



WASHINGTON STATE TRANSIT INSURANCE POOL | RISK MANAGEMENT IN MOTION

PO Box 11219 | Olympia, WA 98508 | 360-786-1620 | www.wstip.org

**Minutes of the  
WSTIP Annual Board Meeting  
December 6, 2024  
Kitsap Conference Center & Zoom**

<b>Board Members Present</b>	
Jenny George, Asotin County PTBA Tina Braswell, Ben Franklin Transit Cherie Huxtable, Clallam Transit Jim Fetzer, Clallam Transit David Ocampo, Columbia County Public Transportation (v) Cyndie Eddy, Treasurer, Community Transit Nathan Roberts, Community Transit Scott Deutsch, Past President, C-Tran Annette Shaw, C-Tran Brandon Hilby, Everett Transit Brandy Pesta, Grant Transit Ken Mehin, Grays Harbor Transit Jana Brown, Intercity Transit Dena Withrow, Intercity Transit Staci Jordan, Medium Member Rep, Island Transit Nicole Gauthier, Jefferson Transit Miranda Nash, Small Member Rep, Jefferson Transit Paul Shinnars, Large Member Rep, Kitsap Transit Justin Brockwell, Link Transit Shawn Larson, At-Large Member Rep, Link Transit Amy Asher, Mason Transit Jason Rowe, Mason Transit Amy Cleveland, Pierce Transit Danette Rogers, Pierce Transit Karen Thesing, Secretary, Pierce Transit	Wayne Thompson, Pullman Transit Jim Seeks, RiverCities Transit Jennifer Davidson, Skagit Transit Joe Macdonald, Vice President, Skagit Transit Crystle Stidham, Skagit Transit Nancy Williams, Spokane Transit Randy Alexander, Valley Transit Angie Peters, Valley Transit Jeff Benson, Whatcom Transportation Authority Shonda Shipman, President, Whatcom Transportation Authority (v) Greg Story, Yakima Transit (v)
	<b>Guests Present</b>
	Amy Hall, Jefferson Transit Lilian Vanvieldt, Alliant (broker) (v) Brian White, Alliant (broker)v
	<b>WSTIP Staff Present</b>
	Cedric Adams, Claims Manager Matthew Branson, Deputy Director Anna Broadhead, Board Relations Tracey Christianson, Executive Director Robyn Galindo, Claims Specialist Richard Hughes, General Counsel Joanne Kerrigan, Member Services Manager Nickell, Pool Application Support Specialist Alyssa Zahir, Claims Specialist 1

**Call to Order**

Vice President Macdonald called the meeting to order at 9:00 am, a sign in sheet was passed around the room, staff accounted for the virtual participants. Macdonald asked if there were any guests or new faces to introduce Christianson introduced Nancy Williams from Spokane and Jason Rowe from Mason. Macdonald asked if there were any changes to the agenda. **George moved to accept the agenda. Pesta seconded the motion, and the motion passed.** There were no *Behind the Curtain* prizes awarded.

**Public Comment on Consent Agenda, Discussion, Potential Action Items**

Macdonald asked for public comment. No public comments were received.

## Discussion

### Member Representative Meeting Report and Discussion

Shinners said the Large group appreciated the recordings as they felt well informed on the actuarial report and budget, expressed appreciation for the hard work done by White and Staff to secure coverage. The group is wondering if this is the new norm for insurance renewals or if this is just a blip. The group is interested in talking about additional captives. They had a lively discussion regarding rideshare telematics, what the Pool can do to get more buy-in and potentially making telematics a mandatory Best Practice. We currently only have one Mandatory Best Practice, sticks vs carrot approaches to compliance, potential incentives that could be offered, and potential tiered deductibles. No questions regarding the election. Lots of great feedback regarding Shackleton, we would recommend the training to other Pools and leadership teams, potentially offer this or something similar in three to five years. The group also discussed BRT and the challenges of sourcing hydrogen to power the hydrogen powered buses.

