



Des Moines Pool Metropolitan Park District

January 14, 2025

7:00 p.m.

Special "Hybrid" Meeting

Meetings are hybrid: being held remotely using Zoom and in-person at the Des Moines Pool MPD District Office (22015 Marine View Dr. So. – Main floor). If you wish to listen in, please do so at 1-253-205-0468; Meeting ID: 873 5139 2457; Passcode: 696369. Any questions or comments should be directed to Scott Deschenes, District General Manager at [\(206\) 429-3852](tel:2064293852) or by email at scott.deschenes@desmoinespool.org. Public comment for those who cannot physically attend will be due by email to info@mtrainierpool.com by noon on the day of each meeting. Patrons that can attend in-person will be allotted three minutes during public comment (#5). This is due to the hybrid format of the meetings.

AGENDA

7:00 1. CALL TO ORDER ROLL CALL

7:01 2. PLEDGE OF ALLEGIANCE

7:03 3. ADOPTION/MODIFICATIONS OF AGENDA (**NO MODIFICATION, SPECIAL MEETING**)

7:04 4. ANNOUNCEMENTS, PROCLAMATIONS AND PRESENTATION

7:05 5. PUBLIC COMMENT (Please Limit to Three [3] Minutes)

Hybrid Meeting: If you are unable to physically attend and wish to make public comment, please submit in writing via email to info@mtrainierpool.com by Noon on Tuesday, January 14. Please include your name, address, and contact phone number. All timely submitted public comments will be read at the meeting subject to the time limit. Any public comments received after noon, will be read at the following regular meeting.

7:10 6. INSURANCE CHANGEOVER

7:25 7. GOOD OF THE ORDER

7:30 UPCOMING MEETINGS

- January 28, 2025, Regular Board Meeting, 7:00 p.m., Location DMPMPD Office (22015 Marine Drive So. #2B, Des Moines, WA)
- February 25, 2024, Regular Board Meeting, 7:00 p.m., Location DMPMPD Office (22015 Marine Drive So. #2B, Des Moines, WA)

ADJOURNMENT

22015 Marine View Drive South, Suite 2B, Des Moines WA 98198 (Physical Location)
22722 19th Avenue South, Des Moines, WA 98198 (Mailing Address)

To enhance our community's quality of life by providing access to and promoting participation in aquatics programs

The Des Moines Pool Metropolitan Park District is committed to compliance with both the Washington Law Against Discrimination and the Americans with Disabilities Act. The District's meetings are being held hybrid including remotely due to COVID-19. See the information above to join a meeting. If you have any questions, please contact Scott Deschenes, District General Manager, 206.429.3852.

Des Moines Pool Metropolitan Park District

AGENDA ITEMS SUMMARY SHEET

Agenda Item #: 6 Assigned to: District GM Meeting Date: January 14, 2025

Under: Business

Attachment: Yes

Subject: Insurance Changeover

Background/Summary:

The Des Moines Pool Metropolitan Park District has received approval from Washington Cities Insurance Agency (WCIA) to leave the pool in 2025.

WCIA will pro-rate the year, but the pool district will need to notify WCIA by January 31, 2025, deadline. The need to have a special meeting on January 14, is to allow enough time to get a pro-rated estimate from WCIA, and cash a check from King County, which normally takes two weeks.

Attached are estimates from AWC-RMSA and CIAW. We may have an estimate from Enduris by the meeting.

The purpose of this meeting is to select a separation date from WCIA.

The selection of an insurance company for the remainder of the year will be made at a future meeting.

Fiscal Impact: N/A

Proposed Motion: *(Motion(s) for 1/14/25)*

I move to notify Washington Cities Insurance Authority on May 1, 2025.

(or, if other date selected)

I move to notify Washington Cities Insurance Authority on _____.

Reviewed by District Legal Counsel: Yes _____ No _____ Date: N/A

Three Touch Rule:

<u>N/A</u>	Committee Review
<u>01/14/2025</u>	First Board Meeting (Informational)
<u>01/28/2025</u>	Second Board Meeting (Action)

Action Taken: Adopted Rejected Postponed

Follow-up Needed: Yes _____ No _____ x Report back date: _____

Attachments:

- PowerPoint Outline
- AWC-RMSA Estimate (Full Year)
- CIAW Estimate (Full Year)
- Enduris Estimate (May be available by meeting)

Insurance Changeover

Special Meeting
January 14, 2025

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Why are we here?

- WCIA rates will go up:
 - 2024 - \$37,371
 - 2025 - \$59,017 (58% increase from 2024)
 - 2026 - \$89,000 (51% increase from 2025 and 138% increase from 2024)
- WHY?
 - Most other parks and recreation districts have larger risk management costs. (We have none in last ten years.)
 - Moving all park districts to new more expensive category in 2026.
 - Although DMPMPD has no loss history, there is no reward like AWC-RMSA offers for good risk mitigation.

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WCIA Pro- Rated Withdrawal

Thanks for the clarification of your inquiry.

The District can withdraw from membership prior to the end of this year or in 2025 should it wish to do so. As previously advised, the Executive Committee waived the one-year notice requirement effective October 11th, 2024. The intent of waiving the one-year notice was to allow our Group 5 members to opt out of membership for 2026 since rates will be calculated under a new rating system. Members will receive notification of their new rate in or around July 2025.

The member assessments for 2025 are currently being sent out and will be due by the end of January. **Please know that once that assessment has been paid, there is no allowance for refund should the District chose to leave mid-year.**

Please let me know if you need any further clarification.

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Two of Three Estimates

- Received estimates by two of three organizations (AWC-RMSA) and CIAW
- Full year estimates:
 - Association of Washington Cities – Risk Management Services Agency (AWC – RMSA): \$45,511
 - Cities Insurance Association of Washington (CIAW): \$49,724
 - Enduris: Did not have enough time but should have a non-biding estimate soon.

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AWC-RMSA

- \$45,511
- Earliest Startup May 1, 2025
- After their first quarter meeting to elect to onboard us.
- Newer: serve mostly smaller towns and some districts.
- Locally: SI View MPD

Cities and towns			Non-city entities
Airway Heights	Hamilton	Painier	Airway Heights Transportation Benefit District
Algona	Harrah	Raymond	Castle Rock Transportation Benefit District
Almira	Harrington	Riverside	Chippewa Water & Sewer District
Beaux Arts Village	Hatton	Rockford	DuPont Transportation Benefit District
Bingen	Hunts Point	Rock Island	Grant County Fire District #6
Black Diamond	Index	Rosalia	King County Regional Homelessness Authority
Bridgeport	Kahlotus	Roslyn	Kitsap Regional Coordinating Council
Bucoda	Kalama	Roy	Lincoln County Fire Protection District #8
Carbonado	Kettle Falls	Ruston	Odessa Metropolitan Park District
Carnation	La Center	Skykomish	Olympic Area Agency on Aging
Castle Rock	Lamont	Soap Lake	Palouse Regional Transportation Planning Organization
Cathlamet	Langley	South Bend	Peninsula Regional Transportation Planning Organization
Conconully	Latah	South Prairie	Prescott Park & Recreation District
Concrete	Lyman	Spangle	RiverCom 911
Coulee City	Medina	Springdale	SI View Metropolitan Park District
Creston	Mesa	Tekoa	Spokane County Fire Protection District #12
Cusick	Metaline Falls	Tenino	Upper Columbia Pool District
Darrington	Morton	Tieton	Whitman County Fire Protection District #1
Dayton	Mossyrock	Toledo	Whitman County Fire Protection District #3
Deer Park	Naches	Tonasiet	Yakima Valley Emergency Management
DuPont	North Bend	Twisp	
Eatonville	Northport	Vader	
Fairfield	Oakesdale	Washitucna	
Farmington	Odessa	Waverly	
Forks	Pacific	White Salmon	
Friday Harbor	Pateros	Wilkeson	
Garfield	Pe Ell	Wilson Creek	

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CIAW

- \$49,724 (but may be willing to negotiate)
- Able to start whenever but will realistically need a little time to start insurance.
- No online list of agencies, but have separate pools to serve school districts, special districts and cities.

Board of Directors

The following members of CIAW serve on the Board of Directors. If you are interested in learning more about board service for CIAW, please contact Jessika Tempel at jtempel@choosclear.com for additional information.

