



**Minutes of the
 WSTIP Board Meeting
 September 26, 2025
 Semiahmoo Resort & Zoom**

Board Members Present	
Jenny George, Asotin County PTBA Thomas Drozt, Ben Franklin Transit Cherie Huxtable, Medium Member Rep, Clallam Transit Jason McNickle, Clallam Transit David Ocampo, Columbia County Public Transportation Cyndie Eddy, Treasurer, Community Transit Sally Stopher, Community Transit Scott Deutsch, Vice-President, C-Tran Annette Shaw, C-Tran (v) Brandon Hilby, Everett Transit Brandy Pesta, Small Member Rep, Grant Transit Authority Jean Braaten, Grays Harbor Transit Ken Mehin, Grays Harbor Transit Jana Brown, Intercity Transit Dena Withrow, Intercity Transit Melinda Adams, Island Transit Staci Jordan, 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 Karessa Bowman, Pierce Transit (10:07 am) Wayne Thompson, Pullman Transit (v) Tara Hargrave, RiverCities Transit (v)	Jim Seeks, RiverCities Transit Jennifer Davidson, Skagit Transit Joe Macdonald, President, Skagit Transit Crystle Stidham, Skagit Transit Robert Hamud, Spokane Transit Nancy Williams, Spokane Transit Angie Peters, Valley Transit Jeff Benson, Whatcom Transportation Authority Shonda Shipman, Past President, Whatcom Transportation Authority
	Guests Present
	Brian White, Alliant Insurance Services (broker) Craig Scukas, PricewaterhouseCoopers (PwC) (actuary)
	WSTIP Staff Present
	Cedric Adams, Claims Manager Matthew Branson, Deputy Director Anna Broadhead, Board Relations Dominic Burrell, Senior Accountant (v) Tracey Christianson, Executive Director Robyn Galindo, Claims Specialist Richard Hughes, General Counsel Todd Iddings, Safety and Risk Advisor Laura Juell, Risk and Training Coordinator (v) Joanne Kerrigan, Member Services Manager Patrick Nickell, Pool Application Support Specialist (v)

Call to Order

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 to introduce, there were none. Macdonald asked if there were any changes to the agenda. **Jordan moved to accept the agenda. Brown seconded the motion and the motion passed.** There were two *Behind the Curtain* prizes awarded McNickle and Bowman.

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

Pesta's group had a short discussion the 2026 Operating Budget, are supportive of adding the Claims Specialist 3, discussed aggregates, and are ready to proceed with the Executive Director (ED) contract as revised. They also discussed federal funding for operator safety, panic buttons and animals on buses.

Huxtable said her group felt the 5% rate was good for 2026, discussed the 2026 budget and also support adding additional claims specialist appreciating the supplied justification. The group discussed the Technology Grant and are relieved there won't be aggregates in 2026 but worry about future years and how the tower will be built. No discussion regarding the ED contract but Macdonald did update the group on the revised contract.

Shinners said he didn't think his group would have a lot of discussion but they did. They discussed the 2026 actuarial report, support keeping the SIR at \$1.5M, and the 5% rate increase which adds approximately \$5.4M to surplus, they are supportive of the proposed 2026 budget and additional staffing. The group had a lengthy conversation about how the budget is developed. The group also discussed the insurance tower and are interested in hearing more about potentially getting up to \$30M in coverage. They are concerned about aggregates and the effect of an aggregate on other layers. Touched on the ED contract and had roundtable about Emergency Response Plans (ERP)'s. Macdonald thanked each Member Representative for their report.

2026-2027 Meeting Schedule

Macdonald said the EC had approved the 2026-2027 Meeting Schedule and asked for questions. There were no questions.

2026 Self Insurance Retention (SIR) Selection

Christianson explained how staff and the actuary determine the recommended SIR. She explained how the \$1.5M SIR results in the lowest overall costs and transfer of risk. The SIR is something the Board retains for themselves. Macdonald asked for a motion to select the 2026 SIR. **Seeks moved to select a \$1.5 million SIR for 2026. Peters seconded the motion, and the motion passed.**

2026 Insurance Layers

Christianson said she is presenting the first three layers of the insurance tower GEM, Safety National and MunichRE requesting authority to bind coverage as presented in the proposal. She reminded attendees that MunichRE would not apply aggregates in 2026 but they may in 2027. She also reminded the Board that WSTIP's Public Officials Liability document does have an aggregate whereas the WSTIP General Liability Coverage Document does not have an aggregate (is not aggregated). Macdonald asked for motions to give permission to bind GEM, Safety National and MunichRE. **Deutsch moved to authorize the ED to bind the GEM layer. Pesta seconded the motion, and the motion passed. Jordan moved to authorize the ED to bind the Safety National Layer. Peters seconded the motion and the motion passed. Huxtable moved to authorize the ED to bind MunichRE layer. Pesta seconded the motion, and the motion passed.**

2026 Proposed Operating Budget \$23,738,000

Branson shared the proposed 2026 Operating Budget in the amount of \$23,738,000 with an estimated \$5.4 million to surplus. There was a video in the Work Session packet, he asked if there were any questions. There were no questions regarding the proposed 2026 Operating Budget. This will be presented for approval at the December Board meeting.

