



WCRG
Washington Counties Risk Group

For Washington Counties, By Washington Counties

Board of Directors Meeting MINUTES October 25, 2023 – 9:00 A.M.

The Washington Counties Risk Group (WCRG) Board of Directors conducted a regular meeting via Zoom on October 25, 2023, at 9:02 a.m.

ITEM 1: INTRODUCTION & ROLL CALL

<u>Board Member Name:</u>	<u>Representation Member Entity:</u>	<u>Attendance:</u>
Scott Hutsell	Lincoln County Commissioner	Present
Cindy Carter	Grant County Commissioner	Present
Michael Largent	Whitman County Commissioner	Present
Charles Whitman	Asotin County Commissioner	Present
Justin Dixon	Garfield County Commissioner	Absent
Marty Hall	Columbia County Commissioner	Present
Wes McCart	Stevens County Commissioner	Present
Gene Strong	Wahkiakum County Commissioner	Absent
Michael Heath	Ferry County Commissioner	Absent
Tom Lannen	Skamania County Commissioner	Present

Clear Risk Solutions:

Wes Crago	Mark Sherwood
Jessika Tempel	Jenny Gunderson
Claire Hanberg	Becca Kirsch
Angela Eloff	Rob Hill
Frank Andrus	Steve Whetstone
Byron Riche	Ellen Kosa

Guests:

None

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

ADDITIONS/CHANGES

Hutsell called for any changes to the agenda. Crago called for changes to the agenda to remove the executive session and add officer elections under VI: Items for Board Consideration, item 1 of the agenda.

ITEM 2: EXECUTIVE/CLOSED SESSION

- i. ~~Executive Session, Litigation and Potential Litigation~~

ITEM 3: CONSENT AGENDA

The Consent Agenda items were reviewed by all board members. Hutsell called for individual motions on the consent items.

The Consent Agenda consisted of the following:

- i. Approval of the September 29, 2023, Minutes



- a. Hutsell called for a motion to approve the September 29, 2023, meeting minutes as presented. Largent moved to approve and seconded by Carter. With all in favor and none opposed, the motion carried.
- ii. Approval of the Claims Voucher for October 2023
 - a. Whetstone discussed the October 2023 WCRG Voucher #22/23-10 in the amount of \$268,447.80. There were no questions, so Hutsell called for a motion to approve the October 2023 Voucher as presented. McCart moved to approve and seconded by Hall. With all in favor and none opposed, the motion carried.
- iii. Approval of Scholarship (Stevens County)
 - a. Hutsell called for a motion to approve the scholarship application for Stevens County in the amount of \$589.22. Carter moved to approve and seconded by Whitman. McCart sustained his vote for the record. With all in favor and none opposed, the motion carried.
- iv. Approval of August Bank Statement
 - a. Hutsell called for a motion to approve the August Bank Statement. McCart moved to approve and seconded by Lannen. With all in favor and none opposed, the motion carried.

ITEM 4: PUBLIC HEARING & INPUT

- i. None.

ITEM 5: BOARD RESOLUTIONS

- i. None

ITEM 6: ITEMS FOR BOARD CONSIDERATION

- i. Officer Elections
 - a. Crago discussed how every year we open it up for officer positions to make sure the officers want to continue in positions or if there were any other board members interested in a position. The Board of Directors voiced that they are all interested in keeping the same officers for another year. No action was taken.
- ii. Approval of 2024 Calendar
 - a. Tempel discussed the 2024 calendar and noted that looking at possibly having the July meeting in person, there were no questions or concerns. Hutsell called for a motion to approve the 2024 WCRG Calendar. McCart moved to approve and seconded by Carter. With all in favor and none opposed, the motion carried.
- iii. S3 Work Shield Program
 - a. Crago discussed S3 Work Shield Program and how it's a Human Resource (HR) solving tool, as well as an Unemployment piece. He talked about how there will be more information next year on this opt in offering and looking to have a presentation from S3 to go over their training platform regarding employment tax and HR services. There were no additional questions, and no action was taken.
- iv. WCRG 2023-2024 Preliminary Budget
 - a. Crago discussed the WCRG 2023-2024 Preliminary Budget and overall, the budget is 52% increase in funds. He mentioned to keep in mind that that is the overall increase, it can be higher or lower if there were any coverage changes. Staff will be continuing to refine the preliminary budget in the next couple of months and will go through the final budget at the January Board meeting. Hutsell and Lannen had some questions regarding agent fees and insurance cost increase, all questions were answered by Crago. With no additional questions or concerns, Hutsell called for a motion to approve the WCRG 2023-2024 Preliminary Budget as presented. McCart moved to approve and was seconded by Whitman. With all in favor and none opposed, the motion carried.



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- v. WCRG 2023-2024 Preliminary Renewal Report
 - a. Eloff discussed the WCRG 2023-2024 Preliminary Renewal Report with staff and the Board. She noted that staff marketed to multiple carriers for coverage and after review staff's recommendations would be to continue with expiring carrier Munich Re and HSB. Also, for Error & Omissions to be placed, to continue with Obsidian Specialty Insurance with \$5M member aggregate cyber coverage and Great American Fidelity Insurance with \$10M group aggregate coverage. Eloff noted a couple changes in coverage pertaining to flood and claims made reporting updated to 60 days, as well as the sexual abuse liability exclusion. She also discussed the self-insured retention (SIR) recommended change; staff gave the Board four options to consider with staff's recommendation being option two of \$1M SIR with a \$2M aggregate stop loss policy limit. Hutsell had questions with cyber and if they could forgo purchasing the excess \$5M and brought to the Board for approval to accept staff's recommendations, but to exclude the excess cyber with Great American for \$5M. McCart moved to approve and was seconded by Hutsell. With six in favor and one opposed, the motion carried.

ITEM 7: EXECUTIVE REPORT

- i. Administrator Report – Crago and Andrus thanked staff and the board for the work they do on behalf of WCRG and their participation/conversations at the retreat in September. Andrus added a huge thank you to the board for the last-minute claim and support from the board. Hutsell gave a shoutout to Rob Hill for his help. Carter and Lannen echoed and wanted to thank everyone for their support.

ITEM 8: UPCOMING MEETINGS

- i. November 15, 2023 – Fiscal Meeting via Zoom
- ii. December 20, 2023 – Fiscal Meeting via Zoom

MEETING ADJOURNED

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

Respectfully submitted,

Jessika Tempel

Scott Hutsell, Chairman