[Board Travel Expense Form](#)

Gina Anderson
Deputy Clerk/Treasurer
City of Woodland
ganderson@ci.woodland.wa.us

Jon Johnston
District Manager
Malaga Water District
jonj@nwi.net

Pat Haley
City Administrator
City of Quincy
phaley@quincywashington.us

Chief Brian Carson
Fire Chief
Puget Sound Regional Fire Authority
BCarson@pugetsoundfire.org

Randy Hinchliffe
City Administrator
City of Waukegan
administrator@cityofwaukegan.com

Rosa Dekker
Administrator
East Columbia Basin Irrigation District
rdekker@ecbid.org

Chief Randy Fehr
Enumclaw Fire Department
Enumclaw, WA
rfehr@enumclawfire.org

Josh DeLay
Finance Director
City of East Wenatchee
jdelay@eastwenatchee.wa.gov

Holly Pannell
City Clerk/Human Resources
City of Colville
hpannell@colville.wa.us

Cathleen Koch
City Administrator
City of Connel
ckoch@connellwa.org

Officers:

Acting Chairman: Randy Hinchliffe
Vice Chair: Jon Johnston
Fiscal Officer: Josh DeLay

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ENDURIS

Enduris' membership consists of the following Washington State local government types:

<input checked="" type="checkbox"/> Aging and Mental Health Districts	<input checked="" type="checkbox"/> Miscellaneous (Council of Governments, Hospital Districts, Ferry Districts, Communication Centers, Transportation Benefits Districts, and a Fish Recovery Board)
<input checked="" type="checkbox"/> Clean Air Agencies	<input checked="" type="checkbox"/> Mosquito Control Districts
<input checked="" type="checkbox"/> Cemetery Districts	<input checked="" type="checkbox"/> Parks and Recreation Districts
<input checked="" type="checkbox"/> Diking and Drainage Districts	<input checked="" type="checkbox"/> Public Development Agencies
<input checked="" type="checkbox"/> Conservation Districts	<input checked="" type="checkbox"/> Port Districts
<input checked="" type="checkbox"/> Fire Protection Districts	<input checked="" type="checkbox"/> Public Facilities Districts
<input checked="" type="checkbox"/> Health Districts	<input checked="" type="checkbox"/> Water and/or Sewer Districts
<input checked="" type="checkbox"/> Library Districts	<input checked="" type="checkbox"/> Weed Control Districts
<input checked="" type="checkbox"/> Irrigation and Reclamation Districts	

- Sending non-binding bid. (May have estimate by meeting)
- Can provide service by May but may be able to push it up to April (if needed).
- Will need to get rid of Wibit Obstacle Course.
- Local: Kent Events District, KC Special Districts, Highline WD, Key Pen MPD

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From Here

- **Washington Cities Insurance Authority (WCIA):**
 - Notify WCIA of Leave and Receive Bill for Pro-Rated Year
 - Rush check from King County
 - Pickup and hand deliver check to ensure we meet the January 31 deadline
- **2025 Insurance Selection:**
 - January 28 Meeting (or special meeting, if more time needed): Have more detailed discussion including SWOT analysis of each option
 - Make selection.
- **Transition to new insurance**

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RMSA membership quote

Des Moines Pool Metropolitan Park District



wacities.org/rmsa

1076 Franklin St. SE, Olympia, WA 98501

Who we are, and why we're different

RMSA is AWC's property and liability coverage solution

RMSA is the full-service risk management choice, protecting the employees, assets and officials of Washington's cities and towns. We are large enough to safeguard your assets, yet small enough to know your name. We strive to solve problems before they happen and protect you when they do.

Our sole focus is local government

The daily operations of running a city or town are complex. RMSA knows cities, and we understand the unique property and liability exposures that come with running municipal services. With our in-depth programs, tools, and staff expertise, we also know how to be your partner and help you mitigate those exposures. We build relationships with our members, and by doing so we help increase the effectiveness of municipal staff, reduce potential costs, and enhance the safety of our communities.

Risk management services

Our experienced team of risk management professionals provides the highest level of customer service and resources to help our members protect themselves. Members know they can contact RMSA staff anytime to talk through challenging situations, ask questions, and get clear, knowledgeable answers.

Governed by members

RMSA is operated by members, for members. Annually, every member has the opportunity to vote for members of both the board of directors and the operating committee. Any elected official from the membership is eligible to serve on the Board of Directors, and any member employee is eligible to serve on the Operating Committee.



We are AWC

As a program of AWC, RMSA has direct access and input into AWC's legislative monitoring and advocacy activities, as well as unparalleled insight into the needs and challenges facing all Washington cities. Plus, because we work alongside the other AWC pooling services, we are interconnected and can fully support members' needs by directing to resources across our organization.



Power of pooling

Together we are powerful

There is power in pooling our risks. RMSA's pool of municipal entities is much stronger than one entity alone. When members pool their resources together, they gain access to greater coverage and more robust services—at a lower cost.

Partnerships in pooling

RMSA is the only Washington state risk pool affiliated with AWC and the only one with access to the National League of Cities' Risk Information Sharing Consortium (NLC RISC) and the NLC Mutual Insurance Company (NLC MIC).

In an increasingly difficult commercial insurance market, RMSA has the unique ability to obtain excess liability and property coverage through membership in the NLC MIC "pool of pools," thereby saving our membership thousands of dollars in premiums.

These partnerships also provide RMSA with access to the expertise of public risk pool professionals from across the U.S. and Canada. This enables RMSA staff and governing body members to receive the latest training and gain valuable insights into public risk pool governance and administration.



Comprehensive coverage

RMSA partners with the best insurers and reinsurers to provide comprehensive coverage tailored for municipal entities, at the best possible rates. Most coverages are provided with no deductible. Our coverage offerings include:

- General, automobile, and employment practices liability
- Property, including auto physical damage, flood, and earthquake
- Equipment breakdown
- Pollution
- Crime – employee fidelity
- Cyber liability
- Aviation coverage including airports and drones

We're in this together

Premiums are pooled for better purchasing leverage and members also pool their risks. In doing so, it becomes critical for each member to focus on their own risk management efforts. With our unique knowledge of members' operations, RMSA has unparalleled ability to help identify and mitigate risks for each member.



Risk management services

RMSA doesn't just provide coverage when a loss occurs. Our risk management program, powered by years of experience, brings to light areas of concern that can be rectified to make our communities safer.

We meet with our members in person to identify issues that could become claims, protecting members before an incident happens. Members know they can trust our knowledgeable staff—and that we're always just a phone call or email away.

RMSA Member Standards

One of our most potent loss control tools is our board of directors-approved Member Standards.

These standards—developed based on claims, incident data, and best practices—serves as the road map for successful mitigation of risk for our members. Combined with recommendations from our professional risk management staff and the resources included in RMSA's programs, the RMSA Member Standards help members reduce their losses, protect their own assets, and safeguard the assets of the pool.

Pre-litigation program

RMSA's pre-litigation program helps members by providing free legal assistance to make informed decisions on issues with the potential to turn into claims. This program is highly successful and has contributed to overall claim cost reductions.

Members most frequently use the program to address issues relating to:

- Employment
- Land use
- Contracting
- Highly visible cases in the public eye

Contract review

Don't be left unnecessarily exposed by confusing insurance, hold harmless, and indemnity language found in many contracts. RMSA has the expertise to help members stay protected. Utilize our members-only online resources or contact our staff, who are available to review any contract, interlocal, or service agreement as needed.

On-site with members

We bring our knowledge and experience to you. RMSA staff meet on-site with local officials and perform thorough inspections of buildings, parks, and equipment that the member is responsible for maintaining.

Members receive a report detailing their specific possible exposures. Oftentimes, the identified hazards can be mitigated through RMSA's Loss Prevention Grants. Together, we can identify issues and take proper steps to mitigate any liability concerns.

HR and personnel resources

Our partnership with Zywave allows members unlimited access to a myriad of HR resources. These include self-service policies that can be edited to meet each member's needs, an expert help hotline, employee review and discipline guidance templates, and evaluations that provide guidance and targeted resources.

Targeting cyber security

eRiskHub is our partner for cyber security resources. It provides members with free tools and resources to help understand their unique cyber exposures, including how to establish a response plan and minimize the effects of a breach on their entity. Members have access to this resource free of charge.

Online resources

Members have access to RMSA-approved sample or model policies, procedures, and tip sheets anytime on our website.



Training

Training is an essential component of our comprehensive loss prevention program, and an investment in our members. RMSA offers eLearnings, webinars, and on-site training. Our adaptive approach makes training convenient and accessible.

On-demand training

RMSA•U is the one-stop-shop for free online training whenever it's needed. An extensive catalog of training topics is provided, and all courses are available year-round. There are beneficial classes for nearly every position, and courses that meet our Member Standards training requirements are clearly identified. On-site and live webinar trainings are free to RMSA members and open to non-members on a cost-per-attendee basis. Trainings are publicized in both *RMSA News* and AWC's *CityVoice* e-newsletters.

