



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 Board Meeting
March 28, 2025**

Marcus Whitman Hotel & Conference Center & Zoom

Board Members Present	
Jenny George, Asotin County PTBA Thomas Drozt, Ben Franklin Transit Marcus McCready, Ben Franklin Transit Cherie Huxtable, Medium Member Rep, Clallam Transit Steve Mertens, Columbia County Public Transportation David Ocampo, Columbia County Public Transportation (v) Cyndie Eddy, Treasurer, Community Transit Ariel Piedmont, Community Transit (v) Sally Stopher, Community Transit Annette Shaw, C-Tran (v) Betsy Dunbar, Ellensburg Central Transit Brandon Hilby, Everett Transit Brandy Pesta, Small Member Rep, Grant Transit Authority Jean Braaten, Grays Harbor Transit; Ken Mehin, Grays Harbor Transit (v) Jana Brown, Intercity Transit; Dena Withrow, Intercity Transit (v) Melinda Adams, Island Transit Nicole Gauthier, Jefferson Transit Miranda Nash, Secretary; 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 (v) Mike Williams, Pacific Transit (v) Karen Thesing, Vice-President, Pierce Transit (v) Wayne Thompson, Pullman Transit Jim Seek, RiverCities Transit	Joe Macdonald, President, Skagit Transit Crystle Stidham, Skagit Transit Nancy Williams, Spokane Transit Melanie Hall, Valley Transit Lowell Nee, Valley Transit Angie Peters, Valley Transit Shonda Shipman, Past President, Whatcom Transportation Authority Greg Story, Yakima Transit (v)
	Guests Present
	Brian White, Alliant Insurance Services (Broker) Tammy Johnston, Spokane (v) Erin Knudson, Whatcom Transportation Authority Miranda Laratta, Whatcom Transportation Authority
	WSTIP Staff Present
	Cedric Adams, Claims Manager Matthew Branson, Deputy Director Anna Broadhead, Board Relations Dominic Burrell, Senior Accountant Tracey Christianson, Executive Director Robyn Galindo, Claims Specialist Richard Hughes, General Counsel Todd Iddings, Safety and Risk Advisor Laura Juell, Risk and Training Coordinator Joanne Kerrigan, Member Services Manager Patrick Nickell, Pool Application Support Specialist

Call to Order

President Macdonald called the meeting to order at 9:00 am, a sign in sheet was passed around the room, and staff accounted for the virtual participants. Eddy announced she had gotten married while in Las Vegas for the AGRiP Conference (many congratulations), Larson announced Lynn Bourton, a long time Board member, would be retiring in May and asked for photos and stories. Macdonald asked if there were any changes to the agenda, hearing none he asked for a motion to accept the agenda. **Shinnars moved to accept the agenda. Dunbar seconded the motion, and the motion passed.** Behind the Curtain prizes were awarded to Adams, Drozt, Hall, Piedmont, and Stopher. President Macdonald presented Shipman the Presidents Plaque as she wasn't able to attend the Annual meeting in person.

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 his group (large members) discussed the actuarial report noting the developing bad loss years. He thanked White for the information in the Brokers report. He said the group had a lengthy discussion on rideshare telematics, they are mostly in favor of mandatory Best Practice but need more information from the ROC, they would also like to see what our peer Pools are doing and discussed potential discounts for Members who have telematics with cameras if it isn't mandatory. The group is looking forward to hearing what it costs to purchase the equipment and the ongoing subscription costs as well as learning about the next steps. The group had a lot of discussion regarding Executive Director recruitment and will save his comments for that discussion.

Huxtable's group (medium members) discussed the actuarial report and the Pool's strong net position, they are worried about potential large verdicts as our net position is public. They discussed lobbyists, the state of the insurance market, and will go back to their agencies to discuss Underground Storage Tank (UST) coverage. We all agree telematics are beneficial to the Member and Pool but are not in favor of a mandatory Best Practice. As for the Executive Director recruitment, the group would like to see a full internal/external recruitment using a consulting firm to help determine right fit. They feel a sub-committee would be easier to manage for meetings, which would likely be more frequent than the Board meetings. They also want to make sure there is enough overlap time for the candidate to spend with Christianson. The group also discussed zero emission vehicles and developing strategies for storing them.

