



GRANITE FALLS WASHINGTON

GATEWAY TO THE MOUNTAIN LOOP

City of Granite Falls
215 S. Granite Avenue / P.O. Box 1440
Granite Falls, Washington 98252

P 360/691-6441
F 360/691-6734
www.ci.granite-falls.wa.us

DIAL-IN CONTACT PHONE NUMBER: (US) +1(253) 215-8782/MEETING ID 851 2261 6512

The Granite Falls City Council will hold an in-person and online meeting in the Civic Center at 7:00 PM on May 17, 2023. Please use the phone number above for joining the meeting by telephone. You can also join by computer at the Zoom meeting link: <https://us06web.zoom.us/j/85122616512>. Comments may be emailed to the City Clerk in advance of the meeting, given in person, by telephone, or computer connection and are encouraged.

CITY COUNCIL MEETING

MAY 17, 2023

7:00 PM

AGENDA

1. **CALL TO ORDER**
2. **FLAG SALUTE**
3. **ROLL CALL**
4. **CONSENT AGENDA**
 - A. **AB 047-2023 Approval of May 3, 2023 Minutes**
 - B. **AB 048-2023 Approval of May 10, 2023 Minutes**
 - C. **AB 049-2023 Approval of May 4, 2023 through May 17, 2023 claims checks #27513, #413355 through 413403 and One EFT totaling \$191,547.98**
 - D. **AB 050-2023 Approval of April 16, 2023 through April 30, 2023 payroll claims check #27508 through 27511 and Twenty Three EFT's totaling \$115,511.89**
5. **STAFF REPORTS**
6. **PUBLIC COMMENTS/RECOGNITION OF VISITORS-NON ACTION ITEMS**
(Speakers must sign up prior to the meeting. Individual comments will be limited to three minutes. Group comments shall be limited to five minutes.)
7. **NEW BUSINESS**
 - A. **AB 051-2023 Consideration to award the property, casualty, auto, and liability insurance coverage services.**
8. **CURRENT BUSINESS**
9. **MAYOR'S COMMENTS (5 minutes)**
10. **COUNCIL COMMENTS (15 minutes)**

11. CITY MANAGER (5 minutes)

12. ADJOURNMENT

The City of Granite Falls strives to provide access and services to all members of the public.

**Notice - All proceedings of this meeting are sound recorded
Except Executive Sessions.**



CITY COUNCIL AGENDA BILL

Subject:

AB 047-2023 Approval of May 3, 2023 Minutes

Meeting Date: Wednesday, May 17, 2023

Date Submitted: May 3, 2023

Originating Department: City Clerk

Action Required:

Approval of consent agenda

Clearances:

☐ Mayor

☐ Police

☐ Public Works

☐ Attorney

Exhibits:

05/03/2023 Minutes

☐ Engineering

☐ Planning

☐ Other: _____

Budgeted Amount:

Summary Statement:

The city council minutes are the official action taken and direction given at the meetings of the city council. Any councilmember may remove items from the consent agenda for discussion and the items would be voted on separately from the other consent agenda items.

Background:

Recommended Motion:

- 1) Motion to approve the minutes as written. This can be accomplished as part of the motion to approve the consent agenda.
- 2) Move to amend the [state date] minutes and approve the minutes as amended.



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CITY COUNCIL MEETING MINUTES MAY 3, 2023 7:00 PM

1. CALL TO ORDER (Via In-Person & Online Via Zoom)

Mayor Hartman called the City Council Meeting to order at 7:00 PM.

2. FLAG SALUTE

Mayor Hartman led the Council, Staff and Audience in the Pledge of Allegiance to the Flag.

3. ROLL CALL

City Council

Mayor Matthew Hartman	Present
Steven Glenn	Present
Tom FitzGerald	Present
Erin Hogan	Present
David Griggs	Present

City Staff

City Clerk Darla Reese
City Manager Brent Kirk
Deputy City Manager Jeff Balentine

Consultants

Thomas Graafstra – Thompson, Guildner & Assoc.
Police Chief Tom Dalton – S.C.S.O.

4. CONSENT AGENDA

- A. AB 039-2023 Approval of April 5, 2023 Minutes
- B. AB 040-2023 Approval of April 12, 2023 Minutes
- C. AB 041-2023 Approval of April 19, 2023 Minutes
- D. AB 042-2023 Approval of April 20, 2023 through May 3, 2023 claims checks #413322 through #413354 totaling \$106,424.50
- E. AB 043-2023 Approval of April 1, 2023 through April 15, 2023 payroll claims consisting of Eighteen EFT's totaling \$62,342.68

Councilmember Hogan moved to approve the Consent Agenda. Councilmember Glenn seconded. Motion carried.

5. STAFF REPORTS

Consultant Police Chief Dalton reported on current cases and calls within the City. He will be leaving on vacation tomorrow for a week.

Librarian Manager asked Consultant Police Chief Dalton to mention on August 12, 2023, the Library will be hosting the “Carnival of Dragons” event.

City Manager Kirk gave a planning update for Community Dev. Director Jensen.

City Manager Kirk gave a Public Works update on the following items:

- Miscellaneous
 - Map for GFC Rates (Charles and Stacey Clear to work on)
 - FCS Group report (may need to do a contract amendment)
- Project Updates
 - Galena St. complete (out to bid next week)
- Wastewater Treatment Plant
 - Won award by State Department of Ecology (need picture of sewer plant crew)
- Other Discussion Items
 - Website update (new website)
 - Placed Back-In Parking signs in front of City Hall
 - New mailbox placed in alley behind City Hall
- Parks Department
 - Camera update at Frank Mason Park
 - Blake Decision update

Deputy City Manager Balentine gave the following updates:

- HR update (two employees now growing mullets)
- Passports
- Fund updates and trends

6. PUBLIC COMMENTS/RECOGNITION OF VISITORS-NON-ACTION ITEMS

There were no public comments submitted for the record. No one online opted to speak during this portion of the meeting.

7. NEW BUSINESS

A. AB 044-2023 Public Hearing – 7:10 PM, or soon thereafter For consideration of approval of Resolution 2023-02 – Fee Resolution

Councilmember Hogan moved to open the Public Hearing. Councilmember Glenn seconded.
Motion carried.

City Clerk Reese entered the following exhibits into the record:

Exhibit 1 – Public Hearing Notice dated April 21, 2023

Exhibit 2 – Verification of Public Hearing Posting dated April 21, 2023

Exhibit 3 – Affidavit of Publication from the Everett Daily Herald dated April 21, 2023

Exhibit 4 – Proposed Resolution 2023-02

City Manager Kirk reviewed the proposed fee changes including:

- Changing to utilize the same fee structure as Snohomish County
- Changing building permits to expire 24 months instead of 18 months to match the current IBC Code.
- Add in the “Site Development Permit” Fee that was included in 2019 but was in error not included in the first 2023 Master Fee Schedule

Mayor Hartman opened the public testimony portion of the Public Hearing.

No one in the audience or online chose to comment during this time.

Mayor Hartman closed the public testimony portion of the Public Hearing.

Councilmember Glenn moved to close the Public Hearing. Councilmember Hogan seconded. Motion carried.

Councilmember Glenn moved to approve Resolution 2023-02, a Resolution establishing, setting and imposing fees due to the City as allowed by law and city code updating and amending certain fees and deadlines for certain fees in a revised 2023 master fee schedule to be effective: May 3, 2023 ending the effective date of all prior resolutions of the City setting and imposing fees and confirming the absence of vesting in any fee of the City. Councilmember FitzGerald seconded. Motion carried.

B. AB 045-2023 Discussion of Funding Request by the Granite Falls Senior Center

Deputy City Manager Balentine gave a presentation to the Council and Senior Center that included research findings after his review of the Senior Center’s financial records.

C. AB 046-2023 Consideration of Re-Appointment of Ron Stephenson to the City’s Planning Commission

Mayor Hartman appointed Ron Stephenson to Seat #2 of the City’s Planning Commission for a six-year term.

Councilmember Hogan moved to confirm the appointment of Ron Stephenson to Seat #2 of the City’s Planning Commission for a six-year term. Councilmember Glenn seconded. Motion carried.

8. CURRENT BUSINESS

There were no Current Business items for the Agenda.

