



WASHINGTON STATE TRANSIT INSURANCE POOL | RISK MANAGEMENT IN MOTION  
2629 12th Court SW | Olympia, WA 98502 | 360-786-1620 | [www.wstip.org](http://www.wstip.org)

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# 2020 OPERATIONS BUDGET

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Overview, Narrative & Appendices

(December 6, 2019)

## Table of Contents

Operations Budget Summary.....	1
Exposures.....	1
Loss Fund.....	1
Overall Rate Increase of 7% .....	1
Loss Fund, Self-Insurance Retention, Insurance, Reinsurance and Excess Insurance.....	2
Staff Salaries and Benefits .....	3
<b>Department Budgets</b> .....	4
Board Expenses .....	4
Member Services / Risk Management Services.....	5
Technical Services .....	6
Administrative Services .....	7
What isn't in the Budget? .....	8
Driver Record Monitoring.....	8
Risk Pool Staff Leadership Development Program.....	8
Building Reserve Fund .....	8
Driver Record Monitoring .....	9
2019 Adjustments (actual vs estimate) .....	9
Driver Record Monitoring .....	10
2020 Budget .....	10
Adoption of Budget.....	11
Proposed Member Assessments for 2020.....	12

## Appendix

2020 Operations Budget Worksheets  
UIM & Deductible Selection

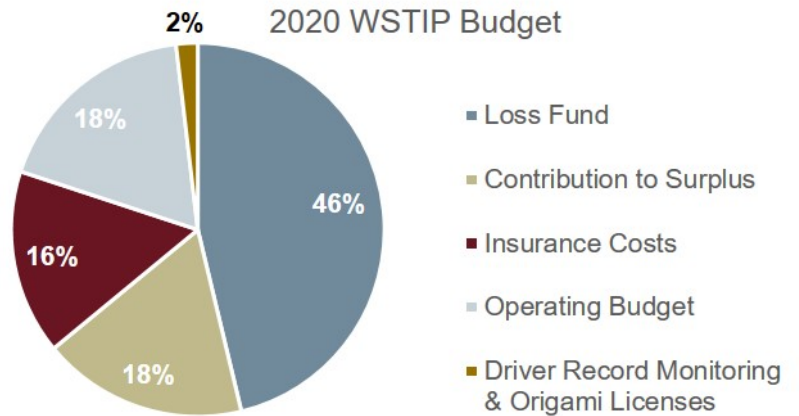
# Operations Budget Summary

## Exposures

WSTIP uses employee counts, property values, vehicle values, and even payroll. The most important one, however, is mileage which is used to determine the liability rate and correspondingly, a member's assessment. The estimated mileage for 2020 is almost 108 million miles.

Here are the top three things you need to know about WSTIP's exposures for 2020:

1. Estimated mileage for 2020 is projected to increase 3%. Total miles are estimated at 107,802,866.
2. Employee counts increased 2%. The 2020 estimate is 5,683 employees.
3. Total vehicle values increased 13% to \$415,110,800 and total property values increased 15% to \$707,600,000. Property values include updated results from appraisals completed in 2019. Note that the actuary increases the value of property by approximately 4% anticipating the renewal at mid-year 2020. Vehicle values include depreciation. Additionally, members receive deductible credits based on their deductible selections.



### Loss Fund

The 2020 loss fund, as determined by the actuary, is \$9,072,000. This budget also assumes a \$3.5 million contribution to surplus.

### Overall Rate Increase of 7%

This rate increase allows a sizeable investment to the loss fund (called an "increased contribution to surplus"). The increased contribution to surplus is a voluntary amount and is in keeping with WSTIP's capital funding philosophy (see Capital Funding Philosophy policy). The short description of this policy is:

To the maximum extent feasible, in the adoption of the Pool's annual budget, the Board will fund the Pool to a level which anticipates bringing the Pool's net position within target ranges outlined by the most recent Capital Funding Study for the Pool's current retention level while also attempting to anticipate the Pool's next retention level.

