UNITED SCHOOLS INSURANCE PROGRAM (USIP)
BOARD OF DIRECTORS' MEETING
Minutes
July 8, 2026 – 9:00 a.m.
Hybrid Meeting

Board Members Present

Kyle Rydell (Vice Chair)
Mandi Rehn
Brad Wilson
Thad Nelson(Zoom)
Jon Tienhaara (Zoom)
Ben Ferney (Zoom)
Michelle Price

Board Members Absent

Doug Burge

Administration / Staff Present

Rick Doehle
Rick Templeton
Frank Andrus
Dave Kosa
Rob Hill
Zac Berryman
Jenny Gunderson
Shelbi Cummings
Additional Clear Risk Solutions staff

Guests

Brian Talbott

Jen Homer, Consilium

The meeting was called to order at approximately 9:00 a.m. by vice chair Rydell

Item 1 – Introductions and Roll Call

Introductions were conducted and quorum was confirmed.

Item 2 – Additions

Additions were called for. No additions were noted.

Item 3 – Consent Agenda

The Consent Agenda, including the May 2026 Board Meeting Minutes, Bank Statements, and Vouchers, was presented.

Motion: Approve the Consent Agenda as presented.
Moved: Rehn

Seconded: Price
Motion Carried

Item 4 – 2026 Renewal Discussion

4.1 Reinsurance Carrier Update

Doehle reported that the renewal process was successful. USIP secured favorable reinsurance terms despite ongoing liability challenges in Washington.

Key updates included:

- Coverage structure remains unchanged.
- Stop-loss coverage remains in place
- Staff is evaluating an alternative cyber coverage

Board discussion occurred regarding the aggregate deductible structure and property versus liability retention levels.

4.2 Timeline for August Invoices and Performance Reports

Doehle reviewed renewal communications and member pricing notices.

- Most districts fell within the lower renewal tiers.
- Actual invoices are anticipated by late July or early August.
- Member performance reports are expected to be distributed in mid-July.

Item 5 – Budget Approval 2026–2027

Doehle presented the proposed 2026–2027 USIP Budget.

Discussion included:

- Overall budget increase of approximately 2%.
- Updated budget presentation format.

Motion: Approve the 2026–2027 Budget as presented.
Moved: Price
Seconded: Nelson
Motion Carried

Item 5.1 – Draft Underwriting Report

Rob Hill presented the draft underwriting report and renewal recommendations.

Key points included:

- No reductions in coverage limits.
- APIP property program limits increased from $1.25 billion to $1.5 billion.
- Several property sublimits increased, including business interruption, extra expense, increased cost of construction, and equipment breakdown limits.
- Cyber coverage alternatives continue to be evaluated.

Motion: Approve renewal recommendations with Munich Re and APIP as presented.
Moved: Brad Wilson

Seconded: Jon Tienhaara
Motion Carried

Item 6 – 2024–2025 Audit Report

Doehle provided an overview of the completed audit.

Key discussion points included:

- Financial portions of both USIP and the Idaho Schools project were reported as accurate and in good standing.
- A finding was issued related to the Idaho Schools Project structure and communications with DES.
- The finding did not impact reported financial results or require financial restatements.
- Due to conflicting regulatory requirements between Washington and Idaho, Idaho Schools have transitioned away from the USIP structure.
- Future USIP financial reports will no longer include Idaho Schools program activity.

The Board expressed appreciation for staff efforts in developing a solution and maintaining service to participating Idaho districts.

Item 7 – Idaho Schools Project Update

Berryman reported on a recent visit with Idaho program representatives.

Idaho participants expressed appreciation to USIP and Clear Risk Solutions for assistance provided during the program year.

Item 8 – Board Elections Update

Berryman reported that Districts 2, 4, and 6 are up for election.

Additional updates included:

- Mandi Rehn has moved to an At-Large Board position, creating a vacancy in District 4.
- Election notices will be distributed to eligible districts during the following week.
- Terms expire at the end of August.
- Elections will be completed prior to the October Board Meeting.

Item 9 – Next Meeting

Berryman presented a tentative annual schedule and reported that the next Board Meeting is tentatively scheduled for October 16, 2026, in a hybrid format.

Finance Committee Appointment

Because Brian Talbott will no longer serve on the Board, staff recommended appointment of a temporary Finance Committee member until officer elections are held in October.

Motion: Appoint Jon Tienhaara to the Finance Committee through the October elections.
Moved: Brian Talbott
Seconded: Thad Nelson
Motion Carried

Cancellation of July 20 Board Meeting

Following approval of the budget and renewal items, staff recommended cancellation of the previously scheduled July 20 Board Meeting.

Motion: Cancel the July 20, 2026 Board Meeting.
Moved: Michelle Price
Seconded: Brad Wilson
Motion Carried

Adjournment

There being no further business, the meeting was adjourned.

Meeting Adjourned 11:03

Submitted by

Zac Berryman

Zac Berryman

Kyle Rydell