9. MAYOR'S COMMENTS

Mayor Hartman reported on the following items:

- Blake Decision
- New Tesla facility coming to Arlington
- Attending Zoom meeting with Mayors of the 8th District on Friday (Congress Woman Kim Schrier will be hosting)

10. COUNCIL COMMENTS

Councilmember Glenn mentioned how nice it is to see kids outside playing in the nicer weather. He asked if staff could look into parking at Perrigoue Field (safety and site distance concerns)

Councilmember FitzGerald discussed the following items:

- Shared his feelings on the Senior Center discussion
- Special School Board meeting
 - Talked about how to cut budget by \$1.5 million
- DRS Bill
- Saturday was Picture Day at Perrigoue Field

Councilmember Hogan will be absent on May 24th for a while visiting her grandpa. She also mentioned the new flag pole looked nice.

Councilmember Griggs gave an update on the Show N' Shine event.

11. CITY MANAGER

City Manager Kirk discussed the following items:

- AWC Conference (3rd week in June) asked about Council interest in attending
- Chamber Membership (City)
- Finances with Senior Center

12. EXECUTIVE SESSION

8:40 PM –

Councilmember Glenn moved to recess to Executive Session under 110(1)(b) concerning selection of real estate property where prices could be affected for 10 minutes with an estimated time to end at 8:50 PM. Councilmember FitzGerald seconded. Motion carried.

8:50 PM –

City Clerk Reese went to the Council room doors, opened them, and voiced that Executive Session had ended. All in the lobby and online were welcome to rejoin the meeting at this time.

The meeting returned to regular session.

13. ADJOURNMENT

Mayor Hartman adjourned the meeting.

City Clerk Darla Reese, MMC

Mayor Matthew Hartman



Agenda Bill # 048-2023

CITY COUNCIL AGENDA BILL

Subject:

AB 048-2023 Approval of May 10, 2023 Minutes

Meeting Date: Wednesday, May 17, 2023

Date Submitted: May 10, 2023

Originating Department: City Clerk

Action Required:

Approval of consent agenda

Clearances:

☐ Mayor

☐ Police

☐ Public Works

☐ Attorney

Exhibits:

05/10/2023 Minutes

☐ Engineering

☐ Planning

☐ Other: _____

Budgeted Amount:

Summary Statement:

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Background:

Recommended Motion:

- 1) Motion to approve the minutes as written. This can be accomplished as part of the motion to approve the consent agenda.
- 2) Move to amend the [state date] minutes and approve the minutes as amended.



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CITY COUNCIL MEETING MINUTES MAY 10, 2023 7:00 PM

1. CALL TO ORDER (Online and In-Person)

Councilmember Pro Tem Glenn called the City Council Meeting to order at 7:00 PM.

2. ROLL CALL

City Council

Mayor Matthew Hartman	Present
Steven Glenn	Present
Erin Hogan	Absent
Tom FitzGerald	Present
David Griggs	Present

City Staff

City Clerk Darla Reese
City Manager Brent Kirk
Deputy City Manager Jeff Balentine
Community Dev. Director Eric Jensen

3. NEW BUSINESS

A. Council Discussion on City Owned Property

Purpose: Understand Vision & Gain Direction for Staff Action

Deputy City Manager Balentine and City Manager Kirk reviewed pictures of City-owned properties and discussed the Council's Long-Term Vision (3+ Years), Short-Term Vision (2-3 Years) and Staff Actions (0-12 Months).

After discussion, Deputy City Manager Balentine asked the Council to:

- ✦ Fill out each item property with what the Councilmember felt was long-term and short-term visions according to them individually
- ✦ Put the list of properties in order based on what the Councilmember felt was the highest priority to the lowest (26 properties total)
- ✦ Give completed document back to Deputy City Manager Balentine by June 7, 2023

3. CURRENT BUSINESS

There were no Current Business items on the Agenda.

9. ADJOURNMENT

Mayor Pro Tem Glenn adjourned the meeting.

City Clerk Darla Reese, MMC

Mayor Matthew Hartman



Agenda Bill # 049-2023

CITY COUNCIL AGENDA BILL

Subject:

AB 049-2023 Approval of May 4, 2023 through May 17, 2023 claims checks #27513, #413355 through 413403 and One EFT totaling \$191,547.98

Meeting Date: Wednesday, May 17, 2023

Date Submitted: May 12, 2023

Originating Department: City Treasurer

Action Required:

Approval of consent agenda

Clearances:

☐ Mayor

☐ Police

☐ Public Works

☐ Attorney

Exhibits:

☐ Engineering

☐ Planning

☒ Other: City Manager & Deputy City Manager

Budgeted Amount:

001 Current Expense = \$26,706.93

101 Streets = \$3,913.35

303 Cif/Streets = \$835.04

305 Capital Improvement = \$10,389.69

306 REET Capital Improvement = \$1,000.00

401 Water = \$46,970.35

402 Cif/Water = \$179.38

403 Sewer = \$100,320.75

405 Storm Drainage = \$1,086.24

630 Trust Agency = \$146.25

Summary Statement:

Claims are for May 4, 2023 through May 17, 2023.

Background:**Recommended Motion:**

- 1) Motion to accept the claims as presented. This can be accomplished as part of the motion to approve the consent agenda.
- 2) Motion to amend the claims and approve the [state change] claims as amended.



CITY COUNCIL AGENDA BILL

Subject:

AB 050-2023 Approval of April 16, 2023 through April 30, 2023 payroll claims check #27508 through 27511 and Twenty Three EFT's totaling \$115,511.89

Meeting Date: Wednesday, May 17, 2023

Date Submitted: April 30, 2023

Originating Department: City Treasurer

Action Required:

Approval of consent agenda

Clearances:

☐ Mayor

☐ Police

☐ Public Works

☐ Attorney

Exhibits:

☐ Engineering

☐ Planning

☒ Other: City Manager & Deputy City Manager

Budgeted Amount:

001 Current Expense = \$57,082.66

101 Streets = \$8,947.44

401 Water = \$15,453.19

403 Sewer = \$29,763.51

405 Storm Drainage = \$4,265.09

Summary Statement:

Payroll is from April 16, 2023 through April 30, 2023.

Background:

Recommended Motion:

- 1) Motion to accept the payroll claims as presented. This can be accomplished as part of the motion to approve the consent agenda.
- 2) Motion to amend the payroll [state change] and approve the payroll as amended.



Agenda Bill # NA

CITY COUNCIL AGENDA BILL

Subject:

Passport Services Dashboard through May 11, 2023

Meeting Date: Wednesday, May 17, 2023

Date Submitted: May 12, 2023

Originating Department: City Treasurer

Action Required:

None

Clearances:

☒ Mayor

☒ Police

☒ Public Works

☒ Attorney

Exhibits:

Passport Dashboard through May 11, 2023

☒ Engineering

☒ Planning

☒ Other: Finance

Budgeted Amount:

Summary Statement:

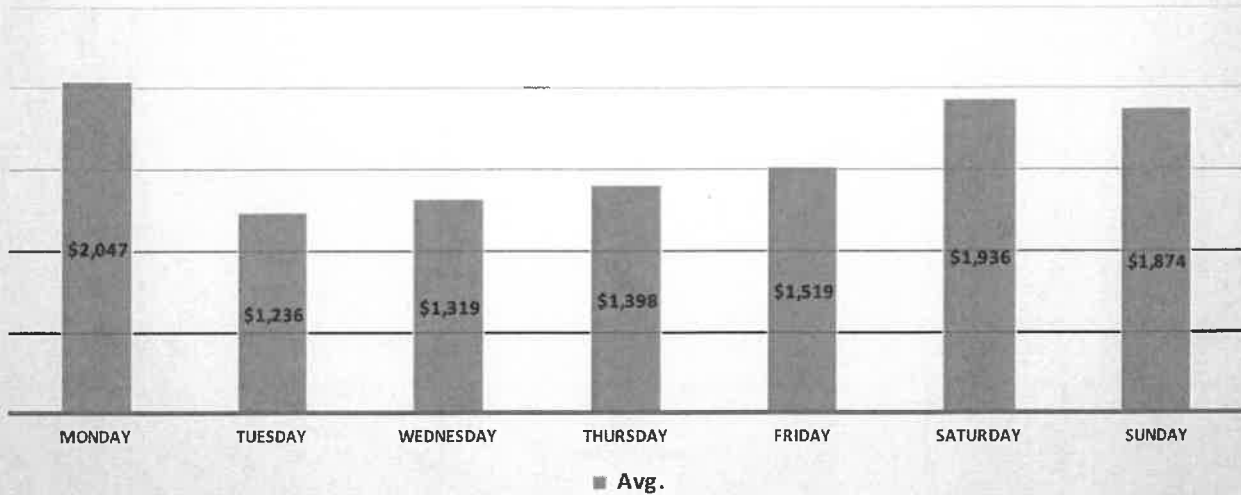
Passport Services through May 11, 2023

Background:

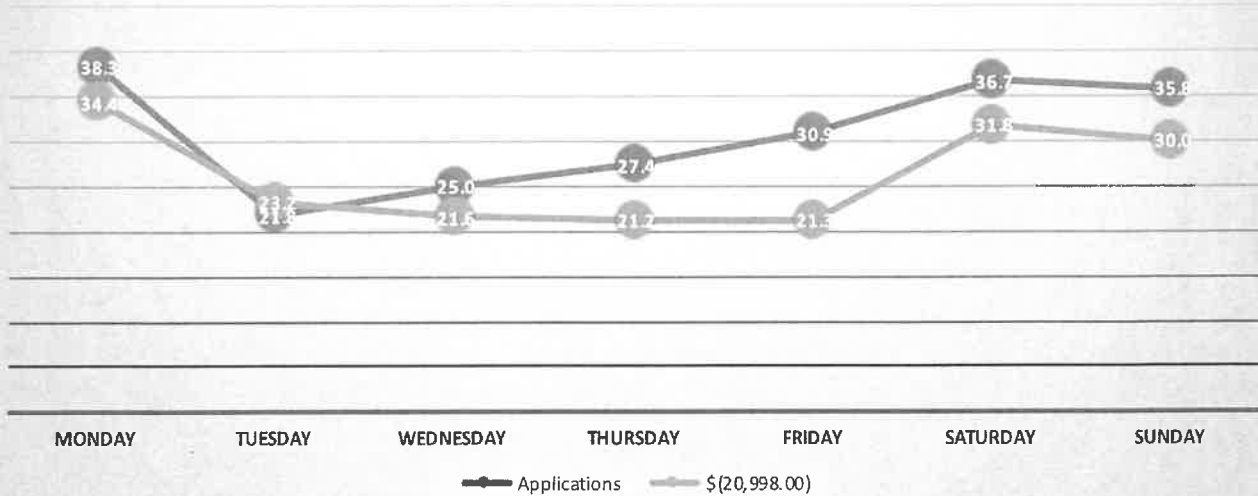
Recommended Motion:

As of May 11, 2023

30-day Statistics By Day



30-day Application & Photo Processing By Weekday



	Revenue since 6-6-2022	Revenue YTD 2023	Gross Margin YTD 2023
Total Revenue (since 6-6-2022)	\$ 434,258.15	\$ 250,402.15	\$ 107,678.65
30-day Annualized Revenue Trend	\$ 697,685.38		43.0%
	Gross Margin	% Sales	
Total Gross Margin (since 6-6-2022)	\$ 167,007.50	38.5%	
30-day Annual Projected Gross Margin	\$ 291,707.53	41.8%	
	# Processed	Last 30 day Avg. per day	Break Even
Total Passport Applications Processed	8,303	30.2	22.1
Total Passport Photos Taken	6,980	25.8	18.6



GRANITE FALLS WASHINGTON
GATEWAY TO THE MOUNTAIN LOOP

Agenda Bill # N/A

CITY COUNCIL AGENDA BILL

Subject:
Staff Reports

Meeting Date: Wednesday, May 17, 2023
Date Submitted: May 12, 2023

Originating Department: City Clerk

Action Required:

Clearances:

☐ Mayor

☐ Police

☐ Public Works

☐ Attorney

Exhibits:

05/17/2023 City Clerk Report

05/17/2023 Community Development - Planning Report

☐ Engineering

☒ Planning

☒ Other: City Clerk

Budgeted Amount:

Summary Statement:

Attached, please find both the City Clerk and Planning Department Staff Reports for your review and information.

Background:

Recommended Motion:

City Clerk Staff Report May 17, 2023

Business Licenses (Inside City):

360Entry Clothing (Cox, Gavin Lee)
102 Mountain View St.
Granite Falls, WA 98252
Clothing, apparel, clothing design

It's a Sign Notary (Parmley, Cristina Lee)
204 Tompkins PL
Granite Falls, WA 98252
Notary Public

Graphene Provision LLC
505 Hemlock Ave.
Granite Falls, WA 98252
Private investigation/security

Graphene Defense Academy LLC
505 Hemlock Ave.
Granite Falls, WA 98252
Security & firearms training

Graphene Group, LLC
505 Hemlock Ave.
Granite Falls, WA 98252
Security consulting

Business Licenses (Outside City):

TBMD Holdings, LLC
10712-86th St. NE
Lake Stevens, WA 98258
Real estate rental – long term rental (over 30 days)

YJ Construction LLC
4205-236th St. SW, Apt. F201
Mountlake Terrace, WA 98043
Contractor, construction

Aaron's Construction & Excavation LLC
6912-137th Dr. NE
Lake Stevens, WA 98258
Contractor, construction, excavating-construction

-Continued-

Golden Coast Construction & Restoration DBA GCCR of the Northwest, Inc.
1201 Monster Rd. SW, Ste. 320
Renton, WA 98057
Construction, fire and water damage restoration

Belred Heating, Cooling & Plumbing, LLC
10733-47th PL W.
Mukilteo, WA 98275
HVAC Equipment

Sip Tap Tow (Whiskey Helps LLC)
16618 W. Lake Goodwin Rd.
Stanwood, WA 98292
Mobile bartender and mobile bar rental special event (No alcohol sales)

Accord Contractors LLC
12826 SE 40th Ln., Ste. 204
Bellevue, WA 98006
Construction contractor: site work, carpentry, concrete, utilities

P&C Land Smiths LLC
6903 Robe Menzel Rd.
Granite Falls, WA 98252
Tree cutter, tree service equipment & supplies, planting, thinning trees, tree removal service

Jaxcustoms LLC
14603 Mora Dr.
Arlington, WA 98223
Contractor, construction

Building Permits Issued:

<i>James Checkos</i> 708 N. Indiana Ave. Residential Fire Damage Repairs and Interior Alterations to Existing Single-Family Residence	<i>Building Permit #2023-021</i>
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<i>Checkmate Holdings, LLC</i> 11125 Mt. Loop Hwy. Plumbing for new commercial building (#E)	<i>Building Permit #2023-024</i>
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<i>Bryce Mabbott</i> 10407 Tailspar Ave. Residential A/C Unit	<i>Building Permit #2023-025</i>
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<i>Angela Estep</i> 17906 Mill Valley Rd. Residential A/C Unit	<i>Building Permit #2023-026</i>
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-Continued-

Cole Camilleri
10401 Skyline Ave.
Residential A/C Unit

Building Permit #2023-027

Robert Ly
605 Pine Lane
Residential FAF & A/C Unit

Building Permit #2023-028

Sydney Morgan
611 N. Granite Ave.
Residential Heat Pump

Building Permit #2023-031

Informational & Events:

- 1) City Clerk Reese will be out on vacation from May 15th through May 22nd returning on May 23rd.
- 2) AWC City Connector in La Conner –

The Connector closest to your community will be held in La Conner on Thursday, June 1 beginning at 5:30 pm.

The evening will include dinner provided by the Double Barrel BBQ, a presentation by the State Auditor's Office, and time for networking and discussing issues impacting small cities. Below is a summary of the agenda for the evening:

5:30 pm – Check-in
5:45 pm – Dinner
6:00 pm – Welcome
6:15 pm – Presentation by the State Auditor's Office
6:45 pm – Discussion
8:00 pm – Event ends

****Please let me know if you would like to be registered to attend this event.**



Memo

To: City Council
From: Eric Jensen, Community Development Director
CC: City Manager Brent Kirk
Date: May 16, 2023
Re: **Community Development Report to City Council**

Here is a summary of some recent activity in Community Development:

- At last week's Planning Commission meeting, the Commissioners:
 - reviewed the proposed GPMC 19.03 code changes providing for new land use matrix tables and associated definitions update,
 - approved the comprehensive plan survey questionnaire and received a proposed approach for distribution and notification of the community survey
 - shared their support for the development of a historic preservation element chapter for the upcoming comp plan update,
 - shared their support for establishing a joint workshop with the City Council to discuss park priorities, goals and policies. This workshop is tentatively planned for September.
 - received a preliminary code update to parking standards (to align with new land use code matrix tables and definitions.
- With the Governor's signature this past week, we are now reading through the final approved legislation surrounding land use and ADUs to understand what likely impacts that will occur to the City and the timelines/deadlines for enacting the necessary code changes.
- With the assistance of our student intern, Asher, we have begun building the preliminary draft of the Housing element for the comp plan update.