Included in the overall rate increase are increases to the following individual rates:

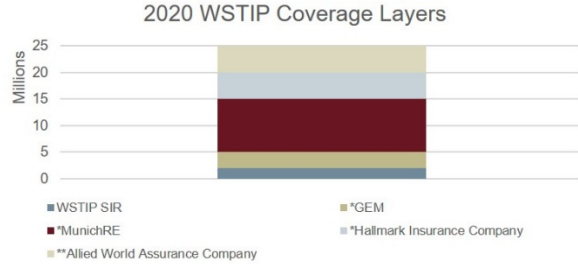
Automobile liability	4% increase	General liability	24% increase
Auto physical damage	-1% decrease	Property	1% increase

## Loss Fund, Self-Insurance Retention, Insurance, Reinsurance and Excess Insurance

WSTIP coverages are a combination of self-insurance, reinsurance (through a captive and from the market) and excess insurance. Here are the most important things to know:

<b>Loss Fund</b>	<b>0 - \$2 million</b>	<b>\$9,072,000</b>
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Staff and Alliant Insurance Services are recommending renewing with the following carriers and pricing. Budgeted amounts may be higher than actual costs:



Carrier – Liability	Layer	Estd Cost	Increase/Decrease
Governmental Entities Mutual (see Liability Proposal)	\$3 million in excess of \$2 million REINSURANCE	\$1,226,000	46% increase
Munich Re (see Liability Proposal)	\$10 million in excess of \$5 million REINSURANCE	\$435,000	11% increase
Hallmark Insurance Company (see Liability Proposal)	\$5 million in excess of \$15 million EXCESS	\$145,000	14% increase
Allied World Assurance Company (see Liability Proposal)	\$5 million in excess of \$20 million EXCESS	\$87,000	7% increase

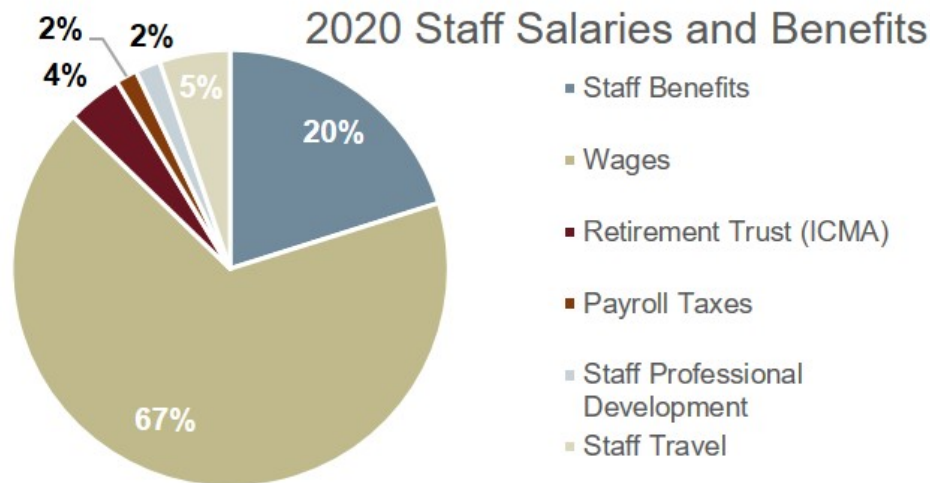
Carrier – Crime	Layer	Cost	Increase/Decrease
National Union Fire (see Crime Proposal)	\$1 million \$10,000 deductible	\$18,000	3% increase

Carrier – Blanket Pollution	Layer	Cost
XL Insurance (Three-year policy)	\$1 million \$100,000 deductible	\$44,000 (already bound)

Carrier – UST	Layer	Cost
Great American	\$1 million per storage tank incident limit \$1 million aggregate per location \$25,000 deductible	\$33,000 (already bound)

Property insurance is bound at mid-year. The cost of property, auto physical damage, and cyber was \$1,179,000 which was 31% more than the prior year. Increases were due to increased property values and lowering the deductible for all members on the Cyber policy to \$5,000.

