



Board of Directors Meeting MINUTES October 21, 2025 – 10:00 A.M.

The Cities Insurance Association of Washington (CIAW) Board of Directors conducted a regular meeting on October 21, 2025, at 10:01 a.m. via Zoom.

EXECUTIVE/CLOSED SESSION

- i. None.

ITEM 1: INTRODUCTION & ROLL CALL

<u>Board Member Name:</u>	<u>Board Member Entity:</u>	<u>Board Position:</u>	<u>Attendance:</u>
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		Present
Chief Ben Hayman	Enumclaw Fire Department		Present
Cathleen Koch	City of Connell		Present
Josh DeLay	City of East Wenatchee	Fiscal Officer	Present

Clear Risk Solutions:

Wes Crago	Mark Sherwood
Jessika Tempel	John McMillian
Claire Hanberg	Steve Whetstone
Lisa Holterhoff	Jenny Gunderson
Michael Johnson	Mary Mirante Bartolo
Becca Kirsch	Rick Templeton
Angela Eloff	Stacy Lyon
Rachel Huffman	
Mercedes Brass	

Guests:

Mark Jones – Chief at Puget Sound Regional Fire Authority
Ray Towry – City Administrator at City of Ephrata
Kelly Hsi – Risk Manager at City of Redmond

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. Haley moved to approve the consent agenda as presented and seconded by Pannell. With all in favor and none opposed, the motion carried.

The Consent Agenda consisted of the following:

- i. Approval of Minutes (September 19, 2025)
- ii. Approval of the Claims Voucher (October 2025)
- iii. Approval of Scholarship Applications (Town of St. John)

- iv. Approval of Bank Statement (August 2025)
- v. Approval of Updated Interlocal Investment Agreement

ITEM 4: PUBLIC HEARING & INPUT

- i. None.

ITEM 5: BOARD RESOLUTIONS

- a. None.

ITEM 6: ITEMS FOR BOARD CONSIDERATION

- i. Officer Elections
 - a. Crago noted that it was that time of year again for the Board of Directors officer elections. The officer positions include Chair, Vice Chair, and Fiscal Officer. He explained that these roles also serve on the fiscal committee and that some rotation can be beneficial, as it allows other board members to gain experience reviewing the monthly vouchers in more detail. However, he added that maintaining consistency in the Chair position is also important, but he is leaving the decision up to the Board.

Hinchliffe called for nominations, and discussion followed. Hinchliffe expressed that he was happy to continue serving as Chair. Haley proposed keeping the current officers as they are. Dekker shared that she would be interested in serving as either Vice Chair or Fiscal Officer. DeLay stated that he would like to continue as Fiscal Officer. Johnston expressed support for change, and Dekker confirmed her interest in serving as Vice Chair. Hinchliffe called for a motion to approve officer positions as presented, with the Chair and Fiscal Officer remaining the same and Dekker serving as Vice Chair. Delay moved to approve as presented and seconded by Pannell. With all in favor and none opposed, the motion carried.

- ii. CIAW 2025-2026 Preliminary Budget
 - a. Crago presented the CIAW 2025-2026 Preliminary Budget, noting an overall increase of 4.8%. He clarified that this percentage may vary for individual members based on coverage changes, exposure adjustments, and loss ratios. Crago reviewed budget line items in detail and responded to all questions from the Board. He noted that the new contract fees were updated in accordance with the Professional Services Agreement (PSA) that was approved at the last Board meeting. He explained that the lower renewal increase was attributed to a softening insurance market, decreases property costs, and the overall CIAW pool claim performance. After all questions were answered, Hinchliffe called for a motion to approve the CIAW 2025-2026 Preliminary Budget as presented. Dekker moved to approve as presented and seconded by Hayman. With all in favor and none opposed, the motion carried.
- iii. CIAW 2025-2026 Preliminary Renewal Report
 - a. Lyon presented the CIAW 2025-2026 Preliminary Renewal Report, noting that staff marketed to multiple carriers for coverage and after review staff's recommendations would be to continue with expiring carrier Old Republic (OR). She noted that OR decreased liability limits, but Munich Re will take on the \$5 million coverage layer, maintaining overall coverage for the pool. She noted there was a change in the cyber carrier, but the coverage remains unchanged. Lyons reminded the Board that with approval of the report grants Clear Risk Solutions authority to bind coverage on the pool's behalf. She reviewed the coverage chart and answered all Board questions. Hinchliffe called for a motion to approve the CIAW 2025-2026 Preliminary Renewal Report as presented. Haley moved to approve as presented and seconded by Johnston. With all in favor and none opposed, the motion carried.

ITEM 7: EXECUTIVE REPORT

- i. Administrator Report
- a. Templeton, Tempel, and Crago expressed their appreciation to the Board for their continued support and partnership. Templeton specifically thanked the Board for their leadership around risk management. Tempel added that she believes the Board's efforts around risk management played a key role in this year's renewal. Crago reiterated his gratitude for the Board's trust and partnership.

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 10:40 a.m.

Respectfully submitted,



Jessika Tempel



Randy Hinchliffe, Chair

Jan 26 7:50:21 AM PST