

1. Agenda

Documents:

[AGENDA.PDF](#)

2. Meeting Materials

Documents:

[LONG TERM DISABILITY INSURANCE COVERAGE.PDF](#)

[PROFESSIONAL SERVICES AGREEMENT WITH GEOTERRA.PDF](#)

[PROFESSIONAL SERVICES AGREEMENT WITH.PDF](#)

[UPDATING CONSOLIDATED SCHEDULE OF RATES AND CHARGES.PDF](#)

[ANNUAL INSURANCE COVERAGE REVIEW.PDF](#)

AGENDA

FINANCE/PERSONNEL COMMITTEE MEETING

March 22, 2018

6:00 pm – 6:30 pm

School District Building

City of Stanwood

- | | |
|--|--------|
| 1. Annual Insurance Coverage Review | 1/1-16 |
| 2. Updating Consolidated Schedule of Rates and Charges | 2/1-10 |
| 3. Professional Services Agreement with GeoTerra | 3/1-2 |
| 4. Long Term Disability Insurance Coverage | 4/1-2 |



**CITY OF STANWOOD
FINANCE COMMITTEE
AGENDA STAFF REPORT**

ITEM NUMBER: 4
DATE: March 22, 2018
SUBJECT: Long-Term Disability Insurance Coverage Policy
CONTACT PERSON: David A. Hammond, Finance Director

ISSUE

The issue for the finance committee is to review the city's Long-Term Disability (LTD) insurance coverage policy.

RECOMMENDATION

Review the city's LTD insurance coverage policy and recommend to the City Council to extend the city's LTD coverage to represented employees.

SUMMARY

The city is a member of the Association of Washington Cities and purchases medical, Dental, vision, life and LTD Insurance through the AWC Employee Benefit Trust. The city currently provides LTD insurance to non-represented employees, while the Teamster's believe it should be extended to all city employees.

DISCUSSION

The Teamster's Business Representative requested the city extend LTD insurance coverage to employees represented by Teamster's based on city personnel manual language that benefits shall apply to all employees except or unless they conflict with a rule, law or collective bargaining agreement. The provision of LTD coverage is not covered by collective bargaining agreement, thus it would not be a conflict to provide to all employees.

The city currently provides the AWC's "standard" LTD coverage, and is charged a low-risk rate. In the event of an eligible disability, beginning after a 90 day waiting period, the coverage provides 60% of an employee's salary, for a period that would conceptually continue until the employee is eligible for Social Security.

City staff compared coverage available through the Teamster's Trust, which provides medical coverage; however, that policy provides short term disability coverage, thus it does not directly compare to the city's LTD coverage through AWC.

FISCAL IMPACT

Description	Cost
Annual LTD cost currently	\$ 2,669
Additional annual cost to cover represented employees	\$ 4,159

RECOMMENDED ACTION

Review the city's Long-Term Disability insurance coverage and consider whether to provide any recommendations to change the city's coverage for represented employees.



**CITY OF STANWOOD
FINANCE COMMITTEE
STAFF REPORT**

ITEM NUMBER: 3

DATE: March 22, 2018

SUBJECT: Professional Service Contract with GeoTerra for LiDAR Data

CONTACT PERSON: Ryan C. Larsen, City Administrator

ISSUE

The issue before the Finance Committee is whether or not to support the Mayor to sign a contract with GeoTerra to acquire LIDAR data.

RECOMMENDATION

1. Discuss the proposal to LIDAR data from GeoTerra.
2. Support the Mayor to sign the Professional Services Agreement with GeoTerra.

SUMMARY STATEMENT

In 2014, Snohomish County informed local jurisdictions that they had opted to join a program managed by King County called the Regional Aerials Imagery Project to acquire new aerial imagery and the city had the opportunity join. The decision to join this effort was made because of the potential to provide Snohomish County and the cities with the following benefits: decreased costs, more frequent and predictable aerial imagery acquisitions, consistent regional approach and opportunity to acquire a product with increased resolution. In 2015, Stanwood received the aerial imagery deliverable with an additional opportunity to purchase new building footprint data.

Using the 2015 Western Regional Orthophoto Project imagery, GeoTerra collected a new building layer for the City. In July 2017 Council authorized the Mayor to sign another contract with GeoTerra to digitize the building layer. This information was completed and delivered to the City.