## Staff Salaries and Benefits

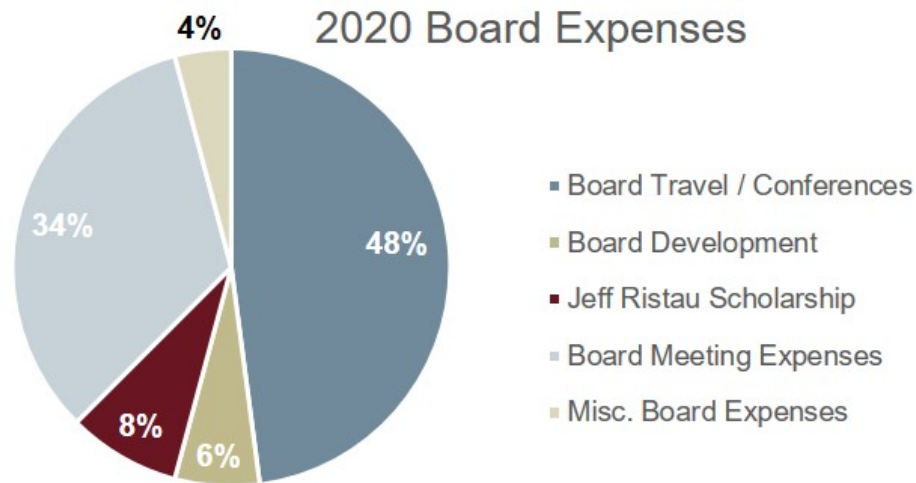


Staff Salaries and Benefits are projected to be a total of \$1,623,000. This is an 4% increase from the 2019 budget. Here are the highlights:

- **Wages (\$1,089,000)** – Representing 67% of the Staff Salaries and Benefits budget, wages include a 3% general wage increase for all Staff. Wages for Staff, except for the Executive Director, are set by a salary survey conducted every three years. The salary survey was completed this year, reviewed and accepted by the Executive Committee in July 2018, and the effects are reflected in this budget. The general wage increase is tied to the same increase proposed by Intercity Transit for their non-represented employees. Executive Director’s wages and benefits are established by contract which was approved in September 2017.
- **Staff Benefits (\$327,000)** – Representing 20% of the total amount, Staff receive medical, dental, life insurance, and PERS retirement. WSTIP offers a Health Benefit Option that pays employees that opt out of the health benefit plan 50% of the Uniform Medical Plan cost.
- **Staff Travel (\$85,000)** – Costs associated with WSTIP travel.
- **Retirement Trust ICMA (\$66,000)** – WSTIP does not pay into social security. Instead WSTIP provides a 457-plan administered by ICMA.
- **Staff Professional Development (\$30,000)** – Staff development includes attendance at training events, conferences and other educational materials.

## Department Budgets

### Board Expenses

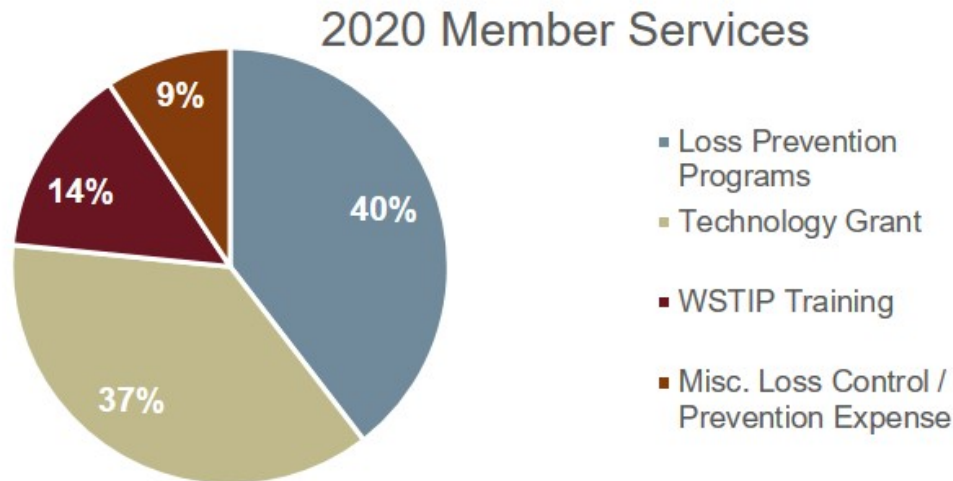


The Board Expenses budget pays for travel-related expenses of the Board members to attend quarterly Board meetings, the Executive and other Committee members to attend their monthly meetings, training events for Board members and the JSR Scholarship program. This total budget section is \$240,000 which is a 7% increase from 2019

Highlights of this area include:

- **Travel for the Board meetings (\$115,000)** – This pays for the expenses of Board members and guests to attend the quarterly Board meetings, and Executive Committee members to attend monthly meetings, committee meetings and accounts for 48% of this budget category. Electronic device grants and reimbursement for devices are included in this budget.
- **Board meeting expenses (\$80,000)** – Hotel costs for quarterly Board meetings are 34% of the budget category. The Board meeting expense budget was increased 14% due to increases costs from hotels and meeting locations.
- **Jeffrey S. Ristau Scholarship (\$20,000)** – 2020 will be the sixth year for the Jeffrey S. Ristau Scholarship program. Funding is established at \$20,000. This is 8% of the budget category.