- Brent, Charles and myself met with a few arborist firms to discuss the City's need for establishing a concerted effort to develop effective policies and procedures for tree management including:
 - Providing third-party review of tree and landscape plans
 - Performing tree risk assessments
 - Building a tree inventory and associated asset management
 - Assisting City with establishing a native trees species list
 - Developing tree planting and maintenance standards
 - Supporting tree mitigation/restoration efforts
 - Evaluating risk of utility conflict
 - Working with City on Urban forestry master planning and associated grants
 - Supporting canopy assessment efforts



Agenda Bill # 051-2023

CITY COUNCIL AGENDA BILL

Subject:

AB 051-2023 Consideration to award the property, casualty, auto, and liability insurance coverage services.

Meeting Date: Wednesday, May 17, 2023

Date Submitted: May 12, 2023

Originating Department: City Treasurer

Action Required:

Motion to award

Clearances:

☐ Mayor

☐ Police

☐ Public Works

☐ Attorney

Exhibits:

AWC RMSA Proposal
Evaluation

☐ Engineering

☐ Planning

☒ Other: Finance

Budgeted Amount:

2023 Actuals:

518 30 46 00 Insurance City Hall \$40,872.75

521 10 46 00 Insurance PD \$16,349.10

543 30 46 00 Insurance Streets \$20,436.37

534 00 46 00 Insurance Water Fund \$11,444.37

535 00 46 00 Insurance Sewer Fund \$53,952.03

531 00 46 00 Insurance Storm Fund \$20,436.38

Summary Statement:

The City of Granite Falls (City) invited interested entities who are experienced in, and capable of providing for: property, casualty, auto, and liability insurance coverage services to submit proposals in response to the City's Request for Proposals (RFP). AWC Risk Management Agency (RMSA) and Cities Insurance Association of Washington (CIAW) submitted bids. The City's current carrier, Washington Cities Insurance Authority (WCIA), decided not to submit a bid and stated that the City can continue to be a member if the City so desires.

For 2023 the City incurred \$163,491 in insurance premium costs with a projected 2024 amount of \$227,203. The low bid is \$121,959; a potential annual reduction of \$105,244 or -46.3% with no deductibles.

Background:

Although cost was be a major consideration in evaluating proposals, it was not be the only consideration. Among other concerns were breadth of coverages proposed, qualifications, and responsiveness of proposing insurers, extent of loss control and claims services, etc.

Based upon the Evaluation Criteria (Qualification of the Firm, Experience of the Team, Responsiveness to Requested Scope, Cost, and References) stated in the RFP, AWC RMSA received the highest score of 130.0. CIAW received 102.42 points and RMSA received 0 points. The determining factors were the firm's size, structure, financial capacity, available resources, limits, and price.

Recommended Motion:

1) Motion to award the property, casualty, auto, and liability insurance coverage services to the bidder with the highest evaluation score, AWC Risk Management Service Agency (RMSA) with the total cost of \$121,959.



Quote for RMSA membership for City of Granite Falls



wacities.org/rmsa

May 1, 2023

Darla Reese
City Clerk
City of Granite Falls
P.O. Box 1440
Granite Falls, WA 98252

Re: City of Granite Falls Request for Proposal for Insurance: Property, Casualty, Auto, and Liability

Dear Ms. Reese,

Please find included with this letter the Association of Washington Cities Risk Management Service Agency's (AWC RMSA) response to the City of Granite Falls' Request for Proposal (RFP) for Insurance.


We appreciate the opportunity to submit our response to your RFP. You will note from the provided materials that RMSA's coverages and services exceed, and far exceed in some cases, the requirements of the RFP. RMSA coverages are offered with a zero dollar deductible, which is superior to the deductibles the City currently has. Some members opt to take a high deductible, such as \$5,000 or \$25,000, and we can provide a quote with high deductible if requested.

RMSA additionally provides many services and features above and beyond coverage for potential losses, including direct loss prevention services, pre-claim/litigation help, financial grants for loss prevention projects and training for your staff and elected officials.

I am confident the attached response will demonstrate that AWC RMSA can provide the City with the high-quality, responsive service, excellent coverage, and relevant risk management resources the City needs.

I welcome any questions you may have and look forward to providing you with excellent services, coverage, and resources.

Sincerely,



Carol Rehnberg, ARM-P, CPCU, MBA
RMSA Program Director
Association of Washington Cities
1076 Franklin St SE Olympia, WA 98501-1346
(360) 688-6446
carolr@awcnet.org

Company Overview

The Association of Washington Cities Risk Management Service Agency (AWC RMSA) is a municipal self-insurance pool formed under RCW 48.62 to provide property and casualty insurance coverages to participating members. RMSA was formed in 1987 as a program of AWC. This relationship provides RMSA with all the resources of AWC, plus the unique position of being the only Property Casualty risk pool in the state with access to reinsurance products from the National League of Cities Mutual Insurance Company (NLC-MIC).

The RMSA is a member-run, member-owned organization in which the members directly govern the program and share in its equity. RMSA's governance structure includes a Board of Directors comprised of seven member-elected officials serving three-year terms and an Operating Committee comprised of nine member-employees serving two-year terms. Members of the Board of Directors and Operating Committee are elected by vote of the entire membership. The RMSA staff consists of six AWC employees; a program director, two claim-handlers, two membership services staff and a risk management coordinator. The RMSA staff are responsible for the administration of the RMSA grants, scholarships, claims and loss control, training, and other member services.

The RMSA's focus is on small to medium size public entities within Washington State. Currently, 105 public entities are members of the RMSA. Entity types include cities, towns, and special districts. Municipal populations range from less than 100 to over 16,000. Members who participate in the program pay annual assessments based on their worker hours, total insured property values, and loss history and in turn receive broad property and casualty insurance coverage and comprehensive risk management services.

RMSA annual revenue is just over \$10M. For the last dozen years RMSA has been steadily growing its net position while using our reserve capital as needed to minimize rate fluctuation for our members. The 2022 year-end net position of approximately \$15M is within our target range of \$13.6-23.1M, and nearly 4X the regulatory minimum.

The RMSA's objectives are to provide comprehensive risk management services, stable insurance costs, and to minimize loss exposures through risk-sharing, a focus on loss prevention and cost reduction, and joint indemnification of losses for its members.

The Mission of the AWC RMSA is:

The AWC RMSA inspires and supports the risk management efforts of its members in order to reduce their risk, protect their assets, and keep them safe. We do this with:

- A clarity of focus on the member
- A passion for risk management
- A fiscal responsibility to the health of the organization, and
- A dedication to loss prevention education.

Company Overview, cont.

Current membership

Airway Heights	Garfield	Odessa	Twisp
Algona	Gig Harbor	Pacific	Vader
Almira	Gold Bar	Pateros	Washtucna
Beaux Arts Village	Granger Hamilton	Pe Ell	Waverly
Bingen	Harrah	Pomeroy	White Salmon
Black Diamond	Harrington	Port Orchard	Wilson Creek
Bridgeport	Hatton	Prescott Rainier	Winthrop
Bucoda	Hunts Point	Raymond	Yacolt
Carbonado	Index	Riverside	Yelm
Carnation	Kalama	Rock Island	Airway Heights Transportation Benefit District
Castle Rock	Kettle Falls	Rockford	Castle Rock Transportation Benefit District
Cathlamet	La Center	Rosalia	DuPont Transportation Benefit District
Conconully	Lamont	Roslyn	Grant County Fire District #6
Concrete	Langley	Roy	King County Regional Homelessness Authority
Coulee City	Latah	Ruston	Kitsap Regional Coordinating Council
Creston	Lyman	Skykomish	Lincoln County Fire Protection District #8
Cusick	Mesa	South Bend	Odessa Metropolitan Park District
Darrington	Metaline	South Prairie	Olympic Area Agency on Aging
Dayton	Metaline Falls	Spangle	Peninsula Regional Transportation Planning Org.
Deer Park	Morton	Springdale	Prescott Joint Park & Recreation District
DuPont	Mossyrock	Takoa	RiverCom 911
Eatonville	Naches	Tenino	Si View Metropolitan Park District
Fairfield	North Bend	Tieton	Spokane County Fire Protection District #12
Farmington	Northport	Toledo	Whitman County Fire Protection District #1
Forks	Oakesdale	Tonasket	Whitman County Fire Protection District #3
Friday Harbor			Yakima Valley Emergency Management

Approach

RMSA provides comprehensive coverage for its members by using our pooled funds to pay claims up to our retention amount and then purchasing excess and reinsurance policies to protect the membership in the event of very large losses. Reinsurance policies are purchased from NLC-MIC and from the commercial market. Claims are handled in-house for maximum control of claim outcomes. Additionally, RMSA aggressively reduces and mitigates losses through several loss control programs:

Loss prevention grants

RMSA offers members loss prevention grants to help them complete projects that can reduce or prevent liability or property losses. **The City of Granite Falls would be eligible for up to \$5,000 annually.**

Risk Management Services

RMSA risk management staff and/or contractors will visit member locations and will undertake a physical risk assessment of member facilities including parks, public buildings and utilities. RMSA risk management staff is also available to answer general risk management questions and review contracts for appropriate indemnity language and insurance requirements.

