



**Minutes of the
 WSTIP Annual Board Meeting
 December 5, 2025**

Courtyard by Marriott Tacoma Downtown and Zoom

Board Members Present	
Jenny George, Asotin County PTBA	Wayne Thompson, Pullman Transit
Marcus McCready, Ben Franklin Transit (v)	Jim Seeks, RiverCities Transit
Betsy Dunbar, Central Transit	Jennifer Davidson, Skagit Transit
Cherie Huxtable, Medium Member Rep, Clallam Transit	Joe Macdonald, President, Skagit Transit
Jason McNickle, Clallam Transit	Crystle Stidham, Skagit Transit
David Ocampo, Columbia County Public Transportation	Robert Hamud, Spokane Transit
Cyndie Eddy, Treasurer, Community Transit	Nancy Williams, Spokane Transit
Ariel Piedmont, Community Transit (v)	Melanie Hall, Valley Transit
Sally Stopher, Community Transit	Angie Peters, Valley Transit
Scott Deutsch, Vice-President, C-Tran	Jeff Benson, Whatcom Transportation Authority (v)
Brandon Hilby, Everett Transit	Greg Story, Yakima Transit
Eric Loomis, Grant Transit Authority	
Brandy Pesta, Small Member Rep, Grant Transit Authority	Guests Present
Ken Mehin, Grays Harbor Transit	Craig Scukas, PwC (actuary) (v)
Jana Brown, Intercity Transit	Anna Stenberg, Jefferson Transit
Staci Jordan, Island Transit	Lilian Vanvieldt, Alliant Insurance Services (broker) (v)
Nicole Gauthier, Jefferson Transit	
Miranda Nash, Jefferson Transit	WSTIP Staff Present
Paul Shinnars, Large Member Rep, Kitsap Transit	Cedric Adams, Claims Manager
Justin Brockwell, Link Transit	Matthew Branson, Executive Director
Shawn Larson, At-Large Member Rep, Link Transit	Anna Broadhead, Board Relations
Amy Asher, Mason Transit	Dominic Burrell, Senior Accountant
Mike Williams, Pacific Transit	Sonja Cade, Accounting Specialist
Karessa Bowman, Pierce Transit	John Cushing, Claims Specialist 2
Amy Cleveland, Pierce Transit	Robyn Galindo, Claims Specialist 2
Danette Rogers, Pierce Transit	Richard Hughes, General Counsel
Chris Schuler, Pierce Transit	Todd Iddings, Safety and Risk Advisor
	Laura Juell, Risk and Training Coordinator
	Joanne Kerrigan, Member Services Manager
	Valerie McAfee, Claims Specialist 3
	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, staff accounted for the virtual participants. Macdonald asked if there were any guests to introduce there were no guests. Macdonald asked if there were any changes to the agenda. **Pesta moved to accept the agenda. Deutsch seconded the motion and the motion passed.** There were three *Behind the Curtain* prizes awarded (Bowman, McNickle, and Tocco).

Public Comment on Consent Agenda, Discussion, Potential Action Items

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

Consent Agenda

Minutes – September 26, 2025, Affirm binding of Crime / Employee Fidelity Coverage

Macdonald asked if there were any items to remove from the consent agenda. There were no items removed from the consent agenda. ***Mehin moved to approve the consent agenda. Jordan seconded the motion and the motion passed.***

Discussion/Potential Action Items

Member Representative Meeting Report and Discussion

Shinners said his group would prefer Option 4 for insurance coverage in 2026 but would like more information on Metis. No issues with the actuarial report or the proposed budget. We agree telematics is the way we want to go but are not keen on the mandated part of Best Practices and would like more time to discuss it at their agencies. We think the changes to the Technology Grant are great and appreciate the work and effort the ROC spent in revising the guidelines.

Huxtable reported her group is in favor of Option 3 because they aren't sure about the \$245,000 for the extra layer, that could potentially help fund a captive. They are also concerned that having higher limits could mean attorneys asking for higher settlements. They reviewed the actuarial report and budget with not a lot of comments. They also want to push rideshare telematics but would like to discuss further in March and see what is mandatory versus recommended. They all agree with changes to the Technology Grant guidelines. For the retreat the group wants to make sure there is more discussion regarding stabilizing the insurance tower with either a captive or Option 4. They also briefly discussed the Distribution of Surplus policy.

