pages about mosquito-like insects, the District service request page, termites, the District homepage, service request page, rodent identification, biting mites, fleas, yellowjacket nest treatment, opossums, and reporting biting mosquitoes.

Invasive *Aedes aegypti* outreach

In mid-October, staff found invasive *Aedes aegypti* mosquitoes in San Carlos. The District issued a press release on October 14.

On October 18, the District conducted a truck-mounted adult mosquito control treatment in areas of Redwood City and North Fair Oaks to control invasive *Aedes aegypti*. Outreach included: a press release, notifications to beekeepers via BeeWhere and the Beekeepers' Guild, communications to several community-based organizations, and sandwich boards with information placed on streets throughout the area.



Information was set out throughout the treatment area.

Agenda Item 8.D. – Information Technology Staff Program Reports

Information Technology in November 2026

An Active Month for Cybersecurity

Summary

☑ Cybersecurity vulnerability monitoring and response
☑ Increased volume of high-risk security advisories

Cybersecurity Vulnerability Monitoring and Response

During October, the IT Department observed an increase in high- and critical-severity cybersecurity vulnerability advisories affecting commonly used operating systems, applications, and software components.

The District receives cybersecurity advisories from several sources, including the Cybersecurity and Infrastructure Security Agency (CISA), the Multi-State Information Sharing and Analysis Center (MS-ISAC), the California Cybersecurity Integration Center (Cal-CSIC/Cal OES), and individual technology vendors. When significant vulnerabilities are announced, IT reviews the available information and assesses its potential relevance to District technology to determine whether software updates, patches, configuration changes, or other mitigation measures are necessary.

Several advisories during October involved widely used technologies, including PHP, a common platform used by many websites and web-based applications. The volume and severity of these advisories required additional monitoring and review by IT. This ongoing monitoring helps the District stay informed of emerging threats and respond appropriately when issues affecting District-managed systems are identified.

Not every vulnerability advisory applies directly to the District. Part of the IT Department's responsibility is determining whether affected software or components are present within District-managed systems or used by third-party service providers. This assessment helps IT prioritize vulnerabilities that pose an actual risk to District operations while avoiding unnecessary changes to unaffected systems.

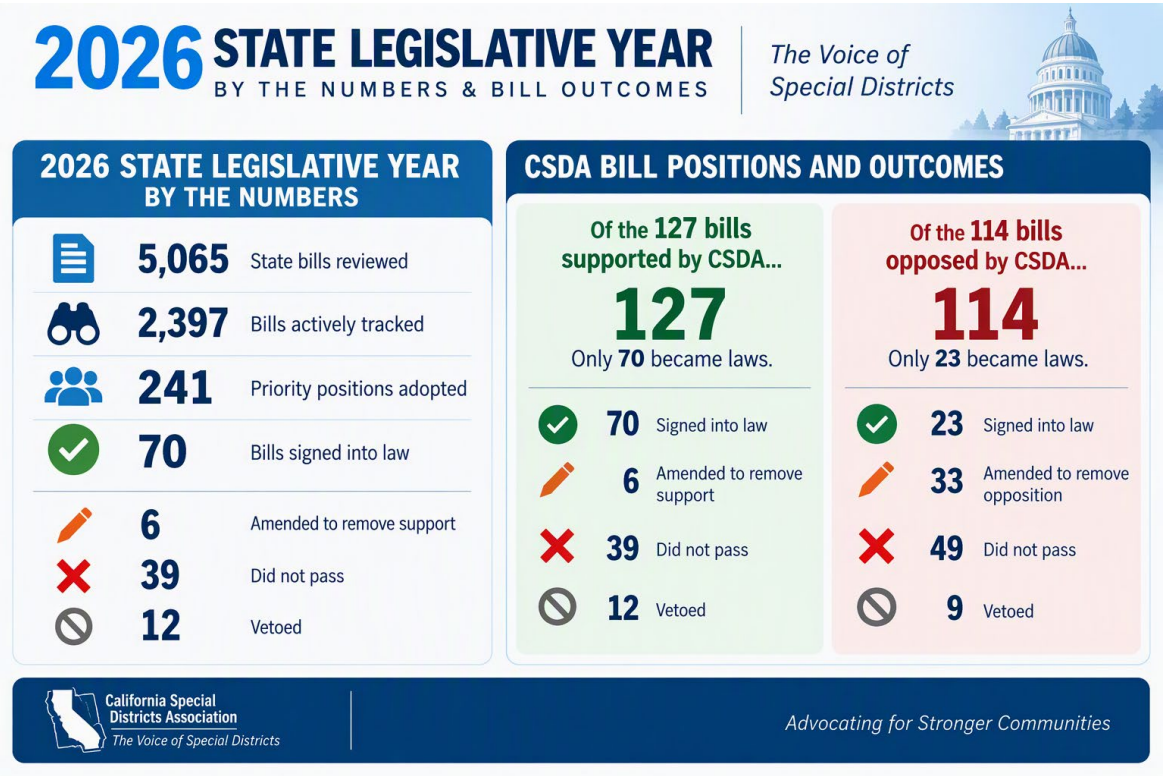
The increased volume of cybersecurity advisories in October highlights the importance of keeping software current, maintaining centralized endpoint management, monitoring vulnerabilities, and patching promptly. These activities are an ongoing component of the District's cybersecurity program and complement the security improvements being implemented through the State and Local Cybersecurity Grant Program.