Member standards

RMSA has identified property and liability loss prevention best practices and broken these into Required and Advisory Member Standards. **Members not in compliance with a Required Standard from which a claim results will be charged a deductible for that claim.**

Member Training

RMSA provides free training to our members in a variety of formats:

In-person and live virtual trainings

RMSA provides training sessions at AWC sponsored conferences as well as hosting live webinars throughout the year.

Educational scholarships

RMSA provides members with registration scholarships to attend a multitude of conferences and workshops provided by other agencies and organizations.

RMSA-U 24-hour online training

Making training more convenient and readily available, RMSA-U allows members to access training videos from the comfort of their own desk 24 hours a day.

Pre-litigation assistance program

Sometimes getting ahead of an issue can prevent or reduce costly litigation. RMSA makes available to its members a pre-litigation program where approved attorneys can assist and provide advice, 100% paid for by RMSA for approved consultations.

Approach, cont.

RMSA also provides the following services to our members:

Lexipol grants

Lexipol provides members with public safety policy assistance, training, and other resources. Our Lexipol grant helps members pay for Lexipol services for their police departments, fire departments, or jails. Each department is eligible for a 50% reimbursement of Lexipol subscription costs, capped at \$5,000 annually.

HR/Cyber hotline and website

RMSA's exclusive HR/Cyber hotline and website allow members to get specific and confidential answers to employment law, human resources, and cyber questions. Templates and forms also allow users to create their own personnel policies and search job description templates. Cyber resources include one free phishing test and access to model policies, training, and discounted cyber resources.

eRiskHub

RMSA's additional cyber security resource helps members defend against cyber risks by providing model policies, training, and more.

Online asset management

All member assets (buildings, contents, vehicles, and equipment) are contained in RMSA's online asset management platform and accessible to members 24 hours a day.

Model policies & manuals

RMSA provides its members with sample policies and manuals on topics including personnel, sewer and sidewalk maintenance, and volunteer programs.

RMSA News

RMSA's monthly electronic newsletter keeps the membership informed of grants, scholarships, trainings, and other happenings.

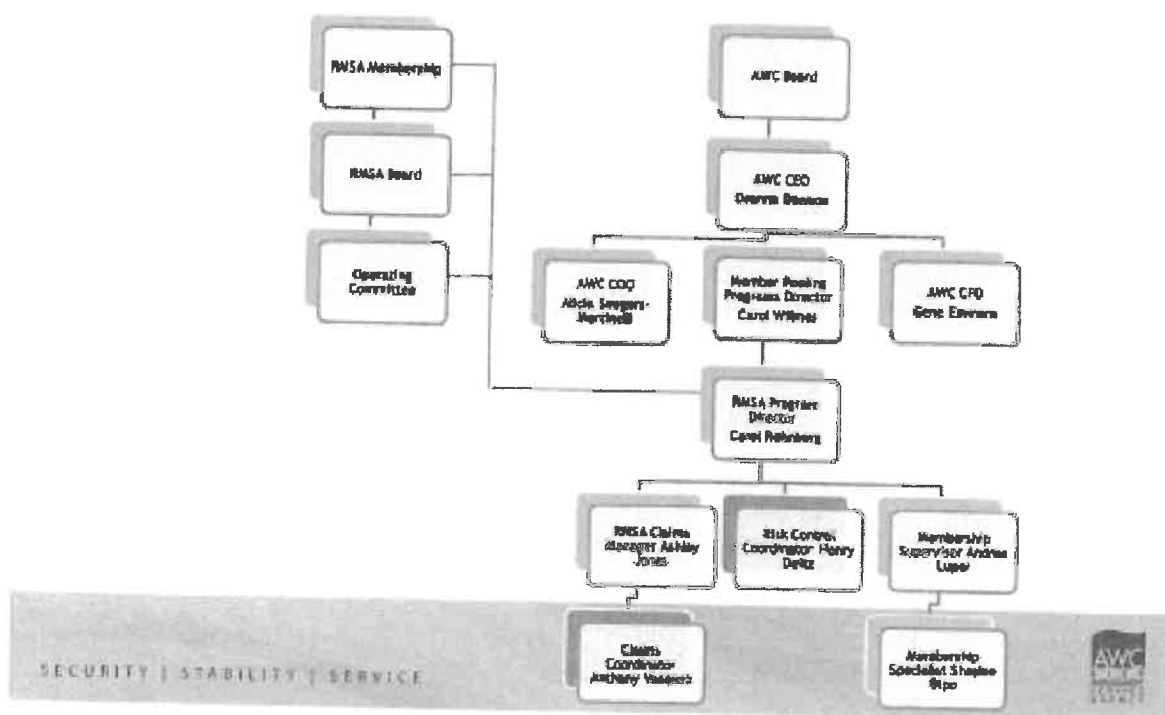
Access to additional coverages

Just about everything requires some type of insurance coverage which is why RMSA assists members in obtaining all types of specialty coverages, including special events liability and surety coverages, including public officials and notary bonds.

24-hour claims hotline

RMSA's 24-hour claims hotline allows members to report claims whenever they happen and receive timely assistance to mitigate damages.

Key Personnel



Carol Rehnberg, CPCU, ARM-P, MBA – RMSA Program Director

Carol oversees and leads all departments of the RMSA risk pool including claims, loss prevention, and member services. She is responsible for the procurement of appropriate reinsurance and excess insurance contracts, development of new programs, oversight of the Pool's budget, overall coordination and communication with all service providers, stakeholders, and RMSA governing bodies, and ensuring the Program meets and exceeds state solvency requirements. Carol has over 30 years of claims and public entity risk management experience.

Ashley Jones – RMSA Claims and Pre-Litigation Manager

As the AWC RMSA Claims & Pre-Litigation Manager, Ashley personally handles complex claims and lawsuits filed against AWC RMSA members and oversees the Claims Coordinator. She works with members and defense attorneys, settling or defending claims as appropriate. Ashley also administers the Pre-Litigation Program, providing claim-related training and assistance to members upon request.

Key Personnel (Continued)

Anthony Vazquez– RMSA Claims Coordinator

Anthony reports to the Claims & Pre-Litigation Manager and primarily handles first party property and auto physical damage claims and less complex liability claims.

Henry Dietz – RMSA Risk Control Coordinator

As the Risk Control Coordinator for RMSA, Henry works with pool members, helping them control risks and reduce the potential for losses and claims. Henry also works with members to ensure compliance with RMSA's Member Standards and provides onsite risk control visits/inspections to at least half of the membership annually.

Andrea Luper – RMSA Membership Supervisor

Andrea is the overall administrator of all RMSA member services. She is responsible for managing the property inventory database, the regional training program, the annual underwriting and renewal data collection process, the prospective member quoting process, and the new member onboarding process. Andrea also oversees the RMSA grant and scholarship programs, is largely responsible for the content of RMSA publications such as RMSA News and the Annual Report and provides direct support to the Program Director.

Shaylee– RMSA Membership Specialist

Shaylee reports to the Membership Supervisor and assists with all member services functions. She is the primary contact for incoming inquiries and is responsible for the delivery of excellent customer service to our members.

Assessments (Premiums)

RMSA's assessments are determined by the following methodology:

Liability assessments are determined by charging separate rates for:

- Administrative worker hours below 10,000
- Administrative worker hours above 10,000
- Safety (police, fire, EMT, jail) worker hours below 10,000
- Safety (police, fire, EMT, jail) worker hours above 10,000
- Public Works worker hours

An experience modification factor is then applied to the past three complete years of member liability losses. The factor is based on each member's anticipated versus actual losses and how those losses compare to the membership as a whole.

