Washington Cities Insurance Authority

Member Governed Risk Protection for Cities

Presented to the City of Redmond

By

Ann Bennett, Executive Director

Why Cities Choose WCIA

- Interlocal, non-profit risk pool serving over 165 members
- Over $220 million in assets providing long term stability
- Member governed
- Comprehensive coverages
- Strong emphasis on loss prevention, training and partnership

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Member Owned Member Driven

- Governed by a board of directors made up entirely of members
- Transparent, stable and predictable pricing
- Coverage decisions made locally with clear appeal rights
- Claims, training and risk management aligned to municipal realities
- Member required participation in training, risk management and stewardship designed to protect the pool-COMPACT

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Coverage Built for Cities

- Liability (required)
  - Cyber & Information Security (included)
  - Pollution Premises Liability (included)
- Property & Auto Damage (optional)
- Equipment Breakdown (optional)
- Crime and Fidelity (optional)

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More Than Insurance

- Pre-Defense and Risk Consulting legal assistance before decisions are made
- Dedicated WCIA Risk Management Representative
- Comprehensive training and education
- Risk reduction grants

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Claim Partnership

- In-House municipal-focused claim and litigation handling with control in all coverage layers
- 24/7 Emergency Response
- Trial attorneys with municipal law expertise
- Collaborative approach with members

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Investing in Your People and Your City

- Comprehensive on-site, regional and on-line training
- Reimbursements for certifications and accreditations
- Grants focused on risk reduction
- Support for staff development to reduce risk

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Pricing and Coverages

WCIA Coverage:	**12/01/2026 Through 12/31/2027**
Liability $0 deductible $250,000 deductible	 **$2,608,043** **$1,869,967**
Cyber Insurance	Included
Pre-Defense Review	Included
WCIA Training and Education	Included
WCIA Risk Management and Consultations	Included
Property - *$50,000* Deductible	**$831,766**
Automobile Physical Damage - *$25,000* Deductible	**$64,973**
Equipment Breakdown Various Deductibles apply	**Approx. $25,000**
Crime/Fidelity (estimate only)	Subject to underwriter review and approval, **Approx. $5,000**
Total Cost ($0 deductible) **$250,000 Liability Deductible**	**$3,534,782** **$2,796,706**

Coverage herein based on WCIA's current 2026 coverage and may be subject to change for 2027. Liability pricing will not change, the property and auto physical damage pricing is based off the current reported values and any changes made to the reported values will impact the pricing.

Liability coverage required for membership. Other coverage optional for the City.

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Liability

Policy Form	**100% Occurrence (not claims made)**
Automobile Liability General Liability Errors or Omissions Liability Law Enforcement Liability Employment Practices Liability Employee Benefit Liability Stop Gap	$20,000,000 Limits each Occurrence Subject to Aggregates and Sub-limits below Additional limits can be individually purchased
Deductible Per Occurrence: $0	**Annual Cost: $2,608,043**
Liability costs are based on 1,272,216 reported worker hours.	
$25,000 Deductible $50,000 Deductible $100,000 Deductible $250,000 Deductible	***$2,378,536*** ***$2,268,998*** ***$2,122,947*** ***$1,869,967***

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Liability

LIABILITY LIMITS/ULTIMATE NET LOSS:

WCIA SELF-INSURED LAYER LIMIT:	$5,000,000 PER OCCURRENCE
REINSURED LAYER G.E.M.:	$3,000,000 PER OCCURRENCE
REINSURED LAYER Safety National:	$5,000,000 PER MEMBER AND AGGREGATE (EXCEPT AL is limited to $25M POOL AGGREGATE)
REINSURED LAYER Allied World, Inc:	$6,000,000 PER MEMBER AND AGGREGATE (EXCEPT AL is limited to $30M POOL AGGREGATE)
REINSURED LAYER Palomar:	$1,000,000 PER MEMBER AND AGGREGATE (EXCEPT AL is limited to $5M POOL AGGREGATE)

$4,000,000 per occurrence limit and $4,000,000 annual aggregate per member applying to Terrorism.