Jordan's Medium group had no questions or comments regarding the actuarial report, member allocations, but are wondering if the Pool should consider leaning into the 10% rate increase for future years until the insurance market stabilizes. We were reminded to send topics to Macdonald or Christianson for the EC retreat. Discussed Shackleton vs Gettysburg training perspectives of classroom based versus immersive training, if you've been to Gettysburg it is something you will not forget. We would recommend Shackleton to other pools and leadership teams and would recommend offering Gettysburg or similar training again in the future. Discussed hydrogen sourcing, the clash between State and Federal government, some agencies are stepping back from hydrogen.

Nash reported the Small group also discussed and expressed gratitude for the recordings regarding the complex elements of the actuarial report and budget. Want to acknowledge the clarity and transparency of the interest income offsetting program costs. The group appreciated all the work that went into securing the excess insurance layers. Expressed positive feedback on the pre-litigation guide. Hilby suggested searching for grant funding or a partner for public service announcements to educate road users including pedestrians and bicyclists on safety Best Practices. Discussed how compassion early in the claims process can influence the outcome of the claim. Great feedback on Shackleton, however, they would recommend more in-depth information to include the references to the movie and documentary and potential call outs to specific information in the pre-read materials. The format was good with having time to reflect between sessions. The group also requested Nickell produce a video on Origami dashboards. Macdonald thanked each Member Representative for their report.

### Q&A Work Session Videos

#### Training Year in Review & ASK Statistics

Kerrigan and Juell shared the Training Year in Review and ASK statistics. Juell congratulated Grant and Asotin for responding to the most questions and Skagit for asking the most questions. Macdonald thanked Juell for her work with the ASKS. Reach out to Kerrigan or Juell if you have any questions regarding ASKS or training.

### Technology Grant Q&A

Kerrigan said this is the final report out for Kitsap and Link Technology Grants. She thanked Kitsap Transit for being gracious and allowing attendees to visit their simulator. Please reach out to Kerrigan if you have questions regarding the Technology Grant projects.

### 2025 EC Retreat Topics

Macdonald requested attendees to send Christianson or himself topics they would like to be considered for the EC retreat in January.

## Financial Reports as of October 2024

### Treasurer's Report and Management Discussion and Analysis, Comparative Statement of Net Position, Claim Reserves Report, and Statement of Revenues and Expenses with Budget

Branson said the Pool's trend continues to be favorable, we are living within our budgetary means. He appreciates Eddy's review and feedback and is grateful for the work Hughes does for the department. He anticipates approximately \$6.2 million growth in net position. There were no questions regarding the financial statements.

## Staff Reports

### Driver Record Monitoring Compliance Report

Kerrigan shared the results of the Driver Record Monitoring Best Practice Compliance audits which was included in the packet and reminded attendees that their individual reports are in the Member Document Portal on the website, if they need help accessing the reports, please let Staff know. Kerrigan fielded questions regarding the report. Next year the Best Practice Compliance Report will be on all of the Best Practices. If you have questions regarding Best Practices please reach out to Kerrigan or Iddings.

## Strategic Plan Update

Kerrigan reported each Strategic Priority and the status of the action items and outlined how the Member Services team is tackling the Strategic Priorities. Christianson reminded the attendees that this Strategic Plan is a four-year plan versus a three-year plan. We will use some of the retreat time to review or revise these action items. If you have questions, comments, or ideas regarding the Strategic Plan please reach out to staff.

## Executive Staff Report

Christianson said the Pool was notified from Association of Governmental Risk Pools (AGRiP) of our award for meeting their Advisory Standards. Monique Liard completed the review of the application, the EC approved the application which was then submitted to AGRiP. We have had continuous AGRiP Advisory Standards awards since 2005. Christianson said she had asked Macdonald to attend the AGRiP Conference in March to accept our award. The list of recently awarded and ongoing contracts is included in the packet.