Property assessments are determined by charging separate rates for:

- Buildings and contents
- Vehicles and moveable equipment

Additionally, all members share equally in the cost of RMSA's self-funded Crime program and all members are allocated a proportional cost of earthquake coverage, based on catastrophic modeling of ultimate expected insurable losses. There is no experience modification factor applied to property losses.

Assessments (Premiums), cont.

Premiums and Limits

Limits highlighted in yellow indicate lower limits or exclusions compared to City's current coverages. All coverages have a zero \$ deductible unless otherwise noted.

Property Coverages	Limits/Sub-Limits	Premium
Real and Personal Property	\$250,000,000 occur & aggr	\$45,945
Auto physical damage	\$13,000,000 occur & aggr	\$6,060
Flood	\$25,000,000 prop/\$5,000,000 vehicles	
Transit and Off-Premises	\$2,500,000	
Business Interruption	\$5,000,000	
Accounts Receivable	\$5,000,000	
Rental Income	\$5,000,000	
Valuable Papers	\$5,000,000	
Additionally Acquired Property	\$10,000,000	
Newly Built or Constructed Property	\$10,000,000	
Electronic Data Processing	\$2,500,000	
Random Attack of Computer Hack or Virus	\$3,000,000	
Re-Keying Expense	Covered, no sub-limit	
Fine Arts	\$2,500,000 (\$5,000 per item)	
Physical Loss/Debris Removal	\$10,000,000 up to 25% of loss	
Ordinance of Law Coverage	Covered, no sub-limit	
Temporary Safeguard of Property Extension	Covered, no sub-limit	
Mold or Other Fungi	\$1,000,000	
Walkways, Roadways, Courts or other Paved Surfaces	\$5,000,000	
Earthquake (\$200,000 + 2% deductible)	\$25,000,000 prop/\$5,000,000 vehicles	\$10,188
Crime, see limits below, included in property premium	\$1,000,000	\$476
Total Property Premium		\$62,669

Assessments (Premiums), cont.

Crime Coverages	Limits/Sub-Limits	Premium
Crime	\$1,000,000	Included in Property
Employee Theft		
Forgery or Alteration		
Money and Securities		
Robbery or Safe Burglary		
Computer Fraud		
Blanket Bond Coverage		
Funds Transfer		
Money Orders Counterfeit Paper Currency		
Faithful Performance		
Liability Coverages (\$0 deductible)	Limits/Sub-Limits	Premium
General Liability	\$15,000,000 per occurrence \$78,000,000 aggregate	\$59,290
Products & Completed Work		
Premises		
Garage		
Sewer Back-up		
Failure to Supply		
Stop Gap Employer's		
Employees Benefits		
Law Enforcement		
	(\$1,000,000 sub-limit Jail operations)	
Sexual Abuse	Excluded	
Uninsured Motorist Liability	None	
Unmanned Aircraft (5% deductible)	\$1,000,000	Pass-through based on # of drones.
Total Liability Premium		\$59,290

Additional coverages included by RMSA, but not listed in RFP:

Cyber Liability	\$3,000,000	
Equipment Breakdown	\$200,000	\$5,000 deductible
Pollution	\$2,000,000	

Summary Page

The City of Granite Falls rate sheet has been attached to this proposal and details the following assessments for liability and property coverages:

<u>Liability Assessment</u>	<u>\$59,290</u>
<u>Property Assessment</u>	<u>\$62,669</u>
<u>Total Assessment</u>	<u>\$121,959</u>

Deductibles

When performing its cost-benefit analysis of this proposal, the City should note that most members have "dollar one" coverage, meaning **no per occurrence deductibles, for most coverages RMSA provides**. Exceptions are noted above. Members can choose to add a high deductible, if they so desire, in exchange for lower premiums.

Mandatory real property appraisal

In order to ensure all members have complete and accurately valued property schedules, RMSA requires all new members to receive a full property appraisal within six months of their membership start date. RMSA will cover the cost of the appraisal. The City will review and approve the report before updated data is activated in RMSA's online database. The new property values will be reflected in the subsequent year's assessment calculation.

Coverage discrepancies/deviations

RMSA provides its members significantly broader coverages than what the City currently obtains; however there are a few exceptions. Please see the yellow highlighted items under the **Assessments** section above. Also note the RMSA's additional cyber, equipment breakdown and pollution coverages.

References

The following references have the same coverage as quoted above for the City of Granite Falls:

City of South Bend

- History with RMSA: Joined 9/1/2015, 19 claims, \$932,478 paid, no litigated claims, 4 pre-lit cases
- Clerk/Treasurer: Zoe Sowa: zoe.sowa@southbend-wa.gov
- Mayor: Julie Struck: julie.struck@southbend-wa.gov (President of the RMSA Board of Directors)
- City Hall phone: (360) 875-5571

City of Pacific

- History with RMSA: Founding member (1989), 181 claims, \$1,278,587 paid, 2 litigated claims, 4 pre-lit cases
- Finance Director: Dawn Masko: dmasko@ci.pacific.wa.us (Chair of the RMSA Operating Committee)
- Mayor: Leann Guier: lgulier@ci.pacific.wa.us (RMSA Board of Director)
- City Hall phone: (253) 929-1100

City of North Bend

- History with RMSA: Founding member (1989), 241 claims, \$1,272,116 paid, 3 litigated claims, 3 pre-lit cases
- Administrative Services Director: Lisa Escobar: lescobar@northbendwa.gov
- Mayor: Rob McFarland: mayor@northbendwa.gov
- City Hall phone: (425) 888-1211

Attachments

- Granite Falls 2023 rate sheet (1 page)
- RMSA 2023 Declarations page (3 pages)
- 2022 RMSA Annual Report governance and service contractor pages (2 pages)
- 2021 RMSA Financials (2022 is not finalized yet) (2 pages)

Association of Washington Cities Risk Management Service Agency										
Member: City of Grays Falls		Member Contribution Worksheet								
Rating Year: 2023										
Contribution Calculation										
Category	Rating Base (1)	Rating Group (2)	Rating Tier (3)	Rating Unit (4)	Base Rate (5)	Experience Mod. Factor (6)	Indicated Contribution \$100,000 (7)	Deductible Election (8)	Deductible Factor (9)	Final Contribution \$100,000 (10)
Liability	Worker Hours	Administration	FWN 10,000	90,000	\$4.13	0.812	\$3,537			
Liability	Worker Hours	Administration	Over 10,000	2,081	1.79	0.812	3,927			
Liability	Worker Hours	Safety	FWN 15,000	-	\$6.28	0.812	-			
Liability	Worker Hours	Safety	Over 10,000	-	\$ 34	0.812	-			
Liability	Worker Hours	Public Works	-	13,983	2.01	0.812	23,726			
Subtotal							\$3,290	-	1.000	\$3,290
Property	Property Values (RCUs)	Buildings & Contents		22,528	\$2.04	N/A	45,945			
Property	Vehicle Values (RCUs)	Vehicles & Equipment		864	7.02	N/A	6,066		1.000	45,945
Property		Earthquake					10,188		1.000	4,000
Property		Crime					876			
Subtotal							\$2,053			\$2,053
Total										\$5,343
										121,999
(1) Worker hour in column (1) are provided by RMSA. (2) Property values in column (4) are provided by RMSA. (3) The base rate in column (5) includes a 10% rate increase from current rate level - same for all pool members. (4) The calculation of the liability experience modification factor in column (6) is presented below. (5) Column (8) is based on the member deductible election.										
Liability Experience Modification Factor Calculation										
Loss Year	Historical Contribution at Current Rates (1)	Loss (2)	RMSA Avg Loss Ratio (3)	Benchmark Member Losses (100M) (4)	Actual Member Losses (5)	Relative Loss Experience (6)	Rating Year	Historical Experience Mod. Factor (7)		
2014	73,817	50,000	7.7%	5,837	-	-				
2016	73,817	50,000	78.0%	7,313	-	-				
2018	73,017	50,000	8.9%	7,216	-	-				
2017	73,017	50,000	12.4%	9,089	-	-				
2018	73,017	50,000	10.8%	7,892	-	-				
2019	73,017	80,000	18.0%	9,514	-	-				
2020	73,017	50,000	8.0%	8,565	-	-				
2021	73,017	50,000	6.9%	4,722	-	-				
Total				57,921						
Label 3 Years				20,929						
Conclusion (1) Label Relative Loss Experience. (2) Prior Experience Mod. Factor (3) Weight given to Label Relative Loss Experience. (4) Weight given to Prior Experience Mod. Factor. (5) Indicated Experience Modification Factor (6) Final Experience Mod. Factor										
Liability (1) Label Relative Loss Experience. (2) Prior Experience Mod. Factor (3) Weight given to Label Relative Loss Experience. (4) Weight given to Prior Experience Mod. Factor. (5) Indicated Experience Modification Factor (6) Final Experience Mod. Factor										
Experience Relative loss experience from Column (6) above. Liability prior experience mod. factor is retroactively calculated based on 10-years of loss experience. Based on member size - larger members are more self-rated. 1+(3) * (2)/(4) The choice of liability experience mod. factor is capped at 10%.										