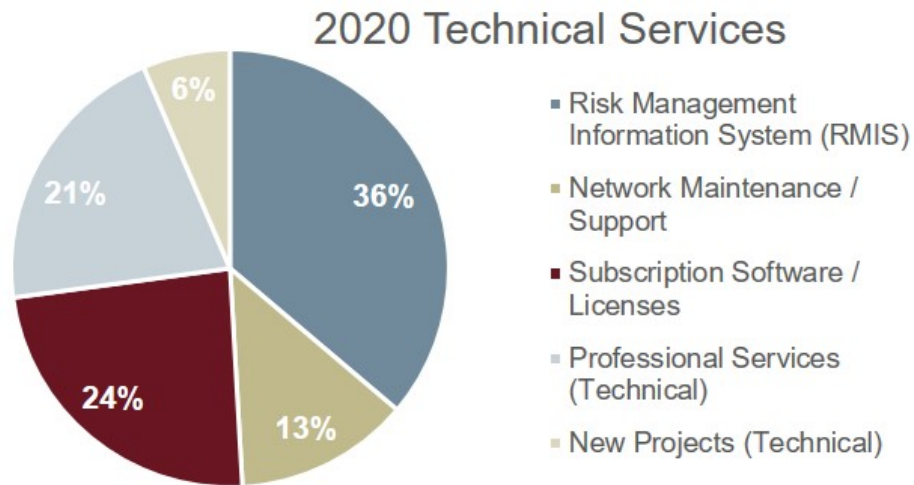
## Member Services / Risk Management Services



The Member Services / Risk Management Services budget is \$675,000. This is an increase of 3% from 2019 (after reclassifying subscription services to technology). This increase is almost exclusively to loss prevention programs. Highlights of the Member Services / Risk Management Services budget include:

- **Technology Grant (\$250,000)** - Represents 37% of the total program. This program is one year old and is intended to promote the integration of new technology that will reduce member's cost of risk. The grant program will support 25% of a member's project up to \$250,000.
- **Loss Prevention Programs (\$267,000)** – Represents 40% of the total program and includes the pre-litigation fund, vanpool driver online refresher training program, risk management grants, driver award programs, the Above and Beyond program, conference sponsorships, the guest rider program, and the network security program. This is a 9% increase and includes loss prevention costs for Central Transit.
- **WSTIP Training (\$95,000)** – Represents 14% of the total program. WSTIP holds a contract with the WSDOT to perform training for the period July 1, 2019 through June 30, 2021. The contract amount is \$117,565.
- **Miscellaneous Loss Control / Prevention Expenses** is the remaining 9% of the budget and includes:
  - a. **Technical Assistance for Members (\$40,000)** – Funds assistance to members. This is the same as the 2019 budget.
  - b. **Miscellaneous Loss Control / Prevention Expense (\$15,000)** – The Emerging Risks and Opportunities Committee has identified several loss and risk items they recommend further research or activity. These items will be forwarded to the Executive Committee for review and possible inclusion on the work plan. Examples of such activity: development of a passenger assistance sensitivity, safety and securement course; development of a Vanpool driver training course; purchases of hardware or technology for pilot projects. This is the same as the 2019 budget.

## Technical Services

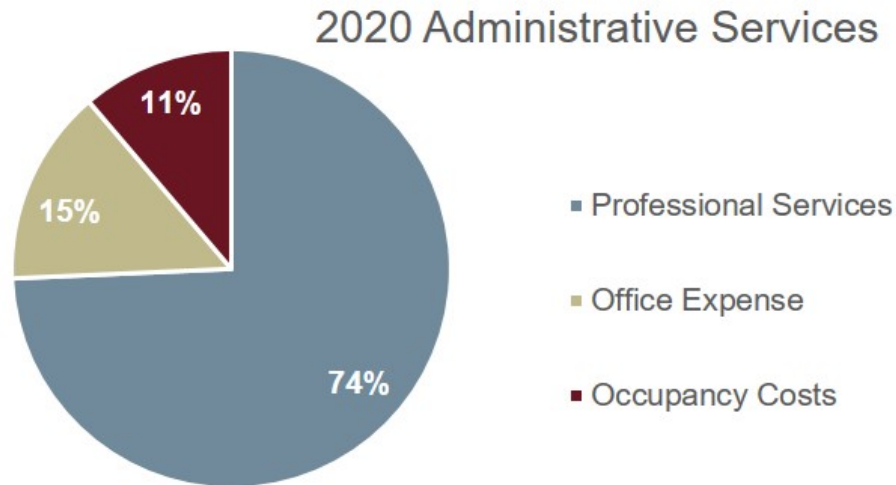


The Technical Services budget is \$387,000, which is a 14% increase from 2019. This increase includes reallocating the MSDS Online and MRSC services previously included in Member Servers as well as increases in the cost of cloud-based infrastructure and software licensing. Highlights of the Technical Services budget are:

- **Risk Management Information System (\$140,000)** – Origami, our Risk Management Information System, accounts for 36% of the Technical Services Budget. 2020 is year three on our current three-year contract.
- **Contract Services (Technical) (\$80,000)** – Provides contracted network and desktop support for WSTIP and WSTA staff (1 day per week on site / 1 day per week off-site). These contracted services are 21% of the Technical Services budget.
- **Subscription Software / Licenses (\$68,000)** – Software subscriptions, which accounts for 24% of this budget category, are increasing as we continue to move towards cloud hosted applications. These subscriptions include the Microsoft Office 365 desktop suite and hosted Exchange services, Microsoft Enterprise Agreement (EA) hosting infrastructure and Citrix VMs in Azure, web services, Mitel phone support and various administrative applications (Timesheet, QuickBooks, DocuSign, etc.)
- **Network Maintenance/Support (\$50,000)** – This category, representing 13% of the Technical Services budget, covers both network hardware and user access devices (desktop PCs and Surface tablets) as well as miscellaneous purchases to maintain the WSTIP technology infrastructure. This is the same the 2019 budget.
- **2020 New Projects (\$25,000)** – Provides for continuing evaluation and implementation of new technology solutions. This is the same as 2019.



## Administrative Services



The Administrative Services budget, which includes Professional Services, Office Expenses, and Occupancy Costs is \$650,000. This is essentially flat from 2019. Budget highlights include:

- **Professional Services (\$483,000)** – Represents 74% of the Administrative Services budget. Contract services includes accountant, actuarial services, audits, broker fees, general counsel and other administrative contracts such as occasional administrative help. This is an increase of 1%.
- **Office Expenses (\$94,000)** – Represents 15% of the Administrative Services budget and includes expenses associated office supplies, furniture, postage, dues and subscriptions, printing and graphic services and bank fees. This is a decrease of 9%.
- **Occupancy Costs (\$73,000)** – Representing 11% of the Administrative Services budget, there is an expectation that building maintenance, utilities, communication and office equipment leases will be in line with prior years. Occupancy costs have increased 5% due to increased cost of communication.

## What isn't in the Budget?

### Driver Record Monitoring

Driver record monitoring costs are accounted for as a secondary business. The WSTIP Board approved driver record monitoring rates increases on an annual basis to recoup costs. Additional money will also be collected to fund a review of the vendor for contract compliance. The funds will be kept in a separate reserve account. The member costs for driver record monitoring follows on the pages 9 and 10.

### Risk Pool Staff Leadership Development Program

WSTIP entered into a memorandum of understanding with other risk pools in Washington to fund and manage a Risk Pool Staff Leadership Development Program. WSTIP volunteered to manage the finances of the development program. Upon conferring with the state auditor, staff were told to keep these funds separated from the rest of the pool's finances.

### Building Reserve Fund

\$25,000 is set aside each year for capital improvements of the West Olympia office. We have no plans for the building reserve fund in 2020.

