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Top Stories In This Briefing



MCAC is Building a Prompt Payment Toolkit.
What Do You Need Most?



California Workers Comp X-Mods:
Why the Math Matters



Registration Now Open!
MCAC 1st Clay Shoot
Comes to Northern California
October 9, 2026



MCAC Is Building a Prompt Payment Toolkit. What Do You Need Most?

Our recent payment collection survey confirmed what many MCAC members experience firsthand: getting paid can be as challenging as getting the work done.

With 50% of respondents identifying progress payments as their biggest collection problem, 30% citing change orders, and 20% citing retention, MCAC is turning those results into action.

We're developing a California Prompt Payment Toolkit designed to help masonry contractors get paid. The goal is simple: provide practical, easy-to-use resources that help members understand their rights, communicate effectively

about overdue payments, and make better use of California's evolving payment protections.

But before we build it, we want to know what would be most valuable to you.

Your feedback shaped this initiative, and we want your input to shape the final product.

What should MCAC include?

1. Prompt Payment Demand Letter Templates

Ready-to-use templates for private and public projects, including progress payments, retention, and change orders—with guidance on when each should be used.

2. Prompt Payment Checklist

A practical step-by-step checklist covering what to document, deadlines to track, notices to send, and actions to consider when payment is delayed.

3. Prompt Payment Webinar

An educational session explaining California's prompt payment laws—including recent changes such as [SB 33](#), [SB 440](#), and [SB 61](#)—and, more importantly, how these laws apply in real-world construction situations.

4. Quick-Reference Guide

A concise chart showing key payment deadlines, applicable statutes, and potential remedies for public and private projects.

5. All of the Above!

Why choose? We're considering the full toolkit.

TAKE THE ONE-QUESTION SURVEY



LUNCH & LEARN

Employee Benefit Compliance

Are you sending out the required notices?
ERISA, ACA, HIPAA, FMLA, COBRA, and Medicare

This **free** event will provide great tools and information to any employer offering medical, dental, life, and 401k benefits.

September 3, 2026
11:00am - 1:30pm

1150 Brookside Ave, Suite J2
Redlands, CA 92373

For more info, please contact
Stephanie Torres
(909) 793-2151
stephanie@stmooreinsurance.com

RSVP
SCAN HERE



September 3, 2026

**Employee Benefit
Compliance
Redlands, CA**

Lunch & Learn | In-person



MCAC Clay Classic

FRIDAY, OCTOBER 9, 2026

BIRDS LANDING HUNTING PRESERVE
Birds Landing, CA

7:00am.....Registration & Breakfast
8:00am.....Mandatory Safety Clinic
9:30am.....Shotgun Start
12:00pm.....BBQ Lunch, Raffle & Awards

REGISTRATION

👤 \$300 - single shooter
👥 \$1200 - foursome

📋 Includes ammo, eye & ear protection, breakfast, lunch, tote bag, drink ticket, raffle ticket and cash prizes



SPONSOR BY: SEPTEMBER 10 | REGISTER BY: SEPTEMBER 24

October 9, 2026

**MCAC Clay Classic
Birds Landing, CA**

[Register](#)

8/31 Early Bird Deadline!

California Workers' Comp X-Mods: Why the Math Matters

California contractors: Your workers' compensation experience modification (X-Mod) is getting a formula update this fall—and understanding the “split point” can help explain why claims affect your MOD the way they do.



California divides workers' compensation claims into two portions: primary losses and excess losses. The primary portion has a much greater impact on your X-Mod. The dollar amount where the split occurs is called the primary-loss threshold, or “split point.”

Unlike states that use one standard split point, California's split point is **based on the size of the employer's expected losses**. Larger employers generally have higher primary-loss thresholds.

Each year the Workers Compensation Insurance Bureau (WCIRB) updates the Primary Threshold, and other pertinent data, used in X-Mod calculations. These updates reflect trends in **wage inflation, current loss data** and other factors.

Effective September 1, 2026, California's experience-rating formula is being updated. This does not mean that your X-Mod will automatically change September 1. It does mean that policies starting or renewing on or after September 1 will reflect the updated formula.

Why Should Contractors Care?

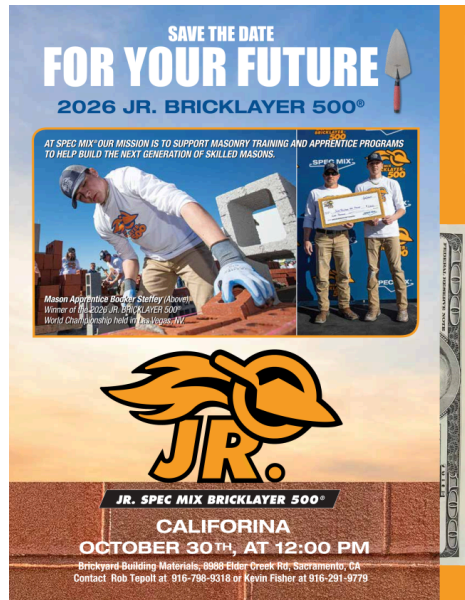
Contractors understand very well the importance of a sub 1.0 X-Mod. But, even excellent contractors with healthy safety records are discovering that maintaining a Mod below 1.0 can be harder *mathematically* regardless of how safe your operation truly is.

The formulas matter. The split point matters because the portion of a claim below the applicable primary threshold has a greater impact on your X-Mod. A contractor's individual threshold depends on its expected losses.

Bottom line: The September 1 changes don't automatically make every claim more damaging to your MOD. But they do change the underlying formula used to calculate California contractors' X-Mods.

Sometimes you may need to advocate for your X-Mod rating by documenting safety efforts, analyzing losses, and providing context to outlier claims to demonstrate that a slight increase in Mod is not necessarily connected to poor safety performance.

MCAC recommends contractors ask their insurance broker: “What is my current primary-loss threshold, and will the September 1, 2026 changes affect my X-



October 30, 2026

**SPEC MIX BRICKLAYER
500® Regional Series +
NEW! Jr Bricklayer &
Be A Bricklayer Exhibit
Sacramento, CA**

[Register](#)



November 18, 2026

**California Air Resources
Board Ride & Drive
Showcase
Fresno, CA**

[Register](#)



Final Reminder: Deadline for Tier 3 Diesel Engines Phasing Out December 31, 2026

December 31, 2026 is the phase out date for Tier 3 portable diesel engines:

- Owned by **small fleets** and built prior to 2009 rated 50 brake horsepower (bhp) to 750 bhp; and
- Owned by **large fleets** and built on or after 2009 rated 50 bhp to 750 bhp

(These deadlines do not apply to large fleets enrolled in the fleet averaging compliance path).

These engines, whether registered in PERP, locally permitted, or otherwise subject to the Portable Diesel Engine Airborne Toxic Control Measure, will no longer be able to operate in California after December 31, 2026.

What Types of Equipment are Impacted? (partial list)

- Portable Generators
- Air Compressors
- Water Pumps
- Concrete Pumps

The engine tier phase-out dates are listed on each applicable PERP registration certificate.

[FAQ's](#)



WORDS TO LIVE BY

"High expectations are the key to everything." – Sam Walton

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