AWC RMSA

2023 Coverage Declarations

Term of coverage (All lines)

From: January 1, 2023 at 12:01 A.M. (PST) to January 1, 2024 at 12:01 A.M. (PST)

Limits of liability

In consideration of the contribution by members, this agreement provides coverage in the following amounts:

Liability coverage:

\$15,000,000	General and automobile liability, per occurrence
\$15,000,000	Products and completed operations, per occurrence
\$15,000,000	Errors and omissions, per occurrence
\$15,000,000	Employment practices, per occurrence
\$15,000,000	Official police duties, per occurrence
\$15,000,000	Stop gap employers liability, per occurrence
\$1,000,000	Official jail duties and operations, per occurrence
\$5,000	Automobile medical payments, per person

Property coverage:

\$250,000,000	Replacement Cost - All risks of direct physical loss or damage to insured property, except as excluded and as described in the policy, subject to sub-limits and deductibles.
\$250,000,000	Terrorism coverage, covers physical losses due to terrorism, excluding biological and/or chemical terrorism.

Property coverage sub-limits:

\$25,000,000	Earth movement
\$25,000,000	Flood
\$10,000,000	Flood, as respects "Special Flood Hazard Area (SFHA)"
\$50,000,000	Named storm
\$5,000,000	Accounts receivable
\$10,000,000	Newly acquired property, for a period of 90 days
60 days	Civil or military authority, not to exceed 5,000,000
\$1,000,000	Contingent time element
\$1,000,000	Rental value
\$1,000,000	Royalties
\$10,000,000	Debris removal, up to 25% of the loss
\$50,000,000	Demolition and increased cost of construction – Coverage A
\$10,000,000	Demolition and increased cost of construction – Coverages B & C
\$5,000,000	Extra expense
\$2,500,000	Electronic data and media – standard perils
\$2,500,000	Fine arts, \$5,000 limit per item
\$5,000,000	Leasehold interest
\$250,000	Limited pollution coverage
\$500,000	Asbestos removal (sublimit provided by NLC MIC)
\$2,500,000	Miscellaneous unnamed locations
\$5,000,000	Service interruption, qualifying period of 24 hours applies
\$2,500,000	Transit; per conveyance and per occurrence
\$5,000,000	Valuable papers and records
\$5,000,000	Business Interruption
60 days	Ingress/Egress, not to exceed \$5,000,000

\$10,000,000	Errors and Omissions
180 days	Extended period of indemnity
\$5,000,000	Expediting expense
1,000,000	Pairs or sets
\$100,000	Professional fees
\$1,000,000	Property removed from insured locations
\$500,000	Fire brigade charges
\$50,000,000	Equipment breakdown
\$250,000	Spoilage, qualifying period of 24 hours applies
\$5,000,000	Business income including ordinary payroll
90 days	Ordinary payroll
\$100,000	Animals, per occurrence and not to exceed \$25,000 per animal
\$5,000,000	Piers, wharves, and docks, per occurrence (\$1,000,000 for floating docks) (excludes dry docks)
\$100,000	Money and securities, per occurrence
\$5,000,000	Outdoor property, such as street lights, traffic signs, traffic lights, walkways, roadways, patios, or other paved surfaces
\$1,000,000	Bridges, tunnels, dams, and culverts, per occurrence (or up to total insured value for scheduled bridges valued above \$1M as detailed in the policy)
\$1,000,000	Contractor's equipment, per occurrence
\$1,000,000	Watercraft (up to 27'), not to exceed \$100,000 while waterborne
\$1,000,000	Fungus, Mold, or Spore, per occurrence and coverage applies in respect to resultant damage only
\$5,000,000	Upgrade to Green, per occurrence, or 25% of the direct physical loss

Vehicle physical damage coverage:

\$13,000,000	ACV - All risks of direct physical loss or damage to insured vehicles or contractor's equipment, except as excluded and as described in the policy, subject to sub-limits and deductibles.
\$13,000,000	Terrorism coverage, covers physical losses due to terrorism, excluding biological and/or chemical terrorism.

Vehicle physical damage coverage sub-limits:

\$5,000,000	Earth movement
\$5,000,000	Flood
\$500,000	Any one vehicle or equipment item (above \$3,000,000)
\$25,000	Temporary transportation rental expenses, \$1,000 per day
\$500,000	Temporary replacement vehicle physical damage, 30 days max
\$10,000	Towing, storage, and debris removal
\$500,000	Newly acquired vehicles (above \$3,000,000)
\$10,000	Pollutant clean up and removal expense, vehicles and equipment, annual agg.
\$5,000	Moving equipment, per occurrence
\$5,000	Onboard electronics, per vehicle
\$5,000	Onboard expendable supplies, per vehicle
\$25,000	Fire brigade charges and extinguishing expenses, per occurrence
\$1,000	Rental reimbursement, per day, \$25,000 aggregate, 72 hour waiting period
14 days	Hired car physical damage
\$100,000	Unscheduled contractors equipment
\$500,000	Newly acquired contractors equipment, or 90 days, per item/occurrence
\$250,000	Leased, rented or borrowed contractors equipment, per item/occurrence
\$250,000	Crane overload coverage, per item/occurrence
\$50,000	Debris removal contractors equipment
\$500,000	Waterborne property, per item/occurrence

Government crime:

\$1,000,000 Employee theft (per loss); Forgery or alteration; Computer fraud; Funds transfer fraud; Credit card forgery; Faithful performance; Inside premises theft of money and securities and robbery or safe burglary; Money orders and counterfeit paper currency

Pollution liability:

\$2,000,000 Claims arising out of covered pollution or indoor environmental conditions at covered locations, or at non-owned disposal sites attributable to a named insured's waste generated at a covered location or resulting from transportation.

Cyber liability:

\$3,000,000 Claims arising from expenses that an insured is liable for to a third party due to a loss concerning data breaches, crisis management, media, private and cyber securities, privacy regulatory defense, data recovery, and business interruption (first party).

\$1,000,000 Claims arising from expenses that an insured is liable for to a third party due to a loss concerning a cyber extortion.

Airport liability:

\$2,000,000 City of Forks (Forks Airport & Quillayute Airport), City of Morton (Stromfield Airport), Town of Eatonville (Swanson Airport), Town of Odessa (Odessa Municipal Airport), Town of Twisp (Twisp Municipal Airport), Town of Darrington (Darrington Municipal Airport), City of Tekoa (Willard Field Airport), and Town of Rosalia (Rosalia Municipal Airport).

Drone liability/property:

\$1,000,000 Claims arising from bodily injury or property damage to a third party, including premises liability, personal and advertising injury, medical payments (\$50,000 each person), and contractual liability

\$50,000 Medical payments, each person

\$10,000 Physical damage aggregate

Insureds City of Port Orchard

Member deductibles:

Earth movement \$200,000 per occurrence for property, vehicle physical damage, and contractors equipment. For property coverage, members have coverage then from \$200,000-\$3,000,000 but will be responsible for an additional deductible above that of 2% of total insurable values at the time of the loss at each location involved in the loss or damage, subject to a minimum of \$250,000 any one occurrence, if 2% exceeds \$3,000,000.

Flood \$200,000 per occurrence for property, vehicle physical damage, and contractors equipment in low risk zones. \$500,000 per building, \$500,000 for contents per building, and \$50,000 for time element per building as respects high risk zones, locations wholly or partially within Special Flood Hazard Areas, areas of 100-year flooding as defined by FEMA.

Equipment breakdown \$5,000, 24 hour waiting period will apply to spoilage loss

Drone 5% of the loss for physical damage

These coverage declarations are only a summary of the coverage offered. Certain conditions and exclusions may apply. Please refer to the individual coverage agreement and policies for complete details of coverages, deductibles, sub-limits, extensions and exclusions.

