



*For Washington Schools, By Washington Schools*

## **BOARD OF DIRECTORS' MEETING**

**NCESD, Wenatchee, WA or via Zoom**

**March 18, 2025, at 10:00 a.m.**

### **MINUTES**

The United Schools Insurance Program (USIP) Board of Directors conducted an All-Board Meeting on March 18, 2025, at Noon. Board Members participating: Brian Talbott, East Valley School District; Tom Venable, Methow Valley School District; Kyle Rydell, West Valley School District; Thad Nelson, Adna School District; Mandi Rehn, Valley School District; Michelle Price, North Central ESD; Jon Tienharra, South Bend School District; Doug Burge, Zillah School District, and Ben Ferney, Cheney School District. Participating from the Administration Office: Dave Kosa, Becca Kirsch, Rick Doehle, Frank Andrus, Patti Ferguson, Rob Hill, Rebecca Joslin, Aaron Sheneman, Rachel Hufman, Shelby Commings, Becky Holt, Jenny Gunderson, Austin Chamberlain, and Shelbi Cummings representing Clear Risk Solutions. Also in attendance were several Brokers and members of USIP.

The meeting was called to order by Chair Talbott at noon.

#### **ITEM 1**

##### **INTRODUCTION AND ROLL CALL:**

Introductions were conducted.

#### **ITEM 2**

##### **ADDITIONS:**

Additions to the agenda were called for; there were none.

#### **ITEM 3**

##### **CONSENT AGENDA:**

The Consent Agenda was presented, Minutes from January 21, 2025, meeting, voucher, and summary for February 2025 voucher # 24/25-06 in the amount of \$1,666,476.19 and bank statements and transfers to date.

Motion by Rehn to approve the consent agenda as presented, second by Rydell. Motion carried.

#### **ITEM 4**

##### **RESERVE ACCOUNT REPORT AND VOUCHER APPROVAL:**

D. Kosa gave an overview of the items listed on the Voucher Summary. The voucher has been audited and certified by the Auditing Officer as required by RCW 42.24.080, and those expense reimbursement claims certified as required by RCW 42.24.090 have been recorded on a listing, which has been made available to the Board.

As of this date, March 18, 2025, Voucher#24/25-07 in the amount of \$1,126,556.50 was presented. Motion by Venable to approve said voucher, as presented. Second by Rydell, motion carried.

**Claims discussion** – Kosa gave a report regarding large claim settlements and trending since the last full Board meeting. All questions were answered.

**ITEM 5**

**SAO AUDIT UPDATE:**

SAO Audit update was provided by Kirsh, stating USIP audit was coming to a close, fiscal reporting is expected to be completed towards the end of April. Talbott added he appreciated those that joined for the audit entrance meeting at the end of January, he welcomed more to join for the audit exit meeting.

**ITEM 6**

**LEGISLATIVE UPDATE:**

Talbott was in Olympia recently and gave a quick update regarding the current legislative pulse. All questions were answered in detail.

**ITEM 7**

**RFQ DISCUSSION AND TIMELINE:**

Talbott discussed the TPA and Broker Bid Process, corrections were addressed and Doehle noted– Motion to approve to post qualifications for TPA and brokerage services as they are up for bid by Price, Tienhaara seconded, motion carried unanimously. Doehle noted the timeline to post would be the first of April, given 30 days to respond, bring results to the May 19<sup>th</sup> board meeting, the board will select the bid for services.

**ITEM 8**

**RETENTION UPDATE:**

Doehle mentioned there are seventeen districts that gave notice. Cost is the main reason for the notices. The Clear Risk team is meeting with all the districts educating them on the services that are offered. Discussion followed regarding lost premiums & reinsurance costs.

**ITEM 9**

**SAM UPDATE:**

Doehle reported, the SAM committee at CRS has been working on a package they are planning to launch in the fall that includes policies and procedures for student boundary issues, staff training which will include on-boarding as well as ongoing training modules for use during monthly staff meetings. All questions were answered. Some Board discussion on incentivizing the package.

**ITEM 10**

**COMMUNICATION PLAN FOR RENEWAL:**

Doehle explained the renewal timeline is similar to last year; the not to exceed percentages and information for budgeting will be out and available to members by the first week in May. Renewal Premium invoices will be out to districts by 1<sup>st</sup> of August. The board followed in discussion noting the economic pressures on funding.

**ITEM 11**

**OPEN BOARD POSITION:**

After 32 years in education, Venable will be retiring in June; he will be transitioning and staying with the Methow school district through August 2025. He has served on the USIP board for 9 years. Discussion was held by the board to appoint a new board member in July and think about who to nominate for the fiscal officer.

After some discussion, the Board decided to reach out to Brad Wilson from the Chelan School District.

**ITEM 12**

**RENEWAL PRICING DISCUSSION:**

Huffman is working to get pricing and numbers by Mid-April for cost from reinsurance companies. CRS Underwriting is doing all they can to reduce cost; they are looking at different reinsurance structures, different SIRs, lower limits – looking line by line, and looking at the negative loss performance, discussion was held regarding the occurrence vs claims made reinsurance policies, noting there could be a change to keep costs down.

Doehle also explained USIP is currently out for bid, requesting excess insurance quotes. The plan is to have a 'not to exceed' number out to the membership in May, so we expect to have quotes back in April.

**ITEM 13**

**RISK MANAGEMENT/IOT SENSOR REPORT:**

Sheneman notified the board that the IoT sensors are installed on 89% of all members. There was a total of eleven saves, and about \$1.7 Million, all while staying below the \$300k budget. Sheneman also introduced a new product HELIXintel, partnered with HSB. There is an opportunity to purchase intel for USIP helping with district efficiencies, work orders, fleet management, facility scheduling, etc.

The board was given packets of the product to review for further discussion. Also noted, the usage of risk management services from the membership is up.

**ITEM 14**

**NEXT MEETING**

The next meeting for the full Board of Directors is April 28, 2025, at 10:00 a.m., via Zoom.

- 5/19/25 TPA and Broker Applicant Review
- July 7-10, Advance @ Homer's Hide Out, July 8<sup>th</sup> Meeting
- October 7-9 Advance in Ephrata, NAT Washington House

Respectfully submitted,



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Becca Kirsch



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Brian Talbott, Chair