Pesta's group (small members) found the actuary report interesting and are disappointed about adverse loss development, the group was surprised the property market hasn't hardened after the California wildfires. The group had strong opinions that mandatory is not preferred for the Rideshare Telematics Best Practice (BP), they would prefer a carrot vs. stick approach. What would the penalty for non-compliance be, could Members help other Members in monitoring their drivers if they had the same system, and would like to see a phased approach if mandatory BP was decided. Regarding Executive Director recruitment, the group would like to recruit both internally and externally fully recognizing the right candidate could be an internal candidate, the group also would like to see a small committee to work through the process rather than the Board for privacy of applicants.

Shinners asked if it was possible to increase the Auto-Physical Damage (APD) limits and potentially cyber limits as well.

Q&A Work Session Videos

State of the Insurance Market

White asked if there were any questions regarding his State of the Insurance Market video. There were no questions asked.

Technology Grant Report-Out

Kerrigan asked if there were any questions regarding the Grays Harbor Technology Grant report out. There were no questions.

Safety Stars and 2024 Risk Profiles

Macdonald announced the winners of the 2024 Safety Stars Awards. The recipients are Grant, Clallam, and Intercity.

Strategic Plan Report Out 1c & 1d

Kerrigan shared Strategic Item 1c and 1d metrics, she explained how the metrics are snap shots in time, currently we are meeting our goals for rear-end collisions, hard braking and wheelchair securement. It is noted, however, that the frequency of claims is down but severity is high. She also included metrics on claims per mile in the packet. If you have any questions regarding Strategic Plan Items 1c and 1d, please reach out to Kerrigan.

Executive Director Succession Hiring Plan

Macdonald asked if the Board wants to take action to decide internal vs external recruitment for the Executive Director. **Brown moved to do an internal and external recruitment with a recruiting firm. Pesta seconded the motion. Discussion:** Seeks asked to add an advisory sub-committee. Hughes said it would be better to make a second motion after this motion had concluded. The Board discussed how a recruitment firm would target individuals and perform that body of work, concerns over the make-up of a proposed sub-committee, and working to make a smooth transition. **Macdonald called for a vote and the motion passed.**

Hughes said Christianson would run a Request for Proposal (RFP) and will bring forward a proposed recruiting firm contract.

Seeks moved the Executive Committee (EC) appoint an advisory sub-committee of EC and Board members with a variety of positions to review candidates brought forward by the recruitment agency and advise the Board. Peters seconded the motion. Discussion: There was discussion regarding the size of the committee, whether it was an advisory committee of the EC or the Board, how recruitment was completed last time, the proposed process of using a recruiting firm to bring candidates, and affirmed the Board approves the Executive Directors contract. Macdonald said the motion is for the EC to appoint an advisory sub-committee of EC and Board members with a variety of positions to review candidates brought forward by the recruitment agency and advise the Board and asked for a vote. **The motion passed.**

2026 General Liability (GL) Coverage Document

Nash said the Coverage Review Committee (CRC) is reviewing the GL Coverage Document and asked for input before their April 10 meeting. Nash said currently there are no significant changes to the GL coverage document but there are minor grammatical updates. This will return to the EC with a request to send it to the Board for their next meeting

2026 Public Officials Liability (POL) Coverage Document

Nash said one section of the POL Coverage Document has significant changes as the language is confusing. Adams explained the POL coverage is a claims-made coverage and not occurrence. A claims made-coverage triggers when claims are made against the covered party, provided the incident happened after the policy's retroactive date. This means you look to the coverage document in place when the claim is submitted not to the coverage document of the year it occurred. The CRC will present the proposed language at the April EC meeting. From there, the document will be sent to the Board for comments, before adoption.

The Board took a short break from 9:58 am and resumed their meeting at 10:18 am.

Financial Reports as of December 2024

Treasurer's Report and Management Discussion and Analysis, Draft Financial Statement, Claim Reserves Report, Budget to Actual

Branson said he would go through the December 2024 financial reports and then pause for questions before continuing to the February 2025 reports. Branson gave a brief overview of the Treasurer's Report, 2024 Draft Financial Statement, the Claims Report, and Budget to Actual. There were no questions regarding the December 2024 financial statements.