## Driver Record Monitoring

### 2018 Adjustments (actual vs estimate)

Member	Rate Class	2018	2018	Diff	2018	Diff \$	
		Actual	Estimate		Rate		
Asotin	Basic	335	333	2	1.26	3	
Ben Franklin	Basic	12,453	12,543	(90)	1.26	(113)	59
	Premium	3,699	3,655	44	3.90	172	
C-Tran	Basic	8,026	7,985	41	1.26	52	
Clallam	Basic	3,137	3,110	27	1.26	34	
Columbia	Basic	313	314	(1)	1.26	(1)	
Community	Premium	22,701	22,587	114	3.90	445	
Everett	Basic	1,772	1,772	-	1.26	-	
Grant	Basic	922	943	(21)	1.26	(26)	
Grays Harbor	Basic	832	684	148	1.26	186	
Intercity	Basic	12,545	12,577	(32)	1.26	(40)	
Island	Basic	3,711	3,711	-	1.26	-	
Jefferson	Basic	92	92	-	1.26	-	47
	Premium	600	588	12	3.90	47	
Kitsap	Basic	8,836	8,623	213	1.26	268	
Link	Basic	1,549	1,550	(1)	1.26	(1)	
Mason	Basic	1,568	1,565	3	1.26	4	
Pacific	Basic	238	244	(6)	1.26	(8)	
Pierce	Premium	23,837	23,863	(26)	3.90	(101)	
Pullman	Basic	495	426	69	1.26	87	
RiverCities	Premium	483	479	4	3.90	16	
Skagit	Basic	5,172	5,184	(12)	1.26	(15)	
Spokane	Basic	10,360	10,317	43	1.26	54	
Twin	Basic	348	336	12	1.26	15	
Valley	Basic	688	688	-	1.26	-	
Whatcom	Basic	4,590	4,584	6	1.26	8	
Yakima	Basic	2,366	2,405	(39)	1.26	(49)	
		<b>131,668</b>	<b>131,158</b>	<b>510</b>		<b>1,037</b>	

# Driver Record Monitoring

## 2020 Budget

Member	Rate Class	2020 Estimate based on		2020	2020	
		2019.10 Actual	Annualized	Rate	Assessment	
Asotin	Basic	32	384	1.33	\$ 511	
Ben Franklin	Basic	1,044	12,528	1.33	16,662	= 32,659
	Premium	322	3,864	4.14	15,997	
Clallam	Basic	244	2,928	1.33	3,894	
Columbia County	Basic	27	324	1.33	431	
Community	Premium	2,221	26,652	4.14	110,339	
C-Tran	Basic	565	6,780	1.33	9,017	
Everett	Basic	163	1,956	1.33	2,601	
Grant	Basic	66	792	1.33	1,053	
Grays Harbor	Basic	112	1,344	1.33	1,788	
Intercity	Basic	1,197	14,364	1.33	19,104	
Island	Basic	312	3,744	1.33	4,980	
Jefferson	Basic	6	72	1.33	96	= 2,828
	Premium	55	660	4.14	2,732	
Kitsap	Basic	750	9,000	1.33	11,970	
Link	Basic	137	1,644	1.33	2,187	
Mason	Basic	126	1,512	1.33	2,011	
Pacific	Basic	21	252	1.33	335	
Pierce	Premium	2,065	24,780	4.14	102,589	
Pullman	Basic	51	612	1.33	814	
RiverCities	Premium	47	564	4.14	2,335	
Skagit	Basic	424	5,088	1.33	6,767	
Spokane	Basic	912	10,944	1.33	14,556	
Twin	Basic	29	348	1.33	463	
Valley	Basic	57	684	1.33	910	
Whatcom	Basic	334	4,008	1.33	5,331	
Yakima	Basic	192	2,304	1.33	3,064	
		<b>11,511</b>			<b>\$ 342,537</b>	

## Adoption of Budget

When the Board adopts the budget, staff believe the following decisions have been made:

Approval of an overall budget number of \$19,168,450.

Approval of a per mile rate increase of 4%, general liability rate increase of 24%, auto physical damage rate decrease of 1%, and property increase of 1%.

Approval of a contribution of surplus.

Permission to bind all liability coverage and crime coverage.

Approval of a general wage increase to staff of 3%.

# Proposed Member Assessments for 2020

11/21/2019 14:09

	2019 Assessment	Final 2020 as of Nov 2019 **	% Change
<b>Asotin County</b>	\$51,108	\$58,321	14%
<b>Ben Franklin</b>	\$1,149,517	1,347,757	17%
<b>Clallam</b>	\$333,585	373,692	12%
<b>Columbia County</b>	\$43,710	53,088	21%
<b>Community</b>	\$2,629,202	2,980,528	13%
<b>C-TRAN</b>	\$1,147,439	1,326,899	16%
<b>Everett</b>	\$349,719	368,311	5%
<b>Grant</b>	\$242,661	179,147	-26%
<b>Grays Harbor</b>	\$311,545	316,323	2%
<b>Intercity</b>	\$1,207,114	1,645,446	36%
<b>Island</b>	\$469,321	415,159	-12%
<b>Jefferson</b>	\$139,775	160,073	15%
<b>Kitsap</b>	\$1,066,950	1,182,842	11%
<b>Link</b>	\$462,682	509,140	10%
<b>Mason</b>	\$235,477	242,605	3%
<b>Pacific</b>	\$78,794	82,273	4%
<b>Pierce</b>	\$3,699,299	4,089,870	11%
<b>Pullman</b>	\$88,373	83,944	-5%
<b>RiverCities</b>	\$85,033	104,095	22%
<b>Skagit</b>	\$450,197	493,170	10%
<b>Spokane</b>	\$1,802,708	1,971,367	9%
<b>Twin</b>	\$67,858	75,066	11%
<b>Valley</b>	\$121,435	123,905	2%
<b>Whatcom</b>	\$627,138	745,369	19%
<b>Yakima</b>	\$256,473	240,060	-6%
	<b>\$17,117,113</b>	<b>\$19,168,450</b>	<b>12%</b>