Agenda Item 9

MANAGER'S REPORT

CSDA's 2026 Year-End Legislative Report highlights advocacy efforts focused on protecting local control, local revenue, and operational flexibility for special districts. Key outcomes included successfully opposing legislation that would have mandated .gov or .ca.gov websites and email addresses (AB 810), increased pension costs (AB 1383), imposed additional information-practices requirements (AB 1337), and restricted certain workplace technologies and generative AI. CSDA also supported legislation clarifying local agency fee authority and preserving audit flexibility for smaller special districts.

CSDA continued its advocacy regarding CARB's Advanced Clean Fleets requirements. Regulatory amendments modestly delayed implementation and recognized emergency-response concerns, although CSDA reports that significant issues remain unresolved. CSDA also successfully advocated against a proposed wildfire-liability shift that could have limited special districts' ability to recover costs following wildfire damage.



Kay Hagan Tick Act

The President signed the Kay Hagan Tick Reauthorization Act into law on September 30, 2026, extending key federal vector-borne disease programs through fiscal year 2030. The Act reauthorizes Regional Centers of Excellence in Vector-Borne Diseases and CDC grants to health departments, supporting research, surveillance, data collection, early detection and diagnosis, treatment efforts, and public awareness. It also requires continued implementation and appropriate updates to the national public health strategy for preventing and controlling vector-borne diseases. Together, these programs support a coordinated nationwide response to Lyme disease and other vector-borne diseases and help communities strengthen prevention and response capabilities.

Thank you to the Board members who wrote to their members of Congress in support of reauthorizing the Kay Hagan Tick Act. Your advocacy helped highlight the importance of sustained federal support for preventing and responding to tick-borne diseases.

CDPH 2025 Vector-Borne Disease Annual Report

The California Department of Public Health (CDPH) recently released its 2025 Vector-Borne Disease Section Annual Report. Statewide, West Nile virus activity was reported in 36 of California's 58 counties, resulting in 117 human cases and 11 deaths. While this represented the lowest number of reported human WNV infections since 2010, CDPH continues to identify West Nile virus as California's greatest vector-borne disease threat. [westnile.ca.gov]

The report also highlights the continued expansion and public health importance of invasive *Aedes* mosquitoes. *Aedes aegypti*, the primary vector of dengue, chikungunya, and Zika viruses, is now well established in 28 California counties. California experienced locally transmitted dengue for the third consecutive year, with seven locally acquired cases in 2025, including six in Los Angeles County and one in Imperial County. The state also reported 200 travel-associated dengue cases, 25 chikungunya cases, and four Zika cases.

These statewide trends provide important context for the District's ongoing response to *Aedes aegypti* in San Mateo County. The annual report specifically recognizes the San Mateo County Mosquito and Vector Control District as a CDPH collaborator in its tick-borne, flea-borne, and rodent-borne disease programs.

2025 California numbers at a glance

- 36 of 58 counties reported West Nile virus activity.
- 117 human WNV cases, including 11 fatalities; 88% of cases were neuroinvasive.

- 7 locally acquired dengue cases: 6 in Los Angeles County, 1 in Imperial County.
- 200 travel-associated dengue cases statewide.
- 25 chikungunya and 4 Zika cases.
- *Aedes aegypti* established in 28 California counties.

San Mateo County recorded 10 travel-associated dengue cases in 2025, representing approximately 5% of California's 200 imported cases. While the county reported no locally acquired dengue cases, the imported cases show why surveillance and rapid response to *Aedes aegypti* are increasingly important locally. California reported locally transmitted dengue for the third consecutive year in 2025, with seven locally acquired cases statewide.