$5,000,000 per occurrence limit and $5,000,000 annual aggregate limit per member for Errors or Omissions Coverage arising out of the operations, ownership, maintenance or use of any airport.

$5,000,000 per occurrence limit and $5,000,000 annual aggregate limit per member for any liability arising out of Land-Use Planning and Land-Use Regulation, zoning, and any other land use and permitting process.

$10,000,000 per occurrence per member for any loss, liability cost, damage, expense, fine or penalty of any insured resulting from or arising out of or related to directly or indirectly or in whole or in part to property damage or bodily injury caused by the gradual or sudden "Subsidence" of the earth.

DESCRIPTION OF COVERAGE: General Liability, Automobile Liability, Stop-Gap Coverage, Errors or Omissions Liability, Employee Benefits Liability, Employment Practices Liability, Prior Wrongful Acts, and Police Professional Liability Coverage.

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Cyber

Cyber Insurance Coverage Included with Liability coverage	**Member Limits**	**Retention**
Security and Privacy Liability Regulatory Action	$1,000,000 sublimit $1,000,000 sublimit $5,000,000 Pool Limit	$100,000
Business Interruption	$1,000,000 sublimit $5,000,000 Pool Limit	18 Hours $100,000
Privacy Event Services · Notifications to affected individuals · Identity theft call center assistance, identity restoration services, identity monitoring and victim cost reimbursement insurance	$1,000,000 sublimit $5,000,000 Pool Limit	$100,000
Event Management · Forensic investigations · Cost of public relations or crisis management firm · Cost to restore, recollect or recreate electronic data · Cost to determine whether or not electronic data can be restored, recollected or recreated	$1,000,000 Event Response $1,000,000 Electronic Data $5,000,000 Pool Limit	$100,000

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Cyber

Cyber Insurance Coverage No separate charge included with liability	**Member Limits**	**Retention**
Cyber Extortion Including Bitcoin Ransom coverage Subject to carrier review	$100,000 or $500,000 Subject to carrier review $5,000,000 Pool Limit	$100,000
Cyberterrorism	Same as above	$100,000
Coverage subject to completion of application and approval by insurance carrier. Pricing is included with the Liability coverage.		

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Premises Pollution Liability

Premises Pollution Liability	**Member Limits**	**Retention**
No separate charge included with liability	$2,000,000 each incident $10,000,000 Pool Aggregate	$100,000 each incident
New Conditions	$2,000,000 each incident $10,000,000 Pool Aggregate	$100,000
Blanket Transportation	Same as above	$100,000
Business Interruption	$2,000,000 each incident $10,000,000 Pool Aggregate	72 Hours waiting period

Locations must be scheduled with WCIA. Blanket coverage added for all members' right of ways, streets & roads, retention ponds, sidewalks, and all stormwater facilities including drains.

Pricing is included with the Liability coverage.

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Property Coverage

Coverage	Limits
Per Occurrence All Other Perils	$400,000,000 each occurrence
Earthquake	$250,000,000 each occurrence and Pool Aggregate. Limits are shared amongst all Members. **Deductible** – 2% of values suffering a loss subject to a shared $250,000 minimum per occurrence.
Flood	$150,000,000 each occurrence and Pool Aggregate. Except $75,000,000 in FEMA Zones A/V. **Deductible –** 3% of values subject to a minimum $250,000 per occurrence except for Flood Zones A/V $500,000 minimum.
Business Interruption	$10,000,000 each occurrence
Extra Expense	$25,000,000 each occurrence
Transit/Off Premises	$10,000,000
Electronic Data Processing	Included (no Sub-limit)
Contractors Equipment (Inland Marine)	Included (no Sub-limit)
Valuable Papers	Included (no Sub-limit)
Fine Art	Unscheduled: $2,500,000 Scheduled: Included (no sub-limit subject to policy limits)
Increased Cost of Construction	$25,000,000
Off Premises Service Interruption	$25,000,000