Scholarships

RMSA's scholarship program helps members attend a wealth of non-RMSA sponsored trainings and conferences that focus on mitigating risk.

Grant programs

We are proud to offer two grant programs for our members to help reduce risks.

Loss Prevention Grant Program

Our Loss Prevention Grant Program provides reimbursement for projects that increase safety, reduce risk exposure, and provide savings for pool members.

Members are encouraged to be creative! Past grants have helped fund sidewalk improvements, playground safety, additional lighting for parks, sewer inspection equipment, cyber-services, policy updates, and more.

Lexipol Grant Program

Our Lexipol Grant Program allows members to seek reimbursement for up to 50% of the annual cost, capped at \$5,000, for police and fire departments' annual subscriptions to Lexipol services. As the leader in providing state-specific policies and training for public safety organizations, Lexipol membership is encouraged for all members with fire departments, police departments, and jails.



Claims happen

We all hope that claims will never occur, but when they do, we have a professional, knowledgeable claims team to help you through the incident. Our staff excel in communicating with claimants, attorneys, and city staff.

We help you navigate your coverage—clarifying what's covered, and what's not, and our expert team guides you through the claims process ensuring everything runs smoothly.

24-hour claims hotline

Claims can happen at any time. RMSA claims staff is available at all hours, ensuring that you have quality claims service when you need it.

Access to additional coverages

Just about everything requires some type of insurance coverage, which is why RMSA assists members in obtaining all types of specialty coverages, including aviation, fine arts, and special events liability. We also assist members with understanding and obtaining surety coverages, including notary and public official bonds.

Additional resources

RMSA News

RMSA's monthly electronic newsletter keeps members informed and includes information about grants, scholarships, training opportunities, tips to manage risks, claims, rate information, and more.

RMSA website

Members can find what they are looking for on RMSA's website, including risk management guides, coverage information, self-serve certificate of coverage, RMSA U online trainings, asset inventory updates, tort claim forms, member standards, and more.



Outline of coverages

	Member deductible	Pool retention	Coverage limits
General, automobile, and employment practices liability	None*	\$500,000	\$15,000,000
Property	None*	\$300,000	\$250,000,000
Auto physical damage	None*	\$300,000	\$13,000,000
Flood	\$200,000	None	\$25,000,000 property \$5,000,000 vehicles \$10,000,000 high zones
Earthquake	\$200,000 (+2%)	None	\$25,000,000 property \$5,000,000 vehicles
Equipment breakdown	\$5,000	\$300,000	\$50,000,000
Crime – Employee fidelity	None	\$300,000	\$1,000,000
Pollution	None	\$100,000	\$2,000,000
Cyber liability	None	\$250,000	\$3,000,000
Aviation general liability**	None	None	\$2,000,000
Drone liability/property**	5% of the loss for physical damage	None	\$1,000,000 liability \$25,000 physical damage aggregate

* Optional member-specific deductibles may be selected.

** Aviation and drone coverage purchased only by members that own these items.

Member's failure to comply with required RMSA Member Standards will result in a deductible being applied to the claim.

Would you like more in depth information about our coverages? Email rmsa@awcnet.org and we'll email the declarations page to you.



Quote

Des Moines Pool Metropolitan Park District

2025 total contribution

\$45,511

Liability contribution

\$25,645

Experience-modification factor

0.888

Worker hours

11,317

An **Ex-Mod** (experience modification) factor of **0.888** shows positive claims history providing a **\$3,204 reduction in liability premium**

Property contribution

\$19,865

Total insured value

\$6,265,472

- Includes cyber, crime, earthquake, equipment breakdown, and pollution coverage
- Vehicles and equipment are covered at **actual cash value**
- Buildings and property in the open are covered at **replacement cost value**

We look forward to hearing from you!

Contact us with questions, or to proceed with becoming an RMSA member.

Andrea Luper
RMSA Program Director
andreal@awcnet.org

Shaylee Dipo
RMSA Membership Coordinator
<mailto:shayleed@awcnet.org>

Visit our website at wacities.org/RMSA.



Risk Management Service Agency

RMSA

SECURITY | STABILITY | SERVICE



Member Standards

AWC RMSA Member Standards

The AWC Risk Management Service Agency's Member Standards were adopted by the Board of Directors to provide consistent administrative practices for members, reducing property and liability losses.

The Standards selected were identified as those which have historically driven AWC RMSA's claims expenses and where compliance with these Standards would either eliminate or greatly reduce exposure for AWC RMSA and its membership. By following these Standards, the Board is confident that members will reduce costs for themselves and help the long-term financial stability of the AWC RMSA.

An AWC RMSA member's failure to comply with Required Member Standards will result in a deductible being applied to the loss.

Advisory Member Standards are principles and practices which, while not required, have been identified and recognized by both AWC RMSA and the pooling industry as sound best practices. AWC RMSA strongly believes that following these Advisory Member Standards will significantly decrease the likelihood of experiencing property and liability losses.

Compliance with these Member Standards can be accomplished in various ways. Loss control grants will be prioritized to assist members in meeting the standards. Also, AWC RMSA online, onsite, or on demand training is free to members to meet training standards. In all cases RMSA staff will work with members to assist in achieving compliance with all Standards.

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Leadership Member Standards

Advisory Standards

Leadership Advisory Standard 1—Open public meeting and public records training: The entire council, board, or commission and appointed records officers shall receive training on open public meetings, public records requests, and records retention within 90 days of taking office, and should take refresher training every three years. This standard is advisory, however, please note that this training standard is required by Washington State Law (RCW 42.56.080 and 40.14.040) Additionally, members are encouraged to attend legal updates as provided by RMSA.

Leadership Advisory Standard 2—RMSA orientation: The city/town administrator, the mayor, and the designated AWC RMSA contact should participate in an AWC RMSA program orientation within 90 days of joining the pool, or within 90 days of a new officials first day of service, which consists of an overview of claims reporting; grant, scholarship, and training opportunities; loss prevention inspections; and program administration.

Leadership Advisory Standard 3—Elected officials training: All newly elected or appointed mayors and councilmembers, board members, and commissioners should complete the AWC Elected Officials Essentials training within six months of taking office.

Leadership Advisory Standard 4—Disaster plan: The mayor, all department heads, and others identified with emergency management responsibilities should annually review the member's disaster plan. The plan should also be tested annually by an emergency operation exercise such as a tabletop, sand table, full scale test of a part of the plan, or by an actual local emergency declaration.

Leadership Advisory Standard 5—Electronic communications policy: The member should adopt a policy addressing the member-related business use of electronic communication, including cell phones, computers, email, texting, and social media by elected officials, employees, and volunteers to ensure compliance with state public records retention requirements.

Contract and interlocal agreement review Member Standard

Advisory Standard

Contract and interlocal agreement review Advisory Standard 1—Approved contract language: Contracts and interlocal agreements where the member is the procurer of services should contain a third-party indemnification clause and insurance coverage provisions and should either use AWC RMSA's pre-approved insurance and indemnification language or should be forwarded to the AWC RMSA for review of the indemnification and insurance language, in advance of adoption by the member's governing body.

Crime Member Standards

Required Standards

Crime Required Standard 1—Fraud prevention training: All member employees that handle or oversee the handling of public funds shall participate, on an annual basis, in RMSA-approved training regarding internal control systems to prevent or reduce fraud.

\$1,000 deductible: If a crime related to the handling or management of public funds occurs and the member staff responsible for that incident and/or any other person involved in the internal control process has not completed the required training within the last 12 months, a deductible will be applied to the loss.

***Crime Required Standard 2—Separation of duties:** The member shall adopt and enforce a policy outlining the separation of financial duties to ensure that one person does not have the sole responsibility of receiving payments, making purchases on behalf of the entity, reconciling cash receipts, and overseeing the process. If the member has only one employee available for these duties, outsourcing should be used.

\$1,000 deductible: If a crime related to the handling or management of public funds occurs and a separation of duties policy is not in place at the time that the loss is discovered, a deductible will be applied to the loss.

*New for 2023

Advisory Standards

Crime Advisory Standard 1—Credit card usage: The member's legislative body should adopt and enforce a credit card use policy to provide guidance to individuals trusted to access and use the entity's credit card(s). The credit card policy should include guidance for usage in the following areas: (a) who credit cards are distributed to, (b) the authorization and control of use of credit card funds, (c) the credit limits available, (d) payment of the bills, and (e) any other policy or procedure necessary to implement or administer the system under RCW 43.09.2855.

Crime Advisory Standard 2—Financial audits: The member should conduct scheduled and unscheduled management reviews of financial reports, such as exception reports targeted at specific risks. These reviews should include revenue and expense trends to identify any unusual fluctuations or purchases made outside of work hours and follow up should be completed on any discrepancies identified.

