CIAW Cities Insurance Association of Washington

159 Basin Street SW PMB #206 | Ephrata, WA 98823 | www.ciaw.us

Board of Directors Meeting
MINUTES
September 19, 2025 – 10:00 A.M.

The Cities Insurance Association of Washington (CIAW) Board of Directors conducted a regular meeting on September 19, 2025, at 9:00 a.m. at Davenport Grand Hotel in Spokane, Washington.

EXECUTIVE/CLOSED SESSION

i. None.

ITEM 1: INTRODUCTION & ROLL CALL

Board Member Name:	**Board Member Entity:**	**Board Position:**	**Attendance:**
Randy Hinchliffe	City of Waitsburg	Chair	Present
Jon Johnston	Malaga Water District	Vice Chair	Present
Holly Pannell	City of Colville		Present
Rosa Dekker	East Columbia Irrigation District		Present
Pat Haley	City of Quincy		Absent
Chief Ben Hayman	Enumclaw Fire Department		Present
Cathleen Koch	City of Connell		Present
Josh DeLay	City of East Wenatchee	Fiscal Officer	Present
Chief Brian Carson	Puget Sound Regional Fire Authority		Absent

Clear Risk Solutions:

Wes Crago
Jessika Tempel
Claire Hanberg
Dave Kosa
Frank Andrus
Brain Turnbull
Byron Riche
Becca Kirsch
Zac Berryman
Mark Sherwood
John McMillian
Steve Whetstone
Mary Mirante Bartolo
Rick Templeton

Guests:

Rachel Stanley – Attorney at Evans, Craven & Lackie, P.S.

Chair Hinchliffe welcomed all in attendance and noted that a quorum was present.

ITEM 2: CHANGES TO PUBLISHED AGENDA

i. None.

ITEM 3: CONSENT AGENDA

The Consent Agenda items were reviewed by all board members. Hinchliffe called for a motion on all consent items with scholarship applications approved up to $1,000. Koch moved to approve the Consent Agenda as presented and seconded by Johnston. With all in favor and none opposed, the motion carried.

The Consent Agenda consisted of the following:

i. Approval of Minutes (July 22, 2025)
ii. Approval of the Claims Voucher (August 2025, September 2025)

iii. Approval of Scholarship Applications (North Whidbey Pool, Park, & Rec., City of Republic, City of Quincy, Town of Lacrosse, Ferry/Okanogan Fire Protection District #14)
iv. Approval of Financials

ITEM 4: PUBLIC HEARING & INPUT

i. None.

ITEM 5: BOARD RESOLUTIONS

i. Board Resolution 25-01: Temporary Delegation of Authority
   a. Crago discussed the resolution, explaining that when he is out of the office and cannot be reached, this resolution would allow the Associate Director to approve transfers, invoices, and contracts in his absence. All questions were addressed. Hinchliffe called for a motion to approve Board Resolution 25-01: Temporary Delegation of Authority. Hayman moved to approve and was seconded by Dekker. With all in favor and none opposed, the motion carried.
ii. Board Resolution 25-02: Second Signature Checks
   a. Crago discussed the resolution and explained that the Fiscal Committee is currently required to approve checks exceeding $10,000. He noted that Clear Risk Solutions does not allow approval of larger checks, and the committee has experienced a high volume of items to review. Crago further explained that CIAW would be the first pool implement this change and that staff's recommendation is to increase that approval limit to $50,000 to reduce the Fiscal Committee's workload. He added that all of the pools must approve the same $50,000 limit to maintain consistency. Kirsch provided additional context, noting that number of checks approved within the last 90 days. She explained that increasing the limit to $50,000 would reduce the number of approvals required by approximately half. She also reminded the board that they will still be on the vouchers to review. Hinchliffe called for motion to approve Board Resolution 25-02: Second Signature Checks. Koch moved to approve and seconded by DeLay. With all in favor and none opposed, the motion carried.

