



For Washington Schools, By Washington Schools

**BOARD OF DIRECTORS' MEETING
October 9, 2025**

DRAFT MINUTES

The United Schools Insurance Program (USIP) Board of Directors conducted an All-Board Meeting on October 9, 2025, at 9:00 a.m. in Ephrata, WA. Board Members participating: Brian Talbott, East Valley School District; Kyle Rydell, West Valley School District; Thad Nelson, Adna School District; Mandi Rehn, Valley School District; Doug Burge, Zillah School District; Jon Tienhaara, South Bend Schools, and Brad Wilson, Chelan School District. Participating from the Administration Office: Dave Kosa, Rick Templeton, Rick Doehle, Frank Andrus, Aaron Sheneman, Becca Kirsch, Jenni Bates, Patti Ferguson, Jenny Gunderson, Eric Homer, Austin Chamberlin, Rebecca Joslin, and Zac Berryman, representing Clear Risk Solutions. Also, in attendance Attorney Jen Homer with the Consilium law firm.

The meeting was called to order by Chair Talbott at 9:00 a.m.

ITEM 1

INTRODUCTION AND ROLL CALL:

Introductions were conducted.

ITEM 2

ADDITIONS:

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

ITEM 3

ANNUAL BOARD ELECTIONS.

Bates went over the timeline for re-election of expired terms for 2025.

Ferney, Price and Nelson were voted in by the USIP membership for an additional 3-year term.

Venable retired therefore Brad Wilson, Chelan School was appointed by the Board to serve in his unexpired term in Area 2. Motion Tienhaara to appoint Brad Wilson to the rest of Venable's term thru 2027. Second by Rydell; Motion carried.

ITEM 4

ELECTION OF OFFICERS:

Rydell lead the conversation regarding the officers for the 2026 Board of Directors'.

After some discussion, motion by Jon Tienhaara to appoint Brian Talbot as Chair, Kyle Rydell as Vice-Chair, and Michelle Price as Fiscal Officer. Second by Nelson; Motion carried.

ITEM 5

CONSENT AGENDA:

The consent Agenda was presented in detail. Presented were the minutes of April, May and July 2025. Bank Statements and Transfers to date and the voucher and summary for July, August and September 2025 were included.

After some discussion, motion by Rehn to approve the consent agenda as presented. Second by Wilson; Motion carried.

ITEM 6

RESOLUTION REGARDING SECOND SIGNATURE THRESHOLD:

Kirsh presented the need to raise the dollar amount for second signatures. In the past it was \$10,000. The costs have all gone up, so Clear Risk suggests increasing the threshold to \$50,000. The review process still stays the same. After some discussion, motion by Burge to increase the second signature threshold to \$50,000. Second by Rehn; Motion carried.

ITEM 7

GRANT COUNTY INTERLOCAL AGREEMENT FOR INVESTMENTS:

Templeton went over the Grant County Investment interlocal agreement in detail. After much discussion motion by Tienhaara to approve and sign the USIP interlocal agreement with Grant County for investments. Second by Burge; Motion carried.

ITEM 8

UNDERWRITING ANNUAL REPORT:

Huffman went over any changes made to the draft report received in July. All questions were answered. All Board members received a complete copy of the document.

Motion by Rydell to approve the final 2025/2026 renewal report as presented. Second by Rehn; Motion carried.

ITEM 9

IDAHO SCHOOLS:

Homer updated the Board, and others present, regarding the Idaho Schools project. After much discussion, a motion was made.

Idaho Schools motion by Tienhaara with a second by Nelson, all agreed and approved the motion as presented.

See below:

Motion:

1. USIP is working together with an authorized insurer in the State of Idaho to help provide an insurance solution for Idaho Schools. USIP will enter a reinsurance arrangement with Obsidian Speciality Insurance Company (an authorized insurer in Idaho).
2. Obsidian issued the fronting insurance policy for both liability and property coverages to the school of the Idaho School Boards Association so that the Idaho Schools will have primary insurance coverage for the retention by an authorized insurer, while USIP will reinsure the fronting policies up to the applicable self-insured retention through a reinsurance treaty with Obsidian. \$100,000 retention for liability coverage and \$250,000 retention for property coverage.
3. The coverage provided is from July 1, 2025, to July 1, 2026.
4. USIP also purchased an aggregate stop loss policy from Obsidian with a \$3,000,000 limit for additional coverage above the Idaho Schools actuarial funded loss pick.

ITEM 10

USIP ACTION PLANS:

Doehle presented a 2026 Action plan for the Board it includes the following:

- Value Proposition
- Pool Goals
- Went over previous 2023-2024 action plan
- 2025/2026 action plan
 - o Tort Reform
 - o Cash flow planning (APIP)
 - o Market Growth

After much discussion the Action Plan for 2025/2026 was approved by a motion from Tienhaara and a second by Nelson; Motion carried.

ITEM 11

NEXT MEETING

Bates went over the new calendar for 2026. After some adjustments, the 2026 calendar was approved. The March All Board Meeting will be at the North Central ESD, hosted by Superintendent Michelle Price.

Respectfully submitted,



Jenni Bates



Brian Talbott, Chair