DISCUSSION

The City is working in partnership with Western Washington University (WWU) to complete a flood assessment for the community. The City has provided data to WWU in the form of our orthophoto imagery including the building layer. WWU is now requesting some additional information in the form of LiDAR data. This information will help refine the work they have already completed. GeoTerra will provide the following data with this contract: LiDAR at 2 pnts/m², in LAS 1.2 format with auto-classification for ground and non-ground; project index in Arc shapefile or geodatabase format; and project metadata in PDF format. The total cost for this project is \$500.00.

FINANCIAL IMPACT

The funding of \$500.00 for the aerial imagery would come out of the Professional Services Account within the Community Development Department (General Fund) which is identified in the 2017-2018 Budget.

COMMITTEE RECOMMENDATIONS

- 1) Support Mayor Kelley to sign the Professional Services Agreement with GeoTerra.
- 2) Do not support Mayor Kelley to sign the Professional Services Agreement with GeoTerra.
- 3) Direct staff to discuss potential changes with the Professional Services Agreement with GeoTerra.

RECOMMENDED MOTION

“I MOVE TO SUPPORT THE MAYOR TO SIGN A PROFESSIONAL SERVICES AGREEMENT WITH GEOTERRA.”



CITY OF STANWOOD
FINANCE COMMITTEE
STAFF REPORT

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RECOMMENDED MOTION

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**CITY OF STANWOOD
FINANCE COMMITTEE
AGENDA STAFF REPORT**

ITEM NUMBER: 2

DATE: March 22, 2018

SUBJECT: Resolution 2018-04– Update Consolidated Schedule of Fees and Charges

CONTACT PERSON: David A. Hammond, Finance Director

ATTACHMENTS: A – Resolution 2018-04 Revised Consolidated Schedule of Fees and Charges.

ISSUE

Should the finance committee recommend approval of Resolution 2018-04 updating the City's Consolidated Schedule of Fees and Charges?

RECOMMENDATION

The finance committee should recommend adoption of Resolution 2018-04 updating the City's Consolidated Schedule of Fees and Charges.

DISCUSSION

Staff recommend annual review and update to the consolidated schedule of fees and charges. The City most recently updated the schedule two years ago, by Resolution 2015-23. Upon review of the current fee schedule, staff noted that there are duplicated lines and also the schedule lacked a structure. This update has created a format categorized as follows:

- Land Use Fees and Charges
- Animal Fees and Charges
- Code Violations—Penalties
- Utility Billing Fees and Charges

The revised format will facilitate the next phase of consolidation of city fees and charges, which staff will perform in conjunction with development of the 2019-2020 biennial budget. In addition to formatting changes, staff recommend the following changes:

- Introduction of two new fees:
 - o Re-inspection fee, \$75.00. Three of six peer cities surveyed charge this fee. It is intended to recover the cost of an additional site inspection.

- o Introduction of a \$75.00 Adult Family Home Application Fee. The city does not have current application from an adult family home, but in comparing Stanwood fees with six peer cities, staff noted four charge fees ranging from \$25 to \$300. This new fee is intended to recover the cost of reviewing the application.
- Grading Permit Fees—the fee structure had not been updated since 1997, and employed a complicated formula. The proposed fee structure is simple to calculate and also to communicate to customers.
- Site development fee exemption for governmental facilities to avoid using taxes to pay city fees.

FINANCIAL IMPACT

The exemption for governmental facilities is difficult to quantify, and the total annual amount collected by the city for grading fees and the two new fees is unlikely to exceed \$1,500 annually.

FINANCE COMMITTEE OPTIONS

1. Recommend adoption of Resolution 2018-04 adopting a revised consolidated fee and charge schedule.
2. Do not recommend adoption of Resolution 2018-04 adopting a revised consolidated fee and charge schedule.
3. Do not recommend adoption of Resolution 2018-04 adopting a revised consolidated fee and charge schedule and direct staff to address specific questions or areas of concern.