Branson noted implementing Fyle for expense reimbursements, if you need assistance please reach out to him and he will be happy to assist you filing out your expense request either this afternoon or tomorrow after the meeting. We ask that you submit your expense reimbursement requests by December 15 if possible. The 2025 Underwriting Calendar is in your packet, note Safety National will have some additional data collection we will need from each Member. The 2025 Assessment invoices will be emailed out on Tuesday, December 10, payment is due by January 31. We will kick off vehicle inventories next week by requesting your disposal lists. As we collect your 2024 actual miles and employee headcounts we will be asking for your Limited Mode Special Contract miles, specific to each contract. Kerrigan reminded everyone to get their Risk Management and Network Security Grant requests in before December 15, Everett, Kitsap, and Link will no longer be reporting on their Technology Grants as their reporting requirements have been met, Driver Record Monitoring all Members have moved to Embark, we completed our third training class with DOL for Third Party Examiners and will continue conversations with them to offer additional training classes as the need arises, soliciting for additional AON pilot project participants, thanked Iddings for all his hard work completing site visits, and Juell for the training summary. She also reminded participants of the ongoing Origami projects and office hours with Nickell on Wednesdays. Adams gave an update on open and recently closed claims, subrogation, and open litigated claims. Macdonald thanked Staff for their report.

## Executive Director's Annual Report

Christianson said the Executive Director's Annual Report is a compilation of the Staff's work throughout the year. She thanked her staff for all their work they do for the Members (round of applause). Macdonald thanked Christianson for the report.

### General Counsel's Report

Hughes said most of his work is done in committee meetings. Please reach out to Hughes if he can be of assistance. Macdonald thanked Hughes for his report.

### Broker's Report

White had created a video Brokers update prior to the meeting. Please click [here](#) to view the video. If you have questions regarding the Broker Report, please reach out to White. Branson said the information Christianson puts in the Financial Note Footnote she sends early in the year comes from the Broker's report. If you purchase additional coverages you will want to make sure to add them to the footnote. If you have questions please reach out to Branson or Christianson.

### President's Quarterly Report on ED Goals

Shipman reported the Executive Director has been working on her goals set by the Board. She is meeting with new Board members, scheduling follow-ups with veteran Board members, preparing a succession ready staff, included in the packet is the compiled Executive Director Performance Review. Overall, I really enjoyed working with Christianson and her dedicated staff. Macdonald thanked Shipman for the report.

*The Board took a break from 10:11 to 10:31 am to allow people to check out.*

### Action Items

#### Minutes – September 27, 2024

***Peters moved to approve the minutes from September 27, 2024. Jordan seconded the motion and the motion passed.***

#### Minutes – November 7, 2024

***George moved to approve the minutes from November 7, 2024. Gray seconded the motion and the motion passed.***

### Affirm binding of Crime / Employee Fidelity Coverage

Christianson asked the Board to affirm the binding of the Crime / Employee Fidelity Coverage. Christianson asked the Board if they knew what this policy covered to which they replied embezzlement. ***Seeks moved to affirm binding the Crime / Employee Fidelity Coverage, in the amount of \$29,750.85. Mehin seconded the motion and the motion passed.***

### Bind Excess Liability Layers

***Bind StarStone Specialty Insurance Company (StarStone) for Excess Liability Insurance for 2025*** StarStone has been our carrier since 2024 after they purchased our prior carrier, Hallmark Specialty Insurance Company. They provide coverage in the \$5 million in excess of \$15 million layer for the liability lines. StarStone has quoted WSTIP for a limit of \$5 million in excess of \$15 million for 2025. Staff recommend the Pool bind the \$5 million layer in excess of \$15 million through StarStone. The renewing cost is \$596,736.36. ***Jordan moved to authorize the Executive Director to bind the StarStone excess liability layer for \$596,736.36. Mehin seconded the motion, and the motion passed.***