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Property Coverage

Coverage	Limits
Per Occurrence All Other Perils	$400,000,000 each occurrence
Scheduled Landscaping	$5,000,000
Terrorism Certified and Non-Certified	$100,000,000
All Risk Basic Deductible (Other than flood & earthquake)	Member's Choice ***see table below***
Cost is based on reported values of $464,775,900. Coverage is for replacement cost except for vacant building which is actual cash value with no co-insurance penalties. WCIA conducts property appraisals on all structures valued at or above $225,000 (paid for by WCIA).	

Deductible	Annual Assessment
$1,000	$1,756,467
$5,000	$1,375,435
$25,000	$947,935
$50,000	**$831,766**

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Auto Physical Damage

Automobile Physical Damage
Coverage valuation: Actual Cash Value (ACV) and/or Replacement Cost* Replacement Cost available for all vehicles valued $50,000 or greater.
Comprehensive & Collision Coverage
Deductible: **Member choice** *(see pricing options below based on reported values of $16,332,507)*
Waive deductible for glass repair, fire and lightning damage to scheduled vehicles.
Replacement Cost Coverage Option* Replacement cost coverage option available for vehicles with replacement cost values of $50,000 or greater. Members elect which vehicles have replacement cost coverage. Same rates as Actual Cash Value (ACV) coverage, however the cost is higher due to the increased valuation of the vehicles.

Deductible	Annual Assessment
$500	$ 413,740.88
$1,000	$ 281,650.28
$5,000	$ 209,015.77
$25,000	**$ 64,973**

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Equipment Breakdown

COVERAGE ITEM	LIMITS / DETAILS
Equipment Breakdown (incl. Property Damage)	$100,000,000
Business Interruption / Business Income	$10,000,000
Extra Expense	$1,000,000
Hazardous Materials Sublimit	$500,000
Objects Covered	Mechanical, electrical, and pressurized equipment Locations must be scheduled with WCIA
Standard Deductible	$10,000 combined (all coverages)
Special Equipment Deductibles	$25 per KW – Turbine Generators (min. $50,000) $25 per HP – Motors, Pumps, Deep Well Pumps* $2.50 per KVA – Transformers* $25 per HP – A/C & Refrigeration Systems* $25 per HP – ICEs & Generators ≥ 500 HP* *$10,000 minimum
Carrier	Hartford Steam Boiler
Estimated Annual Cost	**Approx. $25,000**

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Crime & Fidelity

COVERAGE ITEM	LIMITS / DETAILS
Employee Dishonesty	$2,500,000
Theft, Disappearance & Destruction	$2,500,000
Faithful Performance of Duty	$2,500,000
Computer Fraud	$2,500,000
Employee Forgery and Alteration	$2,500,000
Funds Transfer Fraud	$2,500,000
Impersonation Fraud Coverage ($50,000 Deductible)	$250,000 sublimit
Blanket Basis All Employees Covered	
Deductible	$10,000
Carrier	National Union
Estimated Annual Premium	**$5,000**