**CITY OF STANWOOD
Stanwood, Washington**

RESOLUTION 2018-04

**A RESOLUTION OF THE CITY OF STANWOOD,
WASHINGTON, ADOPTING A REVISED CONSOLIDATED
FEE AND CHARGE SCHEDULE**

WHEREAS, on November 23, 2015 the City Council adopted Resolution 2015-23 updating the City's consolidated fee schedule; and

WHEREAS, the City recognizes the need to recover the ongoing cost of providing services; and

WHEREAS, the City Council has determined that the existing fee schedule requires amendments to recover the reasonable cost of providing a wide array of local governmental services as well as to provide responsible cost recovery for staff and consultant time required to provide certain functions; and

WHEREAS, the City Council wishes to make these adjustments to fees to more closely reflect actual cost of services effective March 23, 2018;

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF STANWOOD, WASHINGTON AS FOLLOWS:

Section 1. The schedule of fees and charges attached hereto and incorporated by this reference as Exhibit 1 is hereby adopted effective March 23, 2018.

Section 2. The Stanwood city Council hereby finds that the fees and charges set forth in Exhibit 1 reflect the reasonable costs of providing the services set forth therein.

Section 3. This Resolution and the attached Exhibit A shall replace the schedule of fees and charges adopted pursuant to Resolution 2015-23.

PASSED by the City Council and Approved by the Mayor this 22nd day of March, 2018.

CITY OF STANWOOD

By _____
Leonard Kelley, Mayor

ATTEST:

By _____
David A. Hammond, City Clerk

APPROVED AS TO FORM:

By _____
Grant Weed, City Attorney

EXHIBIT 1**Revised 2015 Consolidated Fee Schedule – effective ~~March 23, 2018~~ January 1, 2016**

LAND USE FEES AND CHARGES	
Activity	Fee
Public Notice	\$60 per required publication Plus actual cost if greater
Floodplain Certificate	\$175
SEPA	\$275 non-project \$450 other
SEPA Addendum	\$72/hour
EIS	Direct consultant cost plus staff hourly rate
FPA Waiver	\$800 Plus \$100/acre over 5 Plus cost of hearing
Grading	Per 1997 UBC plus engineering reviews at actual cost \$250 -- 50 to 499 Cubic Yards \$500 -- 500 to 1000 Cubic Yards \$750 -- Over 1,000 Cubic Yards
Right-of-way	\$100 minor work \$500 major work
Preliminary Short Plat¹	\$3,600
Preliminary Long Plat¹	7,000 Plus \$250/lot Plus cost of hearing
Plat Amendment	\$72/hour Plus cost of hearing
Site Development¹ (Government Facilities Exempt²)	\$125 > \$5k \$250 \$5k - \$15k \$500 + 5% city engineer's estimate (includes labor, equipment, materials, overhead and profit) - \$15k + \$25/lot for plats w/prior SD
Final Plat/PRD	\$700 + \$125 per lot
Binding Site Plan¹	\$3,000 Plus \$300/lot
Preliminary PRD/PUD¹	\$5,550 Plus \$250/lot Plus cost of hearing

¹ Includes first engineering review, additional reviews charged at cost

² “Governmental Facility” means a facility wholly or partially funded by tax dollars including government of the United States, the governments of the state of Washington, Snohomish County, the City of Stanwood, Regional Fire Authorities, Public Schools, Colleges, and Universities.

LAND USE FEES AND CHARGES	
Activity	Fee
Development Agreement¹	\$2,000 Plus cost of hearing
Administrative Variance	\$600
Hearing Examiner Variance	\$1,200 Plus cost of hearing
Comprehensive Plan Amendment	\$1,500
Administrative Interpretation	\$100
Administrative Decision, Modification, Adjustment	\$100 first application \$125 each additional application.
Annexation	\$1,000
Boundary Line Adjustment	\$950
Administrative Conditional Use	\$100
Conditional Use	\$1,000 Plus cost of hearing
Unclassified Use Determination	\$100
Wireless Communication Facility	\$2,000
Rezone	\$1,000
Zoning Text Amendment	\$800
Shoreline Conditional Use	\$950 Plus cost of hearing
Shoreline Substantial Development	\$500 < \$100k \$1,000 > \$100k<250K \$2,000 > 250k
Driveway Permit	\$80
Demolition	\$100 Residential \$200