\*\*Includes Driver Record Monitoring Costs

Washington State Transit Insurance Pool  
2020 Operations Budget

without insurance

2020 Operations Budget

11/25/2019 14:20

	2020	% Change	2019
720.01 · Staff Wages	\$1,089,000	3%	\$1,059,713
720.02 · Staff Benefits	\$327,000	7%	\$306,679
720.03 · ICMA Retirement Trust	\$66,000	3%	\$63,846
720.04 · Payroll Taxes	\$26,000	2%	\$25,544
720.05 · Staff Professional Development	\$30,000	20%	\$25,000
720.06 · Staff Travel	\$85,000	0%	\$85,000
<b>Total Staff Wages &amp; Benefits</b>	<b>\$1,623,000</b>	<b>4%</b>	<b>\$1,565,782</b>
730.01 · Board Travel	\$115,000	0%	\$115,000
730.02 · Board Development	\$15,000	50%	\$10,000
730.03 · Board Meeting Expenses	\$80,000	14%	\$70,000
730.04 · Misc Board Expenses	\$10,000	0%	\$10,000
730.05 · Jeff Ristau Scholarship	\$20,000	0%	\$20,000
<b>Total Board Expenses</b>	<b>\$240,000</b>	<b>7%</b>	<b>\$225,000</b>
740.00 · Contracted Services			
740.01 · MSDS Online	\$0	-100%	\$7,000
740.02 · MRSC/WSTA	\$0	-100%	\$10,000
<b>Total 740.00 · Contracted Services</b>	<b>\$0</b>	<b>-100%</b>	<b>\$17,000</b>
<b>740.20 · Loss Prevention Programs</b>			
740.10 · Pre-Litigation Fund	\$75,000	36%	\$55,000
740.11 · Vanpool Driver Online Refresher	\$5,000	-4%	\$5,200
740.12 · Risk Management Grant	\$65,000	4%	\$62,500
740.13 · Recognition Programs	\$20,000	-11%	\$22,500
740.14 · Sponsorships	\$15,000	0%	\$15,000
740.15 · Guest Rider Program	\$15,000	0%	\$15,000
740.16 · Network Security Project	\$52,000	4%	\$50,000
740.17 · Collision Avoidance Technology	\$20,000	0%	\$20,000
<b>Total 740.20 · Loss Prevention Programs</b>	<b>\$267,000</b>	<b>9%</b>	<b>\$245,200</b>
740.30 · Tech Assistance for Members	\$40,000	0%	\$40,000
Technical Grant	\$250,000	0%	\$250,000
740.40 · WSTIP Training	\$95,000	1%	\$94,500
740.50 · Misc Loss Control/Prevention	\$15,000	0%	\$15,000
740.60 · Claims Coordinator Conference	\$8,000	7%	\$7,500
<b>Total Member Services</b>	<b>\$675,000</b>	<b>1%</b>	<b>\$669,200</b>
710.01 · Risk Mgmt Information System	\$140,000	0%	\$140,000
710.02 · Network Maintenance/Support	\$50,000	0%	\$50,000
710.03 · Subscription Software/Licenses	\$68,000	70%	\$40,000
MSDS Online	\$12,000		
MRSC / WSTA	\$12,000		
710.04 · Contract Services (Tech)	\$80,000	-4%	\$83,200
710.05 · New Projects (Tech)	\$25,000	0%	\$25,000
<b>Total Technology:</b>	<b>\$387,000</b>	<b>14%</b>	<b>\$338,200</b>
700.12 · TC Investment Fees	\$0	-100%	\$10,000
700.11 · Contracted Services (Claims)	\$20,000	-35%	\$30,700
700.01 · Insurance Broker	\$115,000	0%	\$115,000
700.02 · Actuary	\$121,000	21%	\$100,000
700.03 · Financial/Accountability Audits	\$15,000	0%	\$15,000
700.04 · State Risk Manager	\$12,000	-29%	\$17,000
700.05 · Claims/Property/AGRiP Audits	\$15,000	0%	\$15,000
700.06 · Accountant	\$35,000	0%	\$35,000
700.07 · Contracted Services (Admin)	\$50,000	25%	\$40,000
700.08 · General Counsel	\$100,000	0%	\$100,000
700.09 · Capital Funding Study	\$0		\$0
700.10 · Salary Survey	\$0		\$0
<b>Total Contract Services</b>	<b>\$483,000</b>	<b>1%</b>	<b>\$477,700</b>