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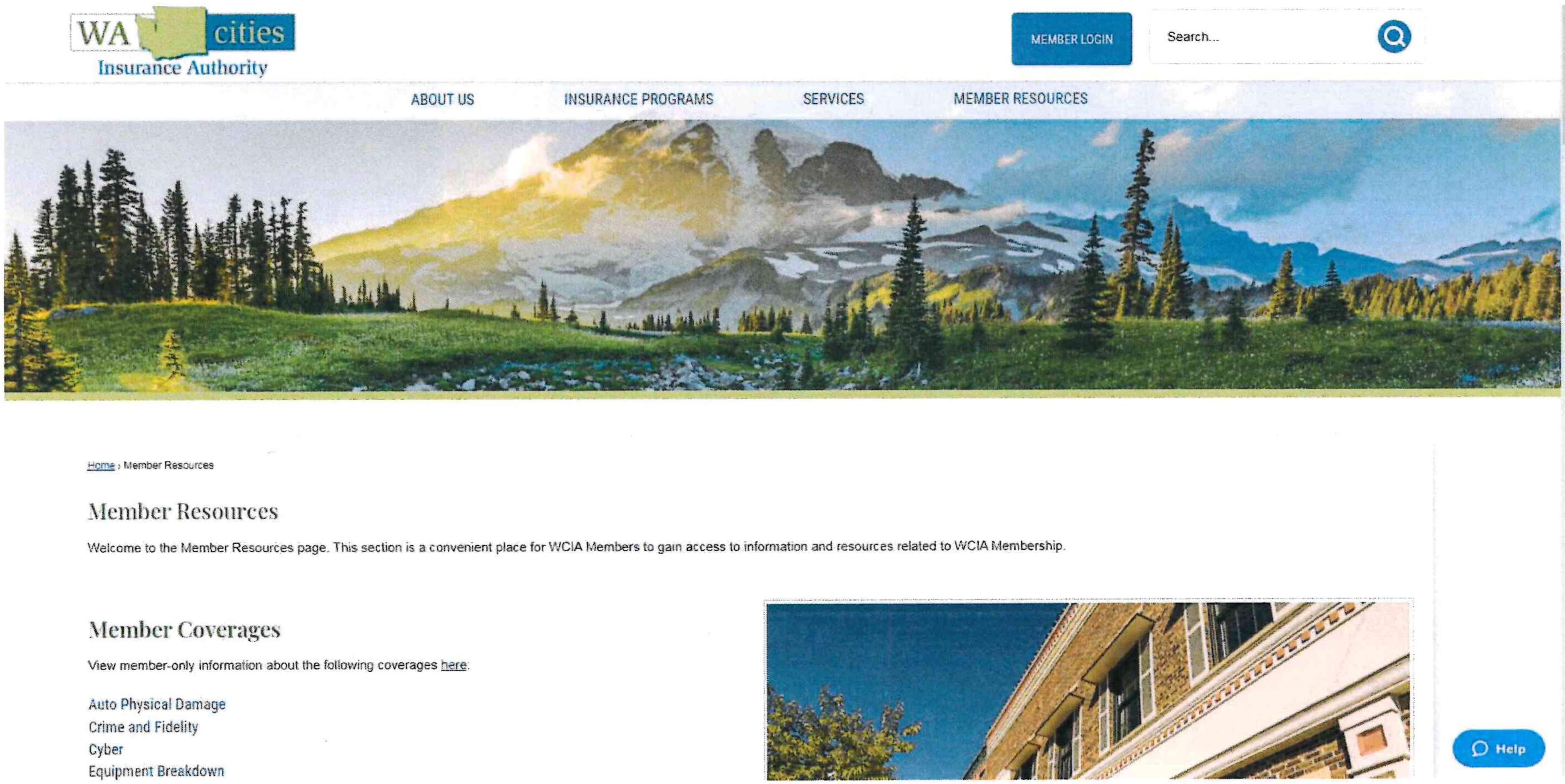
WCIA Website



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Member Dashboards

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Dashboards | Tasks | Documents | Claims | Checks | Policies/Proposals | Members | Schedules | Contacts | Reports | Admin

Rob Roscoe currently working in WCIA | Help | Sign Out

Test Member Dashboard - Plan B

More

Data is current. Refresh Data

Claim Activity

Recent Claims

Claim Number	Claimant	Date of Loss
21-0294	Rich Galekovich	02/23/2021
21-0293	Crting	02/18/2021
21-0292	Jennifer Schroedl - Prieto	06/21/2020
21-0291	Kristen Nelson	01/08/2021
21-0290	Bothell	02/13/2020
21-0289	Brenda Cruz-Magana	01/29/2021
21-0288	Nathan Burgess	01/31/2021
21-0287	David Anderson	02/16/2021
21-0286	Shelton	02/21/2021
21-0285	Marysville Fire District	02/13/2021