### Bind Allied World Assurance Company (AWAC) for Excess Liability Insurance for 2025

AWAC has been our carrier since 2020 and provides the last \$5 million of excess liability insurance (bringing our total limits to \$25 million for liability). AWAC has quoted WSTIP for a limit of \$5 million in excess of \$20 million for 2025. Staff recommend the Pool bind coverage for the \$5 million layer in excess of \$20 million through AWAC for 2025. The renewing cost is \$312,015. ***Thesing moved to authorize the Executive Director to bind the AWAC excess liability layer for \$312,015. Brown seconded the motion, and the motion passed.***

Christianson asked if anyone had questions for White before he left thanking him for hosting the happy hour the previous evening.

Accept Actuarial Report & Approve 2025 Member Allocations \$26,307,733

**Deutsch to accept the Actuarial Report prepared by PwC and to approve the 2025 Assessment Allocation as presented on Exhibits 10-1 to 10-26 with Member Assessments totaling \$26,307,733. This motion includes acceptance of the equity contribution of \$4,771,000 and approval of the rates used for allocating cost equitably among Members. Pesta seconded the motion, and the motion passed.**

Approve 2025 Budget \$25,034,000

Branson stated the previous action just approved the revenue, now we are asking you to approve the expense side of the operational budget, noting this includes the Senior Accountant position. **Mehin moved to accept the budget as summarized in the budget packet. This motion delegates \$25,034,000 in expenditure authority to the Executive Director, approves the addition of a Senior Accountant position, and formally adopts the 2025 Budget. George seconded the motion, and the motion passed.**

Approve Executive Director 2025 Goals

Macdonald presented the Executive Director 2025 Goals. **Gray moved to accept the Executive Director 2025 Goals as presented. Jordan seconded and the motion passed.**

2025 - 2026 Meeting Schedule

Macdonald said the 2025-2026 meeting schedule was in the packet, EC meetings will be held at SeaTac, with one being in Everett, and there are some great conferences in 2025. He asked for a motion to adopt the 2025-2026 Meeting Schedule. **Peters moved to adopt the 2025 – 2026 Meeting Schedule as presented. Gray seconded the motion, and the motion passed.**

Executive Committee and Officers Election, Passing of the Gavel

Macdonald explained the election process, links will be posted in the chat pod for each position and thanked all candidates for their interest. Christianson explained how the results would be shared so it wasn't a secret vote. Hughes reminded everyone the for the vote to be official there needed to be a majority and reminded the Board of past practices that the top two candidates move forward if 50% plus one isn't achieved, tie breakers would involve a speech by the two candidates, and if 50% plus one isn't achieved then the candidate who attended the most meetings the prior year would be determined the winner.

Nominees for Secretary were Nash and Larson. Macdonald called for nominations from the floor. Hearing no nominations from the floor he closed the ballot for Secretary. After votes were counted Nash was announced as Secretary with 14 votes.

2025 Secretary - Vote 1						
Nash				Larson		
Asotin	Grant	Link	Valley	Columbia	Grays Harbor	Pullman
Ben Franklin	Intercity	Pacific	Whatcom	Community	Island	Skagit
Clallam	Jefferson	Pierce		Everett	Mason	Spokane
C-Tran	Kitsap	RiverCities				

Nominees for Large Member Representative were Deutsch and Shinnners. Macdonald called for nominations from the floor. Hearing no nominations from the floor he closed the ballot for Large Member Representative. After votes were counted Shinnners was announced Large Member Representative with 15 votes.