Cyber security Member Standards

Note: Cyber security insurance coverage is dependent on specific mitigation measures taken by the member prior to the loss. Review RMSA cyber coverage agreement for specific requirements.

Required Standards

Cyber security Required Standard 1—Cyber awareness training: All employees and elected officials who have access to their entity's electronic systems or information shall complete at least one cyber security awareness related training (recognizing phishing emails, computer security basics, etc.) annually.

\$1,000 deductible: If a cyber security related incident occurs and the member staff responsible for that incident has not completed a cyber security awareness training video/course within the last 12 months, a deductible will be applied to the loss.

Cyber security Required Standard 2—Payment instructions verification: The member should develop and adopt a policy related to the verification of external financial payments to include a procedure to verify the authenticity of each payment request. This could include implementing a call-back verification process or a secondary verification by a second employee.

Coverage excluded: This is a direct requirement of RMSA's cyber insurer to access coverage for social engineering fraud. Non-compliance, in the form of failure to have such a procedure in place, or failure to follow such procedure, will void otherwise available coverage and result in coverage being excluded.

Advisory Standards

***Cyber security Advisory Standard 1—Join MS-ISAC:** The Multi-State Information Sharing and Analysis Center (MS-ISAC) is free to local governments and offers a variety of services including Incident Response.

***Cyber security Advisory Standard 2—Complete the NCSR assessment:** The Nationwide Cybersecurity Review (NCSR) is a free assessment designed to gauge the strength of SLLT cybersecurity programs. It is sponsored by the Department of Homeland Security and MS-ISAC. The NCSR measures cyber preparedness, while also providing feedback and metrics to the governments who complete it.

***Cyber security Advisory Standard 3—Cyber hygiene:** The member should adopt NLC's Basic Cyber Hygiene practices including training, incident response plan, vulnerability management, wire authorization policies and network account management.

*New for 2023

Driving Member Standards

Required Standard

Driving Required Standard 1—Defensive driver training: All drivers (employees and volunteers, including public safety and law enforcement) who operate member owned vehicles shall complete an AWC RMSA-approved defensive/distracted driving course before driving a member vehicle and at least every three years thereafter. Additionally, all drivers of emergency vehicles shall complete an EVOC/ EVIP training before driving a member vehicle and at least every three years thereafter. If the EVOC/ EVIP course includes a defensive/ distracted driving component, that will satisfy the requirement.

\$1,000 deductible: If an auto accident occurs and the operator of the member owned vehicle has not completed a defensive driving course or EVOC/ EVIP course (as applicable) before having driven the vehicle or within the past three years, a deductible will be applied to the loss.

Advisory Standard

Driving Advisory Standard 1—Driver's abstract: Members should have on file a driver's abstract for all drivers who operate member-owned vehicles, including moveable equipment, and should obtain updated abstracts every three years.

***Driving Advisory Standard 2—Backing:** All vehicles that are not factory-equipped with a back-up camera system should be retrofitted. Regardless of presence of back-up camera, there should be a backing policy and/or training in place that includes requiring drivers to use safe backing practices including use of a spotter with large vehicles or pre-backing walk arounds and turning head versus relying on mirrors.

*New for 2023

Employment practices Member Standards

Required Standards

Employment practices Required Standard 1—

Review prior to personnel action: Prior to taking any personnel action that may result in termination of an employee, and/or notifying the employee of such final disposition, the member shall notify AWC RMSA and allow AWC RMSA to review the merits and risks of the termination and provide guidance at staff's discretion.

\$5,000 deductible: If a claim related to a termination is filed and the member had not previously contacted AWC RMSA and followed the guidance of staff, a deductible may apply at the discretion of the AWC RMSA claims staff.

Employment practices Required Standard 2—

Employment practices training: All employees with direct reports, elected officials, and all department heads shall complete at least one AWC RMSA- approved training course per year on an employment practices-related topic. Non-AWC RMSA sponsored trainings will require advance approval from AWC RMSA to apply.

\$1,000 deductible: If a claim related to the conduct of an employee with direct reports, elected official, or department head is filed and that person has not completed an AWC RMSA- approved training course on an employment practices-related topic within the past year, a deductible will be applied to the loss.

Advisory Standard

Employment practices Advisory Standard 1—

Personnel policy review: Personnel policies and procedures should be reviewed at least every five years by an attorney who specializes in employment practices liability. When recommended, the personnel policies and procedures should be revised, and the changes communicated to all employees.

Land use Member Standards

Required Standard

Land use Required Standard 1—Review prior to moratorium: Prior to adoption of a new moratorium, or renewal of an existing moratorium, a member shall contact AWC RMSA prior to council action for review of the proposed moratorium by an AWC RMSA approved attorney.

\$1,000 deductible: If a claim related to a land use moratorium is filed and the member had not previously contacted AWC RMSA and followed the guidance of staff, a deductible will be applied to the loss.

Advisory Standard

Land use Advisory Standard 1—Land use training: The council and planning commission should complete training within six months of assuming responsibility for land use issues. This training should include a review of the moratorium process. A refresher training should be taken every four years.

Law enforcement Member Standard

Required Standard

Law enforcement Required Standard 1—Use of force training: Commissioned officers and reserve officers shall annually complete training on the use of force policy adopted by the member.

\$1,000 deductible: If an excessive use of force claim is filed, and the officer involved has not completed use of force training within the past year, a deductible will be applied to the loss.

Advisory Standard

***Law enforcement Advisory Standard 1—CJTC training requirements:** Law enforcement departments should follow the Criminal Justice Training Commission training standards for criminal justice professionals.

*New for 2023

Public works Member Standards

Required Standards

Public works Required Standard 1—

Sewer systems: The member shall retain documentation confirming routine inspections and/or cleaning in the past 12 months of their sanitary/stormwater sewer systems.

\$1,000 deductible: If a claim is filed by a member not having inspected or cleaned some portion of their sanitary/stormwater sewer system within the past 12 months, a deductible will be applied to the loss.

Public works Required Standard 2—Service

issue documentation: The member shall retain documentation confirming complaints and the member's responses to complaints regarding issues and/or repairs needed for sidewalks and streets.

\$1,000 deductible: If a claim is filed by a member not having documented a complaint or having properly responded to that complaint a deductible will be applied to the loss.

***Public works Required Standard 3—Repeat**

claims: The member shall address identifiable hazards or practices that result in a third-party claim in order to avoid future similar losses. When feasible, either permanent or temporary mitigation measures will be instituted immediately upon notice of the claim. In situations where the cause of loss has been identified and has the potential to cause future potential damage, the member will apply a permanent remedy as soon as practicable.

\$1,000 deductible: Member will be provided with written warning and timeframe to correct issue. If a repeat claim occurs after the provided timeframe, a deductible may apply at the discretion of the AWC RMSA claims staff.

*New for 2023

Advisory Standards

Public works Advisory Standard 1—Sign

inspections: The member should retain documentation confirming annual inspections of regulatory and warning signs addressing retro-reflectivity, foliage overgrowth and needed repairs.

Public works Advisory Standard 2—Parks

inspections: The member should retain documentation confirming annual inspections of parks and recreation facilities.

***Public works Advisory Standard 3—Securing of**

property against theft: All vehicles and portable high value items such as power tools should be secured when not in use. Work vehicles should be equipped with locking boxes or bed covers to secure tools when in the field. Items should not be left in view at any time when unattended and should not be left in vehicles overnight. Keys should never be left in an unattended vehicle.

*New for 2023

Frequently asked questions

Must we be fully compliant with the Member Standards?

Yes. AWC RMSA has had Member Standards in place since 2013 and all members are required to be in full compliance with the required Member Standards. Ideally, members are also in full compliance with the Advisory Member Standards, however lack of compliance with Advisory Standards does not carry a financial penalty. AWC RMSA staff can provide assistance in helping you comply with the Member Standards.

What if we can't afford the resources needed to comply?

Most of the Member Standards requiring training can be completed for free using RMSA-U webinars, our on-site or regional trainings, or by taking advantage of AWC RMSA's scholarship program, the loss control grants are specifically targeted to help with Member Standard compliance and AWC and RMSA can assist with finding other grants.

Do other risk pools have member standards?

Yes, and in many cases, they are more rigorous and expensive to comply with than the AWC RMSA Member Standards.

Does AWC RMSA have resources to help with meeting the Member Standards?

Yes. AWC RMSA has many free resources such as model policies, loss prevention guides, inspection forms, and training which can be used to help meet these standards. In addition, a personnel policies manual template is available using the free AWC RMSA HR Helpline.

Do the deductibles apply immediately to all of the Standards?

The deductibles only apply to the Required Member Standards, not to the Advisory Member Standards.

