



**ADMINISTRATION OFFICE  
451 DIAMOND DRIVE  
EPHRATA, WA**

**9:30 A.M.; Wednesday, September 21, 2011**

**MINUTES**

The Washington Rural Counties Insurance Program conducted their September Meeting as an All Board Sit Down at 451 Diamond Drive Ephrata, WA.

Chairman Friedman opened the meeting at 9:30 a.m.

**ITEM 1 – INTRODUCTION AND ROLL CALL**

Board members participating: Malcolm Friedman, Stevens County Commissioner; Brad Miller, Ferry County Commissioner; Michael Largent, Whitman County Commissioner; Scott Hutsell, Lincoln County Commissioner; Richard Stevens, Grant County Commissioner; Rex Johnston, Klickitat County Commissioner, and Lisa Marsyla Wahkiakum County Commissioner. Also, participating from the Administration Office: Jenni Bates, Eric Homer, Shane Heston, Ryan Holterhoff, Frank Andres, Phil Riche and Jim Cherf, representing Canfield.

**ITEM 2 – ADDITIONS**

Additions to the agenda were called for. There were none.

**ITEM 3 – ELECTION OF OFFICERS**

Nominations were called for Chair, Vice Chair and Fiscal Officer. After some discussion, motion Marsyla to keep the officers the same for one more year. Second Miller, motion carried unanimously.

Chair – Malcolm Friedman  
V. Chair – Richard Stevens  
Fiscal Officer – Scott Hutsell

**ITEM 4 – APPROVAL OF MINUTES**

The June and July 2011 minutes were reviewed. Motion Hutsell to approve the June minutes with one correction. (Add Stevens as he was present at the meeting and was not accounted for). Second Miller, motion carried. Motion Miller to approve the July minutes as presented, second Hutsell, motion carried.

## **ITEM 5- APPROVAL OF VOUCHER**

Andres gave an overview of the items listed on the Voucher Summary

Vouchers audited and certified by the Auditing Officer as required by RCW 42.24.080 and those expense reimbursement claims certified as required by RCW 42.24.090 have been recorded on a listing, which has been made available to the Board.

As of this date, September 21, 2011 the Board does approve for payment those vouchers included in the above list and further described as follows: Vouchers previously approved by the fiscal committee are: Voucher #10/11-12 in the total amount of \$89,635.36. Motion Hutsell, second Stevens. Motion carried.

As of this date, September 21, 2011 the Board does approve for payment those vouchers included in the above list and further described as follows: September voucher #11/12-01 in the total amount of \$129,536.11. Motion Miller, second Stevens. Motion carried.

## **ITEM 6- FINANCIALS**

Cherf went over the July 31, 2011 financials in detail. All questions were answered.

Cherf reviewed the interest amount of \$1629.33 that was transferred to WRCIP from the SIAW and will show up on the 9/1/2011 financials. This was a self reported internal error due to a transfer done electronically.

Cherf presented several new policy/procedure ideas to consider. The recommendations were discussed and will be finalized at the January meeting.

- Account Receivable write off's - \$500.00 Threshold
- Bad Debt write off's - \$500.00 Threshold
- Wire Transfer approvals – Board Officer
- Bank Statements Review Quarterly by Board Officer

It was agreed that the administration could write off anything under \$500.00 without immediate Board approval, however all write offs will be reported to the Board at the next Board meeting.

## **ITEM 7 – LOSS RUNS**

Those present received a 5 year loss run of their individual County. Loss runs are always available; just contact the administration office when needed.

## **ITEM 8 – LEGISLATIVE UPDATE**

Homer updated the Board on the legislative activity (one meeting so far with OFM/Marty Brown regarding last session's issues). We believe there will be an October meeting.

A legislative committee was formed to attend up-coming WRAC meetings in Olympia.

1. Malcolm Friedman
2. Brad Miller
3. Scott Hutsell- alternate

**ITEM 9 – NEW EMPLOYEES**

Cherf announced the hiring of several new employees to better serve the program and its growing needs.

**ITEM 10 – UNDERWRITING 101**

A slide show was shown regarding program underwriting information for those present. An action plan was discussed, program philosophy, program underwriting and underwriting guidelines. The renewal process of current members was discussed and along with the property valuation procedures that are currently in place. The exposures insured by WRCIP were discussed along with the chart of coverage's. The market was discussed as was the Membership Loss Improvement Plan ( MLIP). The presentation concluded with new training available in 2012. Holterhoff explained the new internet based training that will be available to all members in January. This training is called "My Risk Solutions" and will be advertised through up-coming emails to the members.

**ITEM 11 – NEXT MEETING**

The next scheduled meeting is set for January 17, 2012, at 10:00 a.m., Ephrata WA.

Respectfully submitted,

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Jenni Bates

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Malcolm Friedman, Chairman