

## Snohomish City Council Special Meeting Minutes September 5, 2023

1. **CALL TO ORDER:** Mayor Redmon called the Snohomish City Council Special Meeting to order at 5:00 p.m., Tuesday, September 5, 2023. The meeting was held in hybrid format with in-person attendance at the Snohomish Carnegie, 105 Cedar Avenue, Snohomish, and remote online access via Zoom.

**Present:** Councilmembers Lea Anne Burke, David Flynn, Karen Guzak, Felix Neals, Tom Merrill, and Donna Ray (*arr. 5:49 p.m.*); Mayor Linda Redmon

**Absent:** Councilmember Judith Kuleta

2. **DISCUSSION ITEM:** WCIA Risk Management and Annual Update

Human Resources and Risk Manager Rebekah Park introduced Rob Roscoe, Deputy Director with Washington Cities Insurance Authority (WCIA), to review the City's insurance coverage with WCIA.

Deputy Director Roscoe provided a brief introduction of WCIA and its background, explaining they were the not-for-profit insurance pool of several cities throughout Washington state to provide liability, property and auto insurance for its members. He shared how rates were determined, involvement of members (such as serving as WCIA's Board of Directors), and WCIA's trainings and risk assessment advice and suggestions for members.

The Council and Director Roscoe discussed:

- The new offering of pollution liability.
- Insurance was difficult in Washington state given its litigious nature, lack of tort caps, and joint and several liability.
- Insurance coverage was globally difficult; WCIA used purchasing power of its members to get the best rates.
- Cyclical nature of insurance; prone to large pricing deviations from year to year, influenced by interest rates, jury verdicts with high awards, inflation, climate change (wildfires, flooding), and legislative mandates increasing exposure.
- WCIA developed a Legislative Committee to seek legislative help to alleviate burdens on tax payers.
- Snohomish Police Department was covered through the Snohomish County Sheriff's Office; Councilmembers were curious about how that coverage might affect City rates or law enforcement service contract amounts.
- Rates were factored using worker hours and could be increased or decreased based on claim history.
- Risk management helped control costs.
- Anticipation of a more stable market next year; the current rate of increase was unsustainable.
- Property insurance was expensive; Washington was at risk of property damage from fires, earthquakes and floods. Maintaining infrastructure helped reduce risk which contributed to lower rates.

HR Manager Park provided a brief presentation of what specifically the City was doing related to risk management: staff training, management team training, and following legal advice. This included providing resources and tools, ongoing safety education, reporting incidents in a timely fashion, and taking advantage of WCIA's trainings and audits to review and revise internal City processes as deemed appropriate.

3. **ADJOURN.** There being no objection, the meeting adjourned at 5:52 p.m.

APPROVED this 19th day of September, 2023.

CITY OF SNOHOMISH

ATTEST:

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Linda Redmon, Mayor

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Brandi Whitson, City Clerk