2025 Member Representative - Vote 1					
Shinners				Deutsch	
Ben Franklin Columbia C-Tran Everett	Grant Intercity Island Jefferson	Kitsap Link Mason Pullman	RiverCities Skagit Whatcom	Asotin Clallam Community Grays Harbor	Pacific Pierce Spokane Valley

Nominees for Medium Member Representative were Huxtable, Hilby, Mehin, Jordan, Larson, and Asher. Macdonald called for nominations from the floor. Hearing no nominations from the floor he closed the ballot for Medium Member Representative. After votes were counted, Huxtable and Larson had a run-off vote which ended in a tie, Huxtable and Larson gave speeches as to why they wanted to serve on the EC. After votes were counted, Huxtable was announced Medium Member Representative with 14 votes.

2025 Medium Member Representative - Vote 1					
Asher	Hilby	Huxtable	Mehin	Larson	Jordan
Ben Franklin Clallam Intercity Jefferson	Everett Link	Asotin Grant Mason Valley Whatcom	Community Grays Harbor Pullman RiverCities	Columbia C-Tran Kitsap Pacific Spokane	Island Pierce Skagit

2025 Medium Member Representative - Vote 2					
Huxtable			Larson		
Asotin Ben Franklin Community Everett	Grant Island Link Mason	Pierce RiverCities Valley Whatcom	Clallam Columbia C-Tran Grays Harbor	Intercity Jefferson Kitsap Pacific	Pullman Skagit Spokane Yakima

2025 Medium Member Representative - Vote 3					
Huxtable			Larson		
Asotin Ben Franklin Community Everett Grant	Grays Harbor Intercity Island Link Mason	Pullman Valley Whatcom Yakima	Clallam Columbia C-Tran Jefferson Kitsap	Pacific Pierce RiverCities Skagit Spokane	

The nominees for Small Member Representative were Pesta and Gray. Macdonald called for nominations from the floor. Hearing no nominations from the floor he closed the ballot for Small Member Representative. After votes were counted, Pesta was announced Small Member Representative with 18 votes.

2025 Small Member Representative - Vote 1					
Pesta				Gray	
Asotin Ben Franklin Clallam Columbia Community	Grays Harbor Intercity Island Jefferson Kitsap	Link Mason Pullman RiverCities Skagit	Spokane Valley Whatcom	C-Tran Everett Grant Pacific	Pierce Yakima



The nominees for At-Large Representative were: Deutsch, Hilby, Mehin, Jordan, Larson, Gray, and Seeks. Macdonald called for nominations from the floor. Hearing no nominations from the floor he closed the ballot for At-Large Representative. After votes were counted Larson was announced At-Large Representative with 13 votes.

2025 At-Large Member Representative – Vote 1						
Deutsch	Gray	Hilby	Mehin	Jordan	Larson	
Ben Franklin Community Kitsap Spokane	Pacific	Everett	Grays Harbor Pullman RiverCities Whatcom	Island	Asotin Clallam Columbia C-Tran Grant Intercity Jefferson	Link Mason Pierce Skagit Valley Yakima

The WSTIP 2025 Executive Committee is as follows: **Joe Macdonald**, President; **Karen Thesing**, Vice President; **Miranda Nash**, Secretary; Cyndie Eddy, Treasurer; **Shonda Shipman**, Past President; **Paul Shinnors**, Large Member Representative; **Cherie Huxtable**, Medium Member Representative; **Brandy Pesta**, Small Member Representative; and **Shawn Larson**, At-Large Member Representative.

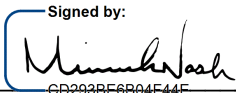
Shipman thanked the Board for the opportunity to serve as President in 2024 and passed the gavel virtually to Macdonald. Macdonald thanked Shipman for her leadership and presented a plaque to commemorate the year which will actually be handed to Shipman at a later date as she was attending virtually.

Adjournment

Macdonald quickly recapped saying the agenda was accepted, there were no public comments, heard reports from the Member Representatives, received reports and financial information from the staff, approved the action items, and elected a new EC. **Macdonald adjourned the meeting at 11:11 am.**

Submitted this 28 day of March 2025

Signed by:



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Approved: \_\_\_\_\_  
Miranda, Nash Secretary