Request to Add Claims Specialist 3

Branson said he had prepared the 2026 operating budget to include a Claims Specialist 3. We are asking for this position as the Executive Director must ask the Board for permission to add additional staff. Macdonald asked for a motion to approve increasing staff head count by adding the Claims Specialist 3 position in 2025. **Shipman moved to approve increasing staff head count to add the Claims Specialist 3 position. Shinnors seconded the motion, and the motion passed.**

Financial Reports as of August 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 asked for questions regarding the Financial Statements. He said they have collected enough to boost our way into the actuary's target range under Christianson's leadership and managing without and under our budget authority. There were no questions regarding the financial statements.

Staff Reports

Executive Staff Report

Christianson said she has met with all newly appointed Board members, more information is coming on Parametrics coverage with a webinar scheduled for October 17 and then 1:1 calls with White will be scheduled to determine triggers. White was successful in getting the additional limits some Members requested. She reminded everyone that if they purchase a bus valued at over \$1.75 million that we must be notified, underwriting must occur, and a premium must be paid. Peters asked if carriers were aware that a 30-foot bus was estimated at \$1.5 million this next year. Christianson said White talks to the underwriters. Branson said it is the 60-foot articulated buses that push the limit. Spokane is expecting a bus in 2026 that exceeds \$1.75M. We extended the Driver Record Monitoring contract with no change in pricing with Embark as that is the vendor all the Members are using. The list of recently awarded and ongoing contracts is included in the packet.

Branson noted updating his presentation to reflect what information was new from the prior months. Please let him know if you appreciate this or dislike the updated presentation. Underground Storage Tank (UST) proposal is an action item later in the agenda, some Members moved to PLIA while others removed their tanks, in the proposal are the Members who are moving forward with the UST coverage. He reminded everyone that Crime applications are due back on October 2 for a January 1 renewal.

Kerrigan reminded everyone to get their Risk Management and Network Security Grant requests in before December 15. She recommended attendees check out the latest Toddcast as we hosted Reggie Reese and Jodie Godfrey from CUTR discussing assault mitigation efforts and research she published. She encouraged people to review the Strategic Plan action item establishing a near miss reporting program as she will be presenting a progress report in December. If you are interested in participating in an AON cybersecurity loss prevention pilot project please let her know ASAP. Adams thanked Macdonald, Christianson, Branson and the Board for supporting the additional Claims Specialist position. He 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

White said the market is very difficult. He is watching the market but feels like it might be becoming stable, cyber is readjusting. If you have questions regarding the Broker Report, please reach out to White. Macdonald thanked White for his report.

President's Quarterly Report on ED Goals

Macdonald said we will allow Christianson to retire.

Action Items

Minutes – June 27, 2025

Deutsch moved to approve the minutes from June 27, 2025. Peters seconded the motion and the motion passed.

Bind Underground Storage Tank (UST) Coverage

Branson asked permission to bind the UST coverage as presented in the proposal. **Mehin moved to authorize binding Underground Storage Tank Coverage. Pesta seconded the motion, and the motion passed.**

Authority to bind GEM, Safety National, and MunichRE

Branson said this was approved earlier, he asked the Board if they want to see proposals in December showing the tower to \$30 million. Christianson said if you want to grow the tower there will be extra costs but if you are exchanging carriers it might be helpful to know what the indicators are or if we should present both options. Brown said she would like to see both options to compare and make a determination.

Executive Director Contract

Macdonald thanked the Executive Director Search Advisory Committee (EDSAC) members (Deutsch, Williams, Cleveland, Larson, Stidham, George and Pesta) for their great work. The revised Executive Director contract was distributed via email on September 25, 2025. Pesta found a typo which has since been corrected. **Peters moved to approve the Executive Director Contract naming Matthew Branson as the Pool's Executive Director. Mehin seconded the motion and the motion passed unanimously and with a round of applause.**

Macdonald asked Christianson and Branson to come forward stating the Board had one more task for Christianson to complete. Christianson then passed a torch to Branson.

Adjournment

Macdonald thanked everyone for attending. **Macdonald adjourned the meeting at 9:49 am.**

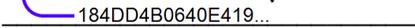
Submitted this 5 day of December 2025

Signed by:



Finance Director

Approved:


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Miranda, Nash Secretary