CDPH Vector-Borne Disease Section Annual Report 2025

Earthquake Insurance Evaluation

Staff continues to evaluate the District's earthquake risk and insurance needs for 1415 N. Carolan Avenue and 1351 Rollins Road. Partner Engineering and Science, Inc. has prepared draft seismic risk assessments for both properties, which will provide updated estimates of potential earthquake losses. Staff will use the final results to evaluate the District's ability to retain risk and compare insurance, higher-deductible coverage, and self-insurance options before returning with a recommendation. **To see the entire update, see the attached report provided to the Finance Committee as Agenda Item 9.1.**

Holiday Party and Field Day

Staff is currently planning both the Trustee Field Day and the annual Trustee Holiday Dinner on December 9. The Trustee Field Day will begin at 3 PM, and the Holiday Dinner will begin at 5 PM. Every Board member should respond to the survey Manager Weber emailed so staff can determine how many people will attend each event.

SAN MATEO COUNTY MOSQUITO & VECTOR CONTROL DISTRICT

Protecting public health since 1916

Agenda Item 9.1

SAN MATEO COUNTY MOSQUITO AND VECTOR CONTROL DISTRICT

FINANCE COMMITTEE MEETING

November 2, 2026

AGENDA ITEM	6D
SUBJECT	Earthquake Insurance Evaluation Update
PREPARED BY	Brian Weber, District Manager

SUMMARY

Since the Committee's October review, staff authorized Partner Engineering and Science, Inc. to complete desktop seismic risk assessments for 1415 N. Carolan Avenue and 1351 Rollins Rd. As a reminder, the assessments are intended to estimate post-improvement Scenario Expected Loss (SEL) and Scenario Upper Loss (SUL) using available plans, prior reports, and building information rather than a site visit.

Staff and the project team assembled and transmitted the available structural, architectural, seismic repair, and geotechnical information. The City of Burlingame assisted with retrieval of the garage structural drawings. The 1958 maintenance building remains the principal documentation limitation because staff confirmed that it has not been retrofitted and original structural drawings have not been located.

WORK COMPLETED SINCE THE PRIOR UPDATE

- Executed Partner's authorization to proceed with the Level 1 desktop seismic risk assessments for 1415 N. Carolan Avenue and 1351 Rollins Road.
- Provided Partner with the available plan sets, the February 2021 seismic risk assessment, structural and architectural drawings, and other supporting reports through Partner's file-transfer system.
- Located and provided the Fish Building plans. Partner confirmed that those drawings were sufficient for its desktop review.
- Worked with the City of Burlingame and the original design contact to obtain the 1351 Rollins Road garage structural drawings. Partner confirmed that the garage retrofit drawings were helpful.
- Confirmed that the 1958 maintenance building at 1351 Rollins Road has not been seismically retrofitted and that original structural drawings have not been located.
- Asked the City of Burlingame about geotechnical reports. The City found no geotechnical report associated with garage permit B13-0120 and identified a separate report that can be requested through its permitting process for a $150 fee. Staff declined because the soil type already exists below both 1351 and 1415 facilities.
- Partner reported that draft assessments for both properties had been submitted for review and that final delivery was expected November 3.

WHAT THE UPDATED ASSESSMENTS SHOULD PROVIDE

The final Partner reports should provide updated SEL and SUL estimates for the two properties using the documentation available for the desktop review. These figures will replace reliance on the 2021 pre-retrofit assessment for 1415 N. Carolan Avenue, which reported an SEL-475 of 29% and an SUL-475 of 43% when the building was still unretrofitted. The updated figures will show how Partner models the remaining risk after accounting for the current retrofit information and the conditions at 1351 Rollins Rd.

NEXT STEPS

- Review the final Partner reports when received and confirm the reported SEL, SUL, assumptions, and limitations for each property.
- Compare modeled loss exposure with the District's available liquidity, protected operating reserves, capital commitments, and ability to fund a deductible immediately after an earthquake.
- Update the statement of values and replacement-cost assumptions before requesting revised insurance options.
- Ask Alliant/VCJPA for formal coverage alternatives only after the District identifies the amount of risk it is willing and able to retain.
- Return to the Finance Committee and Board with a side-by-side evaluation of insurance, higher-deductible coverage, and self-insurance, together with a staff recommendation.