**Washington State Transit Insurance Pool  
2020 Operations Budget**

without insurance

	<b>2020</b>	<b>% Change</b>	<b>2019</b>
749.01 · Office Furniture	\$20,000	-20%	\$25,000
749.02 · Dues & Subscriptions	\$15,000	0%	\$15,000
749.03 · Office Supplies	\$17,000	-32%	\$25,000
749.04 · Postage	\$4,000	0%	\$4,000
749.05 · Printing & Graphic Services	\$15,000	-25%	\$20,000
749.06 · Bank Fees	\$18,000	50%	\$12,000
749.07 · Wellness Committee	\$3,000	20%	\$2,500
749.00 · Miscellaneous	\$2,000		
<b><u>Total Office Expenses</u></b>	<b><u>\$94,000</u></b>	<b><u>-9%</u></b>	<b><u>\$103,500</u></b>
777.01 · Building Mtce/Repairs	\$25,000	0%	\$25,000
777.02 · Utilities	\$14,000	-13%	\$16,000
777.03 · Communication	\$25,000	25%	\$20,000
777.04 · Office Equipment Lease	\$6,000	0%	\$6,000
777.06 · Lease Hold Rent Taxes	\$3,000	20%	\$2,500
<b><u>Total Occupancy Cost</u></b>	<b><u>\$73,000</u></b>	<b><u>5%</u></b>	<b><u>\$69,500</u></b>
<b>Total 2020 Operations Budget</b>	<b><u>\$3,575,000</u></b>	<b><u>3%</u></b>	<b><u>\$3,448,882</u></b>



2020 UIM & Deductible Selection						
11/25/19 02:21 PM						
Transit Name	Fixed Route UIM Coverage	Demand Response UIM Coverage	Non Revenue UIM Coverage	Vanpool UIM Coverage	Auto Physical Damage Deductible	Property Deductible
Asotin	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Ben Franklin	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Clallam	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Columbia	No FR	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Community	No	No	No	UIM Mandatory	\$ 5,000	\$ 5,000
C-Tran	No	No	No	UIM Mandatory	\$ 10,000	\$ 10,000
Everett	Yes	Yes	Yes	No vanpool	No APD Coverage	No Property
Grant	No	No	No	UIM Mandatory	\$ 5,000	\$ 5,000
Grays Harbor	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Intercity	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Island	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Jefferson	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Kitsap	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Link	Yes	Yes	Yes	No vanpool	\$ 5,000	\$ 5,000
Mason	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Pacific	Yes	Yes	Yes	No vanpool	\$ 5,000	\$ 5,000
Pierce	No	No	No	UIM Mandatory	\$ 25,000	\$ 25,000
Pullman	Yes	Yes	Yes	No vanpool	No APD Coverage	No Property
RiverCities	Yes	Yes	Yes	No vanpool	\$ 5,000	\$ 5,000
Skagit	No	No	No	UIM Mandatory	\$ 5,000	\$ 5,000
Spokane	No	No	No	UIM Mandatory	\$ 25,000	\$ 25,000
Twin	Yes	Yes	Yes	No vanpool	\$ 5,000	\$ 5,000
Valley	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Whatcom	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	\$ 5,000
Yakima	Yes	Yes	Yes	UIM Mandatory	\$ 5,000	No Property
UIM / Deductibles verified						
8/30/2019 - Updated Twin / No vanpool						
8/6/2019 Mason requested UIM on all modes						
10/21/2019 Pierce drop UIM on all but vanpool; drop deductible to 5,000						
10/23/2019 Pierce increased deductible to \$25k						