ITEM 6: ITEMS FOR BOARD CONSIDERATION

i. Election Results
   a. Tempel provided an update to the board and staff regarding the 2025 CIAW Board Elections. She reported that ballots have been received, all positions received a vote, and no write-in names were submitted for the vacant position. There were no questions and no motion was needed.
ii. PSA Contact
   a. Crago gave a recap of the Professional Service Agreement (PSA), noting that updates were made to certain legal language and that the contract's dates and term had been adjusted. He discussed the fixed fees outlined in the agreement, and how they do not change for the contract term. He further explained that staff and the committee met to review the agreement, noting that fees have increased 25% to align with inflation. He expressed his appreciation to the board for their continued partnership. Hinchliffe noted that the committee had worked closely with staff on the agreement and had no additional comments. Koch expressed her appreciation for staff and ongoing collaborative relationship. After all questions were answered, Hinchliffe called for a motion to approve the PSA Contract as presented. Hayman moved to approve as presented and seconded by Koch. With all in favor and none opposed, the motion carried.
iii. Broker Contract
   a. Crago discussed the Broker Contract and how this is to place CIAW's insurance. He noted that there are no fees for this agreement but allows staff to place insurance on behalf of CIAW. Turnbull noted that this is a state requirement to have two separate contracts for PSA and Broker Contract. Hinchliffe called for a motion to approve the broker contract as presented. Koch moved to approve as presented and seconded by Dekker. With all in favor and none opposed, the motion carried.

iv. Interlocal Agreement for Grant County Investment Pool
   a. Crago discussed the pool's use of an investment account, explaining that this agreement presented provides an option for investments. Kirsch noted that this account type is standard for government entities and allows for withdrawals if needed; however, she noted that withdrawals on short notice may result in penalties. There was discussion about looking at possible other potential investment accounts that may offer higher rates in the future. With all questions answered, Hinchliffe called for a motion to approve the Interlocal Agreement for Grant County Investment Pool. Johnston moved to approve as presented and seconded by DeLay. With all in favor and none opposed, the motion carried.

v. CIAW 2026 Meeting Calendar
   a. Tempel discussed the CIAW 2026 meeting calendar, noting that the meetings will still be held the third Tuesday of each month for both the Fiscal Committee and Board meetings. With no questions, Hinchliffe called for a motion to approve the CIAW 2026 Meeting Calendar as presented. DeLay moved to approve and seconded by Johnston. With all in favor and none opposed, the motion carried.

vi. Renewal Forecast
   a. Crago provided an update on the renewal forecast, explaining that jury awards continue to rise, resulting in larger payouts influenced by economic inflation and other uncertainties in the market. He noted that while the market is currently performing better for CIAW, factors such as the high wildfire season and Washington State's exposure continue to impact rates. Crago also shared that staff will be sending a communication out to brokers and then members soon regarding the renewal forecast. There were no questions and no action was needed.

ITEM 7: STAFF REPORTS

The following items were discussed, and updates were given regarding the following topics. All questions were answered, and no action was taken.

i. Underwriting
ii. Marketing
iii. Pre-Litigation Program
iv. Claims
v. Membership & Retention
vi. Financial
vii. Risk Management & Zywave
viii. Communications

ITEM 8: EXECUTIVE REPORT

i. Administrator Report
   a. Turnbull, Templeton, Andrus and Crago thanked the board for their service and the relationship. Crago discussed how budget will be in the next couple of weeks, and preliminary budget will be at the October meeting. He also talked about how staff looks in the future and senior leadership is looking ahead to hand off to next generation.

ITEM 8: UPCOMING MEETINGS

i. Fiscal Meeting:	Tuesday November 18, 2025, via Zoom at 9:00 A.M.
ii. Fiscal Meeting:	Tuesday December 16, 2025, via Zoom at 9:00 A.M.
iii. Board Meeting:	Tuesday January 20, 2026, via Zoom at 10:00 A.M.

MEETING ADJOURNED

There being no further business, the meeting was adjourned at 10:23 a.m.

Respectfully submitted,

Jessika Tempel

Randy Hinchliffe, Chair

28 Oct, 2025 9:54:11 AM PST