Who is responsible for maintaining the training records?

The member is responsible for maintaining training records.

Is it required for us to contact AWC RMSA prior to terminating an employee?

Yes. If a claim or lawsuit is filed, a deductible will apply if you did not contact AWC RMSA and allow AWC RMSA to review the merits and risks of the termination and provide guidance at staff's discretion prior to taking an action which results in termination of an employee.

The AWC RMSA claims staff will determine if a deductible will be applied if staff's guidance is not followed. AWC RMSA can provide free attorney services for employment matters. Our free pre-litigation service is designed to reduce the potential liability of employment related matters.

Must we have AWC RMSA review all land use ordinances, moratorium, and/or proposed land use actions?

Yes. If a member adopts a new moratorium or renews an existing moratorium without allowing the moratorium to be reviewed by an AWC RMSA-approved attorney prior to council action or adoption and a claim or lawsuit is filed, a deductible will apply. However, AWC RMSA's free pre-litigation service can help members identify if adopting or extending a land use moratorium is a prudent course of action.

Are we required to send all contracts and interlocal agreements to AWC RMSA before we approve and sign?

No. AWC RMSA is happy to review the insurance and indemnification portions of contracts and agreements to protect our members' interest. AWC RMSA can provide standard insurance and indemnification language which you can incorporate into your contracts and agreements.

Does the contract review standard include labor agreements?

No. AWC RMSA does not review your labor or collective bargaining agreements. These should be reviewed by an attorney with expertise in employment practices, labor, and/or collective bargaining.

Required Standards and deductibles

When AWC RMSA members are in compliance with all of the required Member Standards, deductibles will not apply to claims which may arise. It is when a member is out of compliance that the following deductibles will be applied.

Crime Required Standards

Crime Required Standard 1—Fraud prevention training	\$1,000 deductible
All member employees that handle or oversee the handling of public funds shall participate, on an annual basis, in RMSA-approved training regarding internal control systems to prevent or reduce fraud.	If a crime related to the handling or management of public funds occurs and the member staff responsible for that incident and/or any other person involved in the internal control process has not completed the required training within the last 12 months, a deductible will be applied to the loss.
Crime Required Standard 2—Separation of duties	\$1,000 deductible
The member shall adopt and enforce a policy outlining the separation of financial duties to ensure that one person does not have the sole responsibility of receiving payments, making purchases on behalf of the entity, reconciling cash receipts, and overseeing the process. If the member has only one employee available for these duties, outsourcing should be used.	If a crime related to the handling or management of public funds occurs and a separation of duties policy is not in place at the time that the loss is discovered, a deductible will be applied to the loss.

Cyber security Required Standards

Cyber security Required Standard 1—Cyber awareness training	\$1,000 deductible
All employees and elected officials who have access to their entity's electronic systems or information shall complete at least one cyber security awareness related training (recognizing phishing emails, computer security basics, etc.) annually.	If a cyber security related incident occurs and the member staff responsible for that incident has not completed a cyber security awareness training video/course within the last 12 months, a deductible will be applied to the loss.
Cyber security Required Standard 2—Payment instructions verification	
The member should develop and adopt a policy related to the verification of external financial payments to include a procedure to verify the authenticity of each payment request. This could include implementing a call-back verification process or a secondary verification by a second employee.	Coverage excluded: This is a direct requirement of RMSA's cyber insurer to access coverage for social engineering fraud. Non-compliance, in the form of failure to have such a procedure in place, or failure to follow such procedure, will void otherwise available coverage and result in coverage being excluded.

Required Standards and deductibles

Driving Required Standard

Driving Required Standard 1—Defensive driver training	\$1,000 deductible
<p>All drivers (employees and volunteers, including public safety and law enforcement) who operate member owned vehicles shall complete an AWC RMSA-approved defensive/distracted driving course before driving a member vehicle and at least every three years thereafter. Additionally, all drivers of emergency vehicles shall complete an EVOC/EVIP training before driving a member vehicle and at least every three years thereafter. If the EVOC/EVIP course includes a defensive/ distracted driving component, that will satisfy the requirement.</p>	<p>If an auto accident occurs and the operator of the member owned vehicle has not completed a defensive driving course or EVOC/EVIP course (as applicable) before having driven the vehicle or within the past three years, a deductible will be applied to the loss.</p>

Employment practices Required Standards

Employment practices Required Standard 1— Review prior to personnel action	\$5,000 deductible
<p>Prior to taking any personnel action that may result in termination of an employee, and/or notifying the employee of such final disposition, the member shall notify AWC RMSA and allow AWC RMSA to review the merits and risks of the termination and provide guidance at staff's discretion.</p>	<p>If a claim related to a termination is filed and the member had not previously contacted AWC RMSA and followed the guidance of staff, a deductible may apply at the discretion of the AWC RMSA claims staff.</p>
Employment practices Required Standard 2— Employment practices training	\$1,000 deductible
<p>All employees with direct reports, elected officials, and all department heads shall complete at least one AWC RMSA- approved training course per year on an employment practices-related topic. Non-AWC RMSA sponsored trainings will require advance approval from AWC RMSA to apply.</p>	<p>If a claim related to the conduct of an employee with direct reports, elected official, or department head is filed and that person has not completed an AWC RMSA- approved training course on an employment practices-related topic within the past year, a deductible will be applied to the loss.</p>

Land use Required Standard

Land use Required Standard 1—Review prior to moratorium	\$1,000 deductible
<p>Prior to adoption of a new moratorium, or renewal of an existing moratorium, a member shall contact AWC RMSA prior to council action for review of the proposed moratorium by an AWC RMSA approved attorney.</p>	<p>If a claim related to a land use moratorium is filed and the member had not previously contacted AWC RMSA and followed the guidance of staff, a deductible will be applied to the loss.</p>

Law enforcement Required Standard

Law enforcement Required Standard 1—Use of force training	\$1,000 deductible
<p>Commissioned officers and reserve officers shall annually complete training on the use of force policy adopted by the member.</p>	<p>If an excessive use of force claim is filed, and the officer involved has not completed use of force training within the past year, a deductible will be applied to the loss.</p>

Public works Required Standards

Public works Required Standard 1—Sewer systems	\$1,000 deductible
<p>The member shall retain documentation confirming routine inspections and/or cleaning in the past 12 months of their sanitary/stormwater sewer systems.</p>	<p>If a claim is filed by a member not having inspected or cleaned some portion of their sanitary/stormwater sewer system within the past 12 months, a deductible will be applied to the loss.</p>
Public works Required Standard 2— Service issue documentation	\$1,000 deductible
<p>The member shall retain documentation confirming complaints and the member's responses to complaints regarding issues and/or repairs needed for sidewalks and streets.</p>	<p>If a claim is filed by a member not having documented a complaint or having properly responded to that complaint a deductible will be applied to the loss.</p>
Public works Required Standard 3—Repeat claims	\$1,000 deductible
<p>The member shall address identifiable hazards or practices that result in a third-party claim in order to avoid future similar losses. When feasible, either permanent or temporary mitigation measures will be instituted immediately upon notice of the claim. In situations where the cause of loss has been identified and has the potential to cause future potential damage, the member will apply a permanent remedy as soon as practicable.</p>	<p>Member will be provided with written warning and timeframe to correct issue. If a repeat claim occurs after the provided timeframe, a deductible may apply at the discretion of the AWC RMSA claims staff.</p>

Risk Management Service Agency

wacities.org/RMSA

S E C U R I T Y | S T A B I L I T Y | S E R V I C E



Association of Washington Cities
1076 Franklin Street SE, Olympia, WA 98501-1346 | 1.800.562.8981



CITIES INSURANCE ASSOCIATION OF WASHINGTON PREMIUM INDICATION

The terms, conditions, and exclusions shown here are brief overviews included in, but not limited to, the coverages provided by the Cities Insurance Association of Washington. The terms and conditions offered may differ from your prior policy and from what you requested in your submission. This document is not intended to be used as a direct reflection of all coverages or to replace or alter the Memorandum of Coverage in any way. Information represented in this Coverage Indication is subject to the exclusions, terms, limitations, and conditions of the Memorandum of Coverage. All specific coverage, exclusion, and limitation questions should be referred directly to the Memorandum of Coverage and all attached endorsements. In the event of differences, the Memorandum of Coverage will prevail. Participating companies are non-admitted, unless otherwise stated. Non-admitted companies are not regulated by the Washington State Insurance Commissioner and are not protected by the Washington State Guaranty Fund. All surplus lines filings on any excess and surplus lines policies, if applicable, will be filed on behalf of CIAW by Apex Insurance Agency, Inc. or Peachtree Risk Broker, LLC. The Memorandum of Coverage is subject to audit. Defense costs are outside the limits, unless excess limits are purchased. Defense costs are inside the limits for members with excess liability limits scheduled on file with the company. For claims made coverages, a copy of the Extended Reporting Period MOC language is available upon request.