Recent Transactions

Claim Number	Transaction Date	Amount
20-1399	02/25/2021	-500.00
21-0293	02/25/2021	5,000.00
19-1244	02/25/2021	550.00
18-1591	02/25/2021	-100.00
18-1591	02/25/2021	-5,000.00
21-0178	02/25/2021	-900.00
20-1270	02/24/2021	-1,500.00
20-0863	02/24/2021	-50,000.00
20-0502	02/24/2021	1,420.90
20-1432	02/24/2021	-3,021.42

Report Listing

Report Name	Description
10 Year Auto Physical Damage Loss Report	10 Year Auto Physical Damage Loss Report
10 Year Liability Loss Report	10 Year Liability Loss Report Grouped by Department
10 Year Property Loss Report	10 Year Property Loss Report Grouped by Department

Instructions Link

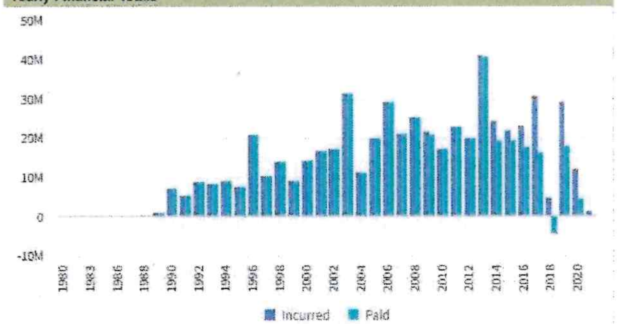
Please click on the link for: Origami Member Auto and Property Schedule Instructions

Please click on the link for: Auto Accident Form

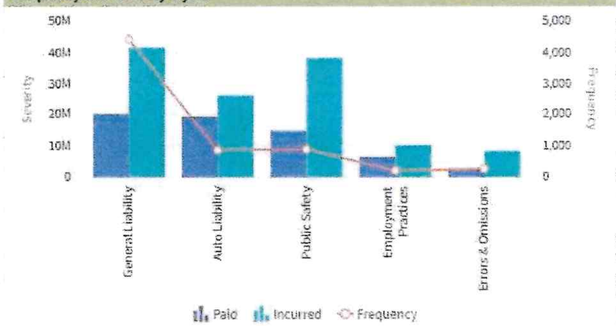
Add Vehicle | Update Vehicle | Delete Vehicle | Add Property

Update Property | Delete Property

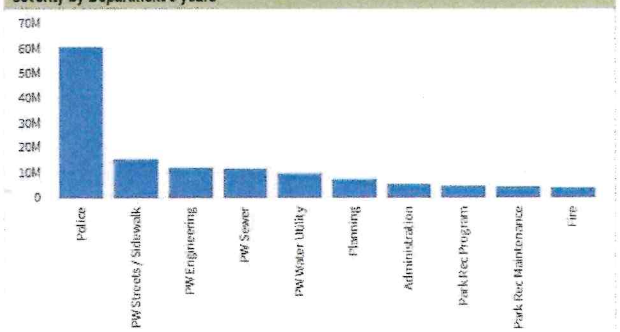
Yearly Financial Totals



Frequency and Severity 5 year



Severity by Department 5 years



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COMPACT Requirements

- Organizational Attentiveness
  - Attend one of three Full Board Meetings
  - Pay annual assessments on time (Jan 31st)
  - Appoint a WCIA Delegate & Alternate
  - Report claims in a timely manner
  - Complete requests for underwriting data accurately and timely
- Educational Requirements
  - Attend three trainings
- 2026 Annual audit
  - Work with your assigned RM Rep to select from one of three options
- Annual Review
  - Coverage review (rates, deductibles, & special programs)
  - Property & Auto Schedules
  - Risk Profile and Loss Runs with specific direction toward trainings
  - COMPACT Status and Stewardship

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www.wciapool.org

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