Pesta said her group would prefer to remain at option 3 but understands the larger agencies want higher limits. They are willing to go with option 4 if next year they can opt-in/out of the additional layers. Not a lot of conversation regarding the actuary report or 2026 budget. They did have a lengthy conversation about rideshare telematics but did not want it to be mandatory. They support the Rideshare Telematics Best Practice as written but prefer the best practice guidance be advisory rather than mandatory. They liked the changes to the Technology Grant guidelines. They would like to have an additional retreat topic regarding partnering with WSTA for lobbying activities like tort reform. They also reviewed the Distribution of Surplus Policy.

Macdonald thanked each Member Representative for their report.

2026 EC Retreat Topics

Branson said there are three topics to add to the retreat topic list: legislative coordination with WSTA and walk our own path if Risk Pool related, coverage limits and optionality of choosing limits in 2027, and Brokerage Request of Proposals (RFP) will most likely be seeking a committee. If you have additional topics, you would like to have considered please reach out to Deutsch or Branson.

2026 Insurance Layers

Vanvieldt and Branson discussed the options for 2026 insurance layers. Questions about due diligence and financial stability were addressed; Metis specializes in risk pools and is backed by Lloyd's of London. Vanvieldt explained the differences between reinsurance and excess insurance emphasizing how reinsurance allows WSTIP more control of the claims. The Board discussed opting in/out of the extra \$5 million limits like Auto-Physical Damage (APD) knowing that if they choose the lower limit the 2026 assessments have already been determined. Branson said if Option 4 is selected staff will send out a JotForm to affirm your selection so that coverage summary pages can be created.

Distribution of Surplus Policy

Nash said the Distribution of Surplus Policy defines how surplus could be distributed to Members outside of dissolution. The Distribution of Surplus Committee requests approval of this policy which will complete their work. Branson said we worked through this as part of AGRiP's advisory best practices following the model outlined in the Interlocal Agreement for dissolution. **Deutsch moved to approve the Distribution of Surplus Policy. Seeks seconded the motion, and the motion passed.**

Technology Grant Guidelines

Deutsch said changes were made to make funding more equitable and emphasizes new technology for risk reduction but later in the year allows projects to reduce risk in auto liability also be eligible for funding. **Peters moved to approve the Technology Grant Guidelines. Pesta seconded the motion, and the motion passed.**

Best Practice: Rideshare Telematics

The Board had a lengthy discussion regarding the proposal to mandate telematics and cameras by 2028–2029. The decision was postponed to March 2026 for further discussion. Concerns included enforcement and consequences for non-compliance, and more time to discuss with leadership and rideshare coordinators.

Financial Reports as of October 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, we are living within our budgetary means. He appreciates Eddy's review and feedback and is grateful for the work Cade and Burrell do for the department. There were no questions regarding the financial statements.

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

Staff Reports

Best Practice Compliance Report

Kerrigan and Iddings reviewed the Best Practice Compliance Report, noting they are available for each Member in the Member Document Portal on the website. Peters asked if comments could be included on the stoplight reports so that Members know why they are a certain color and could respond if they disagree. Kerrigan said she would look to see if that functionality can be added. If you have questions regarding Best Practices, please reach out to Kerrigan or Iddings.

Target Ratios

Branson reviewed the Target Ratios which show how the Pool is performing on pre-defined metrics. This item is included and informational only as it has been presented to the Audit Committee and Executive Committee. Shinnars appreciates the report and feels the Target Ratios should continue to be included in the board packet because it provides valuable information. Branson said he would work with Broadhead to solicit feedback on which items to include or exclude from future packets.

Strategic Plan Status Report

Kerrigan reported the Strategic Plan is in its final year with most items completed. She drew attention to the near miss reporting compliance report which is included in the strategic plan status report. There were no questions regarding this report. Macdonald thanked Kerrigan for her report.

Executive Staff Report

Branson introduced the new staff members previously; we have offered the Deputy Director position to Miranda Nash who will be joining us on January 1. We will be holding Claims Specialist 1 / Administrative Assistant

interviews on December 16 and 17. He will be following up with folks regarding Parametric coverage. As you register for the 2026 Board and Executive Committee meetings there is an option to add the event to your calendar. The expense reimbursement software Fyle has been purchased by Sage so the app on your phone will change. If you have any trouble with expense reimbursements, please reach out. We ask that you submit your expense reimbursement requests by December 15 if possible.