Financial Reports as of February 2025

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, all Members have paid their assessments, we are currently under budget in all categories and encouraged Members to apply for the grant funds that have been set aside. There were no questions regarding the February 2025 financial statements.

Staff Reports

Prior Period (2024) Assessment Audit (PPAA)

Branson shared the results of the PPAA, you will see a due from WSTIP in green, or a due to WSTIP in red.

Branson requested those who owe WSTIP not send the money until January 2026. Macdonald thanked Branson for his report.

Executive Staff Report

Christianson said there are several new Board members, she has completed most of the Executive Director 1:1 meetings, she will be scheduling the remaining one in addition to following up with the ones who she has already met with. We were able to extend the Terrorism Coverage to align with our July 1 renewal. We have a new staff member Dominic Burrell who will be attending the June Board meeting so that you can meet him. She thanked Macdonald for attending the AGRiP conference to accept WSTIP's AGRiP Advisory Standards Recognition. Christianson and Branson attended the GEM strategic planning meeting in January. She noted the list of contracts was included in the report.

Branson thanked Board members for submitting their 2023-2024 worker hours which Safety National requested so that staff were able to validate our model and provide the information during renewal in the future. Year-end actuals have been reported out for the PPAA and year-end close is on track. Vehicle inventory information is included in the packet. Lastly, if you have vehicles on order that are more than \$1.75 million, please let Branson know. We know of one vehicle that exceeds \$2 million, if we are unable to raise the limit we will underwrite that one vehicle. He will be visiting east-side Members in May/June for real property appraisals.

Kerrigan said the website had been refreshed and an accessibility menu added, thanking Broadhead and Juell for their assistance. Please let Staff know if you can't find something on the website as the menus were consolidated. She reminded Members to submit their Risk Management and Network Security Grants, and to reach out regarding timelines for the Technology Grant. Each Member on the Member Improvement List (MIL) has been notified and visits are being scheduled. There is a little more pre-work to site visits this year so that Iddings can produce his Best Practices stop light report. Member Services is reviewing several Best Practices. The Risks and Opportunities Committee (ROC) has created a sub-committee with a Safety Summit planned on June 5 at SeaTac. We had a record number of people attend our Supervisors School in Spokane, there is another Supervisors School scheduled in the fall, as well as TSI's Managing Transit Emergencies. Check out the information in the Learning Management System (LMS) "WSTIP Learns" to register. Status updates for the AON project participants are included in the packet. She also reminded participants of the ongoing Origami projects and office hours with Nickell on Wednesdays. Kerrigan also solicited participation for a Data Governance Committee to assist with definitions and Origami reporting guidelines. More information to come on this topic.

Adams gave an update on open and recently closed claims, subrogation, and open litigated claims. Macdonald thanked Staff for their 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

Macdonald noted White had stepped out of the meeting for a minute and would come back to his report.

President's Quarterly Report on ED Goals

Macdonald reported the Executive Director has been working on her goals set by the Board by managing in line with the Mission and Vision.

Action Items

Minutes – December 6, 2024

Shipman moved to approve the minutes from December 6, 2024. Pesta seconded the motion, and the motion passed.

Affirm binding of Board Errors & Omissions Coverage

Christianson asked the Board to affirm the binding of the Board Errors and Omissions Coverage. **Brown moved to affirm binding the Board Errors and Omissions Coverage. Seeks seconded the motion, and the motion passed.**

Accept Year-End 12-31-2024 Actuarial Report

Brown moved to accept the Year-End 12-31-2024 Actuarial Report prepared by PwC. Peters seconded the motion, and the motion passed.

2025-2026 WSTIP Property Coverage Document

Shipman moved to accept 2025-2026 WSTIP Property Coverage Document as presented. Huxtable seconded the motion, and the motion passed.

Broker's Report

White said he 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.

Adjournment

Macdonald quickly recapped saying the agenda was accepted, there were no public comments, the Board heard reports from the Member Representatives, received reports and financial information from the staff, and approved the action items. **Macdonald adjourned the meeting at 10:58 am.**

Submitted this 27 day of June 2025

Signed by:

Approved: CD293BE6B04F44E...
Miranda, Nash Secretary