It is the responsibility of the broker or Covered Member to review this document to confirm its accuracy.

Applicant:

Des Moines Pool Metropolitan Park District
22722 19 Avenue S
Des Moines, WA, 98198

Broker:

Coverage Period: 1/1/2025 to 12/1/2025

The following is a Premium Indication based on coverages selected by the Board of Directors.

Administered by Clear Risk Solutions

CITIES INSURANCE ASSOCIATION OF WASHINGTON

Premium Indication

Please note: The premium indicated below is a non-binding cost estimate only based on the information provided to date. Formal proposal is subject to receipt of a complete application, currently valued 5-year loss history, Statement of Values, Vehicle and Miscellaneous Equipment Schedules including values, and Underwriting approval. Please see list of all required underwriting information below.

**** Underwriting approval required prior to releasing a formal proposal****

CIAW Coverage Term: 12/01/2024 – 12/01/2025

Annualized Premium: \$49,724

Note: If applicable, the fee charged by your insurance broker will be in addition to the cost shown above.

Proposed Effective Date: 1/1/2025

Please note the premium indicated is an annual premium. The program has a common Coverage effective date of December 1. The actual premium will be pro-rated from your coverage effective date to December 1. This cost estimate is presented as an indication only. Finalization of the premiums and coverages is pending the receipt of all requested underwriting information, including 5-year currently valued loss history, and the approval of the reinsurance companies.

As a member of the program you will be required to sign a Member Agreement.

This Premium Indication is for marketing and discussion purposes only and should not be considered a formal proposal.

Indication Valid Until 1/29/2025, 12:01 am

Outstanding items required for formal proposal (additional subjectivities may be required prior to binding):

1. Please provide the following:
 - CIAW General Application – Signed & Dated
 - Facility Use Agreement (3rd Party Renters)
 - Cowbell App
2. In regard to the 2023 pool assessment & feasibility study, has there been any improvement's to the following findings:
 - Architectural Evaluation - 16 findings
 - Civil Evaluation - 6 findings
 - Building Exterior Observations - 11 findings
 - Any upgrades to the roof?

PREMIUM INDICATION

PROPERTY COVERAGE PART

Item 1. CIAW Program Retention:

Real and Personal Property Each Occurrence \$750,000

Item 2. Limit of Coverage:

Real and Personal Property Each Occurrence and Group Aggregate \$100,000,000
(excluding Earthquake and Flood)

Item 3. Sublimits of Coverage:

The Sublimits of Coverage shown below do not increase the overall Limits listed above.

- 1a. EXCLUDED Sublimit for Earthquake per Occurrence and in the annual aggregate.
- 1b. \$15,000,000 Annual Group Aggregate for Earthquake.
- 2a. EXCLUDED Sublimit for Flood per Occurrence and in the Annual Aggregate except that covered Property located at the time of loss in any flood zone identified by FEMA as Zones A, AO, AH, A1 through 30, AE, A99, AR, AR/A1 through 30, AR/AE, AR/AO, AR/AH, AR/A, VO, V1 through 30, VE, and V; or a similar high risk FEMA rating are subject to the following Flood sublimits:

\$ 1,000,000 per Occurrence and Annual Aggregate, and
\$15,000,000 Annual Group Aggregate.
- 2b. \$15,000,000 Annual Group Aggregate for Flood.
- 3. \$1,000,000 Sublimit for combined Transit and off Premises Extension per Occurrence.
- 4. \$2,500,000 Sublimit for combined Business Interruption and Extra Expense per Occurrence.
- 5. \$1,000,000 Sublimit for Accounts Receivable per Occurrence.
- 6. \$2,500,000 Sublimit for Rental Income per Occurrence.
- 7. \$1,000,000 Sublimit for Valuable Papers per Occurrence.
- 8. \$1,000,000 Sublimit for Additionally Acquired Property per Occurrence.
- 9. \$250,000 Sublimit for Newly Built or Constructed Property per Occurrence.
- 10. \$2,500,000 Sublimit for Electronic Data Processing per Occurrence.
- 11. \$25,000 Sublimit for Re-keying Expense per Occurrence and annual aggregate.
- 12. \$1,000,000 Sublimit for Fine Arts per Occurrence.
- 13. Lesser of 25% of the amount paid for direct physical loss or \$1,000,000 sublimit for Debris Removal Expense Extension per Occurrence.
- 14. Ordinance or Law Coverage A: The building value of the undamaged portion of the building as reported in the Property Schedule on file with the Company per Occurrence.
- 15. Ordinance or Law Coverage B: Demolition Cost is 25% of the building value as reported in the Property Schedule on file with the Company per Occurrence.
- 16. Ordinance or Law Coverage C: Increased cost of construction is 25% of the building value as reported in the Property Schedule on file with the Company, subject to a combined single limit of \$10,000,000 for coverages B and C combined, per Occurrence
- 17. \$50,000 Sublimit aggregate Temporary Safeguard of Property Extension per Occurrence.
- 18a. \$100,000 Sublimit for Mold or Other Fungi as a result of covered losses.
- 18b. \$300,000 Annual Group Aggregate for Mold or Other Fungi as a result of covered losses.
- 19. \$100,000 Sublimit for walkways, roadways, courts, and other similar paved or artificial surfaces per Occurrence.
- 20. Margin Clause: 115% of the total combined stated values for Real and Personal Property shown for that location on file with the Company per Occurrence.

Item 4. Deductible:

The CIAW Program Retention listed above is in addition to the deductibles listed below.

Real and Personal Property (except Earthquake and Flood):	See Schedule, Each Occurrence
Miscellaneous Equipment:	\$1,000 Each Occurrence
Auto Physical Damage (including Earthquake and Flood):	See Schedule, Each Occurrence
Rental Vehicles Physical Damage	Each Occurrence:

- \$250 Fire Districts/Special Districts
- \$1,000 Cities

Earthquake: EXCLUDED

Flood: EXCLUDED

Item 5. Participating Carriers:

Limits excess of \$10,000,000 are per Occurrence for the group combined.

Pennsylvania Manufacturers' Association Insurance Company (Old Republic)	(A+ XV) Admitted	\$10,000,000 Per Occurrence, subject to sublimits listed on Declarations Page
Swiss Re Corporate Solutions Elite Insurance Corporation	(A+ XV) Admitted	Part of \$15,000,000 Per Occurrence excess of \$10,000,000
Certain Underwriters at Lloyd's, (London Syndicate HCC et al)	(A XV) Non-Admitted	Part of \$15,000,000 Per Occurrence excess of \$10,000,000
Certain Underwriters at Lloyd's, (et al)	(A XV) Non-Admitted	Part of \$15,000,000 Per Occurrence excess of \$10,000,000
Navigators Specialty Insurance Company	(A+ XV) Non-Admitted	Part of \$15,000,000 Per Occurrence excess of \$10,000,000
Evanston Insurance Company	(A XV) Non-Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
Certain Underwriters at Lloyd's, (London Syndicate QBE et al, Ascot)	(A XV) Non-Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
RSUI Indemnity Company	(A++ XIV) Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
Arch Specialty Insurance Company	(A+ XV) Non-Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
Kinsale Insurance Company	(A XIII) Non-Admitted	Part of \$25,000,000 Per Occurrence excess of \$25,000,000
Great American Fidelity Insurance Company	(A+ XV) Non-Admitted	\$50,000,000 Per Occurrence excess of \$50,000,000

PREMIUM INDICATION

LIABILITY COVERAGE PART

Item 1. CIAW Program Retention:

General Liability	Each Occurrence	\$750,000
Wrongful Act Liability	Per Claim	\$750,000
Automobile Liability	Each Accident	\$750,000

Item 2. Deductible:

The CIAW Program Retention listed above is in addition to the deductibles listed below.

a.	General Liability Coverage Part	Each Occurrence	\$1,000
b.	Wrongful Act Liability Coverage Part	Each Wrongful Act	\$1,000
c.	Miscellaneous Professional Liability	Each Wrongful Act	\$1,000
d.	Automobile Liability Coverage Part	Each Accident	See schedule
e.	Uninsured/Underinsured Motorist Coverage		
	Property Damage	Each Accident	\$100 / \$300
	Bodily Injury	Each Accident	\$0
f.	Employee Benefits Liability Coverage Part	Each Employee Benefits Incident	\$1,000
g.	Stop Gap Employer's Liability	Each Accident	\$1,000
h.	Sexual Abuse Liability	Each Sexual Abuse	\$1,000
i.	Law Enforcement Liability	Each Occurrence	EXCLUDED

Item 3. Limit of Coverage:

The Sublimits of Coverage shown below do not increase the overall Limits listed for Liability Coverages. Aggregate limits are subject to shared excess limits, which may be reduced by prior claims.

a.	General Liability Limit	Each Occurrence	\$10,000,000
		Annual Aggregate	\$20,000,000
		Group Aggregate	\$50,000,000
	<u>Sublimits:</u>		
	Products and Completed Liability Sublimit	Each Occurrence	\$10,000,000
		Annual Aggregate	\$20,000,000
	Leased/Rented Premises Liability Sublimit	Each Occurrence	\$1,000,000
	Garage Liability Sublimit	Each Occurrence and Annual Aggregate	\$10,000,000
	Sewer Back-up Sublimit	Each Occurrence and Annual Aggregate	\$2,000,000
	Failure to Supply Sublimit	Each Occurrence and Annual Aggregate	\$2,000,000
	Unmanned Aircraft Liability Sublimit*	Each Occurrence and Annual Aggregate	\$10,000,000
	*Unmanned Aircraft – under 30 lbs. total weight and FAA Compliant		
	Stop Gap Employer's Liability Sublimit	Each Accident	\$10,000,000
		Annual Aggregate	\$20,000,000
	Employee Benefit Liability Sublimit	Each Employee Benefits Incident	\$10,000,000
		Annual Aggregate	\$20,000,000
	Sexual Abuse Liability Sublimit	Each Sexual Abuse	\$10,000,000
		Annual Aggregate	\$10,000,000
		Group Aggregate	\$30,000,000

	Law Enforcement Liability Sublimit	Each Occurrence Annual Aggregate	EXCLUDED EXCLUDED
	Traumatic Event Response Coverage:		
	Crisis Expense Sublimit	Each Traumatic Event	\$100,000
	Crisis Property Improvements Sublimit	Each Traumatic Event Group Aggregate	Included \$300,000
b.	Wrongful Act Liability Limit	Each Wrongful Act Annual Aggregate Group Aggregate	\$10,000,000 \$10,000,000 \$50,000,000
	<u>Sublimits:</u>		
	Miscellaneous Professional Liability Sublimit	Each Wrongful Act	\$10,000,000
c.	Automobile Liability Limit	Each Accident	\$10,000,000
	<u>Sublimits:</u>		
	Limited Garagekeepers Sublimit	Each Accident	\$1,000,000
	Uninsured/Underinsured Motorist Sublimit	Each Accident	\$1,000,000
d.	Defense Costs (all liabilities)	Each Occurrence/ Each Wrongful Act	\$2,000,000
Item 4. Retroactive Date:			
	Wrongful Act Liability – Primary	\$10,000,000	01/01/2025
	Miscellaneous Professional Liability – Primary	\$10,000,000	01/01/2025
	Employee Benefit Liability – Primary	\$10,000,000	01/01/2025

Item 5. Participating Carriers:

Automobile Liability:

Pennsylvania Manufacturers' Association Insurance Company (Old Republic) (A+ XV) Admitted

Wrongful Act Liability:

Pennsylvania Manufacturers' Association Insurance Company (Old Republic) (A+ XV) Admitted

General Liability:

Pennsylvania Manufacturers' Association Insurance Company (Old Republic) (A+ XV) Admitted

PREMIUM INDICATION

CRIME COVERAGE PART

Item 1. CIAW Program Retention:

Crime Coverage Part	Each Occurrence	\$25,000
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Item 2. Deductible:

The CIAW Program Retention listed above is in addition to the deductibles listed below.

Employee Theft	Each Occurrence	\$1,000
Forgery or Alteration	Each Occurrence	\$1,000
Money and Securities Inside / Outside	Each Occurrence	\$1,000
Computer Fraud	Each Occurrence	\$1,000
Funds Transfer Fraud	Each Occurrence	EXCLUDED
Money Orders Counterfeit Paper Currency	Each Occurrence	EXCLUDED

Item 3. Limit of Coverage:

Crime Coverage Part	Each Occurrence and Annual Aggregate	\$1,000,000
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The Sublimits of Coverage shown below do not increase the overall Limits listed above.

Coverage Agreements	Sublimits of Coverage
Employee Theft - Per Loss Coverage	\$1,000,000
Employee Theft - Per Employee Coverage	EXCLUDED
Forgery or Alteration	\$1,000,000
Inside the Premises - Money and Securities	\$250,000
Inside the Premises - Robbery or Safe Burglary of Other Property	\$250,000
Outside the Premises - Money and Securities	\$250,000
Computer Fraud	\$250,000
Funds Transfer Fraud	EXCLUDED
Money Orders Counterfeit Paper Currency	EXCLUDED
Faithful Performance	Included in Employee Theft sublimit

Item 4. Participating Carriers:

Pennsylvania Manufacturers' Association Insurance Company (Old Republic) (A+ XV) Admitted

PREMIUM INDICATION

EQUIPMENT BREAKDOWN COVERAGE PART

Item 1. CIAW Program Retention:

Equipment Breakdown Coverage Part	“One Accident”	\$0	Combined, All Coverages
All Motors and Pumps		\$25,000	

Item 2. Deductible:

The deductibles listed below are part of and not in addition to the CIAW Program Retention listed above.

Equipment Breakdown Coverage Part:

Equipment Breakdown:	“One Accident”	\$2,500	Combined, All Coverages
All Motors and Pumps (All Member Deductible):		\$10,000	

Item 3. Limit of Coverage:

Equipment Breakdown Coverage Part	One Accident and Group Aggregate	\$100,000,000
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Item 4. Sublimits of Coverage:

The Sublimits of Coverage shown below do not increase the overall Limits listed above.

Property Damage:	Included
Business Income and Extra Expense:	\$10,000,000
Spoilage and Consequential Damage	\$500,000
Data Restoration:	\$100,000
Computer Equipment:	Included
Off Premises Property Damage:	\$100,000
Contingent Business Income:	Excluded
Demolition:	\$1,000,000
Ordinance or Law:	\$1,000,000
Expediting Expenses:	\$2,500,000
CFC Refrigerants	Included
Resultant Loss from a Cyber Event:	Included
Future Loss Avoidance:	\$10,000 or 10% of our Eligible Payment, whichever is less
Mobile Robots:	\$50,000
Public Relations:	\$25,000
Mold:	\$25,000
Green:	\$25,000

Drying Out Coverage:	Included
Hazardous Substances:	\$2,500,000
Extended Period of Restoration and Business Income:	60 days
Newly Acquired Locations:	\$5,000,000; 90 days
Service Interruption: Business Income, Extra Expense, Data Restoration, or Spoilage and Consequential Damage:	24 hour Waiting Period Applies
Fire, Extended Coverage Perils, and Land:	Excluded

Item 5. **Participating Carriers:**

Hartford Steam Boiler Inspection and Insurance Company of Connecticut (A++ XI) Admitted

PREMIUM INDICATION CYBER LIABILITY

Item 1.	CIAW Program Retention: Cyber Insurance	\$50,000 Per Claim / Occurrence
Item 2.	Deductible: The deductibles listed below are part of and not in addition to the CIAW Program Retention listed above.	
	All Coverages	\$10,000 per Claim
	Except:	
	Loss of Business Income	\$10,000 and 10 Hours waiting period
	Reputational Harm Expense	12 Hours waiting period
Item 3.	Limit of Coverage:	
	Member Annual Policy Aggregate	\$5,000,000
	Group Combined Policy Aggregate	\$10,000,000
Item 4.	Sublimits of Coverage: Sublimits of Coverage shown below do not increase the overall Limits listed above. Aggregate limits are subject to shared excess limits, which may be reduced by prior claims.	
	a. Liability Costs	Per Claim and Aggregate \$5,000,000
	b. PCI Costs	Per Claim and Aggregate \$5,000,000
	c. Regulatory Costs	Per Claim and Aggregate \$5,000,000
	d. Media Liability Endorsement	Per Claim and Aggregate \$5,000,000
	e. Business Interruption Loss <i>(Including Extra Expense & Voluntary Shutdown)</i>	Each Occurrence and Aggregate \$5,000,000
	f. System Failure <i>(Including Extra Expense & Voluntary Shutdown)</i>	Each Occurrence and Aggregate \$5,000,000
	g. Contingent Business Interruption Loss <i>(Including Extra Expense)</i>	Each Occurrence and Aggregate \$5,000,000
	h. Contingent System Failure <i>(Including Extra Expense)</i>	Each Occurrence and Aggregate \$5,000,000
	i. Data Restoration	Each Occurrence and Aggregate \$5,000,000
	j. Extortion Costs (with MFA)	Each Occurrence and Aggregate \$5,000,000
	Extortion Costs (no MFA)	Each Occurrence and Aggregate \$500,000
	k. Breach Fund	Each Occurrence and Aggregate \$5,000,000
	l. Cyber Crime Loss <i>(Includes Social Engineering Financial Fraud)</i>	Each Occurrence and Group Aggregate \$250,000
	m. Bricking Costs	Each Occurrence \$1,000,000 Group Aggregate \$5,000,000
	n. Reputational Harm Expense	Each Occurrence and Group Aggregate \$5,000,000

o. Business Impersonation Costs	Per Claim and Aggregate	\$5,000,000
p. Criminal Rewards Costs	Per Claim and Group Aggregate	\$100,000
q. Utility Fraud Attack Endorsement	Per Claim and Group Aggregate	\$100,000
r. Cryptojacking	Per Claim and Group Aggregate	\$100,000