Kerrigan reminded everyone to get their Risk Management and Network Security Grant requests before December 15, thanked Iddings for all his hard work completing site visits, Juell for all the training for Members and non-members, and Nickell for all he does to bring more user awareness with Origami. She also has room for one more participant in the AON pilot project for 2026. If you are interested in participating, please let Kerrigan know as soon as possible.

Adams gave an update on open and recently closed claims, subrogation, and open litigated claims. Branson highlighted the upcoming meeting calendar and the underwriting calendars that are included at the back of the Executive Staff Report. Please distribute the Underwriting Calendar to those who will be helping you gather the information. We will be sending out 2026 invoices and credit memos next week and reminded everyone to send their payments to the lockbox listed on the invoice. Macdonald thanked Staff for their report.

[Executive Director's Annual Report](#)

Branson said the Executive Director's Annual Report is a compilation of the Staff's work throughout the year, noting the format of this report may change. He thanked his staff for all the work they do for the Members (round of applause). Macdonald thanked staff for all they do to support the Members.

[GEM Meeting Report](#)

Kerrigan shared about her experience attending the Governmental Entities Mutual, Inc. (GEM) meeting in Richmond, Virginia. GEM hosted a roundtable on AI use cases and market trends reducing risk control programs. Please reach out to Kerrigan if you have any questions. Macdonald thanked Kerrigan for her 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](#)

Vanvieldt said White had prepared the Broker's Report listing which policies they have placed on behalf of the Pool and Members, property insurance rates are softening, but nuclear verdicts remain a concern. If you have questions regarding the Broker Report, please reach out to White.

[President's Quarterly Report on ED Goals](#)

Branson didn't have goals that were approved so there is nothing to report.

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

[Action Items](#)

[Bind Excess Liability Layers](#)

Macdonald said given there is some disagreement we are prepared to do a roll call vote if necessary on this topic. Branson said we can either bind option 3 or option 4 which opens the door for Members to have \$30 million in coverage. We will figure out how you can declare you want to stay at \$25 million or move to \$30 million. Macdonald asked for a motion. **Deutsch moved to authorize the Executive Director bind coverage in option 4 (Metis/Obsidian, StarStone, and AWAC) to allow for coverage up to \$30 million having Members affirm**

which level of coverage they would like for 2026. Jordan seconded the motion and the motion passed with Thompson voting in opposition.

Accept Actuarial Report & Approve 2026 Member Allocations \$29,926,399

Jordan to accept the Actuarial Report prepared by PwC and to approve the 2026 Assessment Allocation as presented on Exhibits 10-1 to 10-26 with Member Assessments totaling \$29,926,399. This motion includes acceptance of the equity contribution of \$5,362,000 and approval of the rates used for allocating cost equitably among Members. Huxtable seconded the motion and the motion passed.

Approve 2026 Budget \$27,722,000

Branson stated the previous action just approved the revenue, now we are asking you to approve the expense side of the operational budget. **Mehin moved to accept the budget as summarized in the budget packet. This motion delegates \$27,722,000 in expenditure authority to the Executive Director and formally adopts the 2026 Budget. Peters seconded the motion and the motion passed.**

Approve Executive Director 2026 Goals

Pesta moved to accept the Executive Director 2026 Goals as presented. Huxtable seconded 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. Branson 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.

Nominee for Vice President was Jordan. Macdonald called for nominations from the floor. Hearing no nominations from the floor he closed the ballot for Vice President. After votes were counted Jordan was announced as Vice President with 23 votes.

2026 Vice President - Vote 1					
Jordan					
Ben Franklin	Community	Grays Harbor	Kitsap	Pierce	Spokane
Central	C-Tran	Intercity	Link	Pullman	Valley
Clallam	Everett	Island	Mason	RiverCities	Yakima
Columbia	Grant	Jefferson	Pacific	Skagit	

Nominees for Secretary were Dunbar 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 Larson was announced as Secretary with 16 votes.

2026 Secretary - Vote 1					
Dunbar		Larson			
Ben Franklin	Pullman	Clallam	Everett	Island	Pierce
Central	RiverCities	Columbia	Grant	Kitsap	Skagit
Jefferson	Valley	Community	Grays Harbor	Link	Spokane
Pacific		C-Tran	Intercity	Mason	Yakima

Nominees for Large Member Representative were Cleveland and Hamud. 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, Cleveland was announced Large Member Representative with 17 votes.