2022 RMSA Board of Directors



Dee Roberts
Position 1
Mayor, Raymond

Matthew Schuh
Position 2
Councilmember,
Bridgeport

Laenne Guler
Position 3
Mayor,
Pacific

Jose Trevino
Vice President
Position 4
Mayor, Granger

Stephany Smith
Position 5
Mayor, Springdale

Micki Harnols
Position 6
Councilmember,
Rockford

Julie Struck
President
Position 7
Mayor, South Bend

2022 RMSA Operating Committee

Dawn Maske
Chair
Position 1
Finance Director, Pacific

Miranda Noah
Position 2
Accountant, Wenatchee

David Vorse
Position 3
Public Works Director,
Castle Rock

Tanya Dashiell
Position 4
Assistant City Clerk-
Treasurer, Alway
Heights

Raeana Hallam
Position 5
City Clerk/Treasurer,
Kettle Falls

Karen Bennett
Position 6
HR Manager, Wain

Brandy Rineason
Position 7
City Clerk, Port Orchard

Brenda Marlett
Position 8
City Clerk/HR Manager,
Bark Diamond

Jord Wilson
Vice Chair
Position 9
City Administrator,
Pateros



AWC RMSA staff

Deanna Dawson, AWC CEO
Alicia Seegers-Martinelli, AWC Deputy CEO/COO
Gene Emmans, AWC CFO
Carol Wilmes, AWC Director of Member Pooling Programs
Ashley Jones, RMSA Claims & Pre-Litigation Manager
Anthony Vasquez, RMSA Claims Coordinator
Kim Dennis, RMSA Risk Control Coordinator
Andres Luper, RMSA Membership Supervisor
Shaylee Digo, RMSA Membership Specialist

Insuring partners

NIC Mutual Insurance Company
Hallmark Specialty Insurance Company
Lexington Insurance Company
AIG Specialty Insurance Company
Chubb Environmental
AXA XL
National Union Fire Insurance Company
United States Aircraft Insurance Group

AWC RMSA service contractors

Aon Management Services, Inc. – Insurance Broker
PricewaterhouseCoopers LLC – Actuary
Tri-State Adjusting – Independent adjusting company
Claimco – Independent adjusting company
LocalGovU – Online training/education
Enquiron – Human resources, employment practices liability, and cyber liability resources
Lexipol – Police, fire, and jail policy management and training resources
AssetWorks – Appraisal services and property management software
Government Portfolio Advisors – Investment advisory services

AWC RMSA coverage counsel

Terri Sutton and Sheana Elbert / Cazen O'Connor

AWC RMSA general counsel

Charles H. (Skip) Houser III / Bud Bay Law, P.S.

Statement of net position

as of December 31, 2021 and December 31, 2020

Assets:	2021	2020
Current assets:		
Cash and cash equivalents	\$5,125,370	\$2,622,762
Investments	3,292,273	6,072,921
Receivables:		
Assessments receivable	503	-
Excise/reinsurance receivable	1,012,232	-
Contract receivable (current portion)	2,500	2,500
Member deductibles	-	13,046
Prepaid expense	145,707	221,394
Accrued interest	46,550	83,116
Total current assets:	\$7,602,123	\$9,175,691
Non-current assets:		
Contract receivable	\$17,500	\$20,000
Reinsurance deposit	239,149	239,149
Equity in NLC MLC	3,304,654	3,046,220
Investments	11,857,193	9,881,900
Total non-current assets:	\$15,098,507	\$13,311,369
Total assets:	\$22,700,630	\$22,487,060
Liabilities:		
Current liabilities:		
Claim reserves:		
Incurred but not reported (IBNR)	\$616,974	\$808,110
Unpaid claims	423,146	426,789
Unallocated loss adjustment expenses	280,000	280,000
Accounts payable	277,483	147,302
Total current liabilities	\$1,542,603	\$1,662,201
Non-current liabilities:		
Claim reserves:		
Incurred but not reported (IBNR)	\$2,991,119	\$3,724,269
Unpaid claims	2,521,854	2,873,211
Total non-current liabilities	\$5,512,973	\$6,597,480
Total liabilities	\$7,055,576	\$8,259,681
Net position:		
Unrestricted	\$15,645,054	\$14,227,379
Total net position:	\$15,595,454	\$14,124,244
Total liabilities and net position:	\$22,700,630	\$22,486,425

The accompanying financial statements were prepared in accordance with GAAP. The 2021 and 2020 financial statements were audited by the independent auditor, PwC LLP, and are presented as part of the financial statements.

Statement of revenues, expenses and changes in net position
For the years ended December 31, 2021 and December 31, 2020

	2021	2020
Operating revenues:		
Member assessments	\$9,201,649	\$9,076,512
Other income	123,174	77,076
Total operating revenues:	\$9,420,135	\$9,156,600
Operating expenses:		
Claims loss expense – current year	\$2,595,000	\$5,500,160
Claims loss expense – prior years	11,112,730	1872,749
Unallocated loss adjustment expenses	50,090	16,986
Insurance premiums	3,393,346	2,910,545
Claim administration and loss prevention services	1,576,693	1,267,422
General and administrative expenses	2,556,537	2,104,972
Total operating expenses:	\$20,440,346	\$12,245,244
Operating income (loss):	\$1,009,295	\$688,753
Non-operating revenues/expenses:		
Interest income	\$237,061	\$340,947
Equity in N.E.O.W.C.	224,176	171,575
Total non-operating revenues and expenses:	\$461,915	\$452,518
Change in net position:	\$1,471,210	\$1,141,271
Total net position – January 1:	14,724,244	12,092,472
Total net position – December 31:	\$15,595,454	\$14,124,244

The revenues and expenses of the various divisions are reported for the year ended December 31, 2021 and December 31, 2020. All other revenues and expenses are reported for the year ended December 31, 2021 and December 31, 2020.

Evaluation						
CITY OF GRANITE FALLS REQUEST FOR PROPOSAL (RFP) FOR Insurance: Property, Casualty, Auto, and Liability						
Rejection Criteria – A proposal shall be considered non-responsive if any of the following criteria apply, (this list is not all-inclusive):						
Company	AWC RMSA - Risk Mgmt Service Agency		CIAW - Cities Insurance Association of Washington		WCIA - Washington Cities Insurance Authority	
Responsive?	Yes	No	Yes	No	Yes	No
All questions and instructions, including the questions in the Qualifications Package, have been properly completed.	X		X			X
The instructions, order, and matrixes in the Proposal Package have been properly followed.	X		X			X
The response Package is found to have concealed or contained false and/or misleading information.		X		X		X
The City received the Package prior to the submittal deadline.	X		X			X
Your firm is not licensed with the Washington State Secretary of State to do business in Washington.	X		X		X	
Submittals shall not exceed 20 pages including form submittal. Pages printed on both front and back will count as two pages. If the proposal exceeds 20 pages, the pages will be numbered and all pages above 20 will be removed and not evaluated. Respondents must meet the minimum requirements stated herein to qualify for consideration. If these minimum requirements are not met, please do not submit a response since it will be deemed by the City to be non-responsive. Forms are to be included in the page-count.						
Company	AWC RMSA - Risk Mgmt Service Agency		CIAW - Cities Insurance Association of Washington		WCIA - Washington Cities Insurance Authority	
Responsive?	Yes	No	Yes	No	Yes	No
Cover Letter – (1-page limit) – Provide primary contact information, qualifications, key elements of the proposal, and any other useful information. State number of offices in Washington and the number of public entities handled in the State of Washington.	X		X			X
Company Overview – (2-page limit) - A brief description of the firm, similar past work during the last three years, firm's size, structure, financial capacity, available resources and any additional related company information.	X		X			X

	Proves a successful history of providing governmental entity/ municipal insurance coverages and risk management services. (0 to 5 points)	5	5	0
	Firm's size, structure, financial capacity, and available resources. (0 to 15 points)	15	5	0
Experience of Team (10-point max):		5	5	0
	Shows a strong knowledge of how to provide, place, and structure governmental entity/municipal insurance coverages and risk management services. (0 to 5 points)	5	5	0
Responsiveness to Requested Scope (10-point max):		10	10	0
Cost (40-point max):		40	32	-
References (15-point max):		15	15	0
	Shows a strong knowledge of how to provide, place, and structure governmental entity/municipal insurance coverages and risk management services. (0 to 5 points)	5	5	0
Totals		130.00	102.42	-