Item 5. **Retro Active Date:** (Coverages a., b., c., and d. above) Full Prior Acts

Item 6. **Participating Carriers:**

Obsidian Specialty Insurance Company	(A- VII) Non-Admitted	Primary \$5,000,000
Great American Fidelity Insurance Company	(A+ XV) Non-Admitted	\$5,000,000 excess of \$5,000,000

CITIES INSURANCE ASSOCIATION OF WASHINGTON

Program Overview

The Cities Insurance Association of Washington (CIAW) is a property and liability risk and insurance pooling program for cities, fire districts and special districts in Washington State. The CIAW was initially established as a program for cities with populations under 10,000. Cities with populations over 10,000, as well as fire districts and special districts, may now join the CIAW. The CIAW was formed in 1988 under authority of RCW 48.62.

Some of the significant features of the program include:

- The program funds for those losses that are controllable and predictable. Reinsurance coverage is purchased to protect the members for catastrophic claims.
- The key to any self-insurance program is a quality risk management and loss control program. By reducing the number of claims, fewer dollars are paid out of the program's claims reserves and the cost of reinsurance coverage is reduced. The program offers a wide range of risk management and loss control services.
- The insurance coverage offered by the program is extremely broad. While the cost of the program is not the most important reason to join, the cost is competitive with the traditional marketplace while providing broad coverage, high limits, and increased services.
- The program purchases aggregate stop loss insurance coverage that caps the program's exposure for payment of claims during the coverage period. The aggregate stop loss coverage is funded by program contributions paid by members, reducing the potential of retroactive assessments in future years.

CITIES INSURANCE ASSOCIATION OF WASHINGTON

Program Structure

Each member signs an agreement to join the CIAW. Each member annually contributes to a program fund. The fund is used for the following:

- Insurance coverage.
- Program administrative costs.
- Risk management and loss control services.
- Claims administration services.
- Underwriting services.
- Automobile physical damage claims.
- Property loss deductible supplements.
- Liability claims payments within the program's self-insured retention.
- Establishment of cash reserves.

The program is governed by a Board of Directors elected by the membership. The Board works with the program administrator in overseeing the program and makes decisions regarding the future direction of the program. **As a member of the program, through your Board of Directors, you have input on how your insurance program operates.**

All of the services of the program, including the payment of claims, are included in the program contribution amount. The program assumes the first \$750,000 of all liability claims. All claims incurred by the members during the year are submitted to the program administrator for handling. When the claim is settled, the member is billed for its individual deductible.

The program purchases aggregate stop loss coverage, which protects the program's assets against a catastrophic claims year. For example, if the program self-insured retention (SIR) is \$750,000, and the stop loss is \$2,000,000, the first \$750,000 of each covered liability claim is paid by the program, subject to the individual member's deductible. If during the coverage period year all claims paid by the program within the SIR reach \$2,000,000, the program's responsibility for claim payments ends. The re-insurance company then pays all the covered liability claims on a first dollar basis for the remainder of the coverage period, up to the coverage limits. Each member is still responsible for its individual deductible.

As with any insurance program, the CIAW program contains aggregate limits, coverage limitations, and exclusions. The member does have an exposure for claims that fall outside the scope of coverage provided.

The ultimate goal of the program is to reduce the losses and to build the cash reserves, which will belong to the program members. These reserves will be used to reduce contributions or increase the self-insured retention in future years, which will further reduce cost to the members.

CITIES INSURANCE ASSOCIATION OF WASHINGTON

Program Services

The program's administrator is Clear Risk Solutions, located in Ephrata, Washington. Clear Risk Solutions helped develop and has served as the program administrator for the United Schools Insurance Program since 1985, the Cities Insurance Association of Washington since 1988, the Schools Insurance Association of Washington since 1995, the Washington Rural Counties Insurance Program since 1998, and the Non Profit Insurance Program since 2004. The services provided include program administration, risk management and loss control, underwriting, insurance placement, and claims management.

Clear Risk Solutions manages all claims on behalf of the program regardless of size. Since the first \$750,000 of all claims is paid by the program, you will have a large degree of input regarding payment of those claims. With Clear Risk Solutions managing all claims, the member entity is removed from the political pressures of sensitive claims. Because of the number of members in the program, it is important that a very aggressive posture be taken regarding claims settlement. It is the philosophy of the program to quickly settle those claims where the member is liable, but to vigorously fight the nuisance claims, even if the cost to defend is greater than the amount of the claim. In the long run, this philosophy will reduce claims payments, as fewer frivolous lawsuits will be filed against members.

The risk management program is unique in that trained educators conduct it as an educational tool. The risk management program contains three components:

- **In-Service Workshops** – Various comprehensive workshops will be made available to the members. These workshops are conducted on site and are available for any number of employees that the members deem appropriate. A listing of the workshops (and services) is available at www.ciaw.us. Additional workshops are in development and others will be developed as new issues arise.
- **On Site Inspections and Hazard Inspections**
- **Pre-Litigation Program** – This program is designed to provide technical assistance from the **onset** of the issue and assist administrators, human resources, directors, and elected officials as they work through difficult issues. We have expanded the program to include: having access to attorneys with extensive experience in defending entities within our programs; professional analysis of personnel manuals, policies and procedures, evaluation process and forms; providing assistance in conducting investigations involving allegations of employee misconduct and other employment law and policy violations; assistance with any personnel issue by offering recommendations to the employer through the evaluation, discipline, or termination process; and assistance with a wide range of issues. We also will provide sample letters, policies, contracts, etc., based on issues we have dealt with. The services of the Pre-Litigation managers are included in the annual contribution and, if the member uses the program, attorney fees up to \$10,000 are split with the member.

CITIES INSURANCE ASSOCIATION OF WASHINGTON

Program Benefits

Each member enjoys many benefits of being a program member. Some of the benefits include:

- Broad coverage.
- High limits.
- Better claims handling with more input in the claims process.
- Risk management services tailored to the needs of the members.
- Ownership of program assets that will grow over time.
- Reduced cost.
- Self-determination of insurance coverage, limits, rates, and claims handling by program members.

The philosophy of the program is not to replace the insurance companies, but to be more efficient. The concept is to assume the risk for the predictable, controllable claims and to purchase insurance coverage to protect against catastrophic losses. By implementing aggressive claims handling and risk management practices, the program can reduce the total claims payments, resulting in savings for program members. In addition, by combining the purchasing power of many entities, the program can provide comprehensive coverage at lower cost for the members.

Des Moines Pool Metropolitan Park District

AGENDA ITEMS SUMMARY SHEET

Agenda Item #: 7 **Assigned to:** Board President **Meeting Date:** January 14, 2025

Under: Meeting End **Attachment:** None

Subject: Good of the Order

Background/Summary:

1. Good of the Order: Around the table for board and staff to share any updates outside of the regular business on the agenda.

2. Next board meeting (unless special meeting scheduled):

- January 28, 2025, Regular "Hybrid" Board Meeting, 7:00 p.m., Location DMPMPD Office (22015 Marine Drive So. #2B, Des Moines, WA).
- February 25, 2025, Regular "Hybrid" Board Meeting, 7:00 p.m., Location DMPMPD Office (22015 Marine Drive So. #2B, Des Moines, WA).

3. End of Meeting:

Fiscal Impact: _____

Proposed Motion: No motion necessary.

Reviewed by Legal Counsel: Yes _____ No _____ **Date:** N/A

Two Touch Rule: N/A **Committee Review**
 N/A **First Board Meeting (Informational)**
 N/A **Second Board Meeting (Action)**

Action Taken: **Adopted** _____ **Rejected** _____ **Postponed** _____

Follow-up Needed: **Yes** _____ **No** _____ **Reporting Back Date:** _____

Notes:
- No attachments.