2026 Large Member Representative - Vote 1					
Cleveland				Hamud	
Columbia	Intercity	Link	Pullman	Ben Franklin	Spokane
Community	Island	Mason	RiverCities	Central	Yakima
C-Tran	Jefferson	Pacific	Skagit	Clallam	
Grant	Kitsap	Pierce	Valley	Everett	
Grays Harbor					

Nominees for Medium Member Representative were Huxtable, Hilby, and Mehin. 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 Hilby had a run-off vote. After votes were counted, Huxtable was announced Medium Member Representative with 12 votes.

2026 Medium Member Representative - Vote 1					
Huxtable		Hilby		Mehin	
Ben Franklin	Intercity	Everett	RiverCities	Central	Pierce
Clallam	Jefferson	Island	Spokane	Columbia	Pullman
Community	Kitsap	Link	Yakima	Grays Harbor	
C-Tran	Skagit	Mason		Pacific	
Grant	Valley				

2026 Medium Member Representative - Vote 2					
Huxtable			Hilby		
Ben Franklin	C-Tran	Island	Central	Pacific	Skagit
Clallam	Grant	Jefferson	Everett	Pierce	Spokane
Columbia	Grays Harbor	Kitsap	Link	Pullman	Whatcom
Community	Intercity	Valley	Mason	RiverCities	

The nominees for Small Member Representative were Dunbar, Pesta, Seeks and Hall. 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, Dunbar, Pesta, and Seeks had a run-off vote. After votes were counted, Pesta was announced Small Member Representative with 13 votes.

2026 Small Member Representative - Vote 1					
Dunbar	Pesta			Seeks	Hall
Central	Clallam	Island	Pacific	Ben Franklin	Everett
Community	C-Tran	Jefferson	Pullman	Columbia	Intercity
Mason	Grant	Kitsap	Spokane	Pierce	
RiverCities	Grays Harbor	Link		Skagit	
Valley				Yakima	

2026 Small Member Representative - Vote 2					
Dunbar	Pesta				Seeks
Ben Franklin Central Community Mason Valley	Clallam Columbia C-Tran Grant	Grays Harbor Island Jefferson Kitsap	Link Pacific Pullman RiverCities	Spokane	Everett Intercity Pierce Skagit Yakima

The nominees for At-Large Representative were: Hilby, Mehin, Asher, Hall and Hamud. 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, Asher and Hilby had a run-off vote. After votes were counted Asher was announced At-Large Representative with 14 votes.

2026 At-Large Member Representative – Vote 1						
Asher		Hilby		Mehin	Hall	Hamud
C-Tran Grant Jefferson Link	Pacific RiverCities Skagit Yakima	Community Everett Intercity Island	Mason Spokane	Central Columbia Grays Harbor Pierce	Ben Franklin Valley	Clallam Kitsap

2026 At-Large Member Representative – Vote 2					
Asher				Hilby	
Clallam Columbia C-Tran Grant	Intercity Jefferson Kitsap Link	Pacific Pierce RiverCities Skagit	Valley Yakima	Ben Franklin Central Community Everett	Grays Harbor Island Mason Spokane

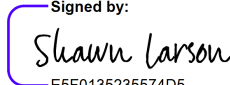
The WSTIP 2026 Executive Committee is as follows: **Scott Deutsch**, President; **Staci Jordan**, Vice President; **Shawn Larson**, Secretary; **Cyndie Eddy**, Treasurer; **Joe Macdonald**, Past President; **Amy Cleveland**, Large Member Representative; **Cherie Huxtable**, Medium Member Representative; **Brandy Pesta**, Small Member Representative; and **Amy Asher**, At-Large Member Representative.

Macdonald thanked the Board for the opportunity to serve as President in 2025 and passed the gavel to Deutsch. Deutsch thanked Macdonald for his leadership and presented a plaque to commemorate the year and wished him the best in his upcoming retirement.

Adjournment

Deutsch quickly recapped saying the agenda was accepted, there were no public comments, approved consent agenda, heard reports from the Member Representatives, received reports and financial information from the staff, approved the action items, and elected a new EC. **Deutsch adjourned the meeting at 11:39 am.**

Submitted this 27 day of March 2026

Signed by:

 Approved: _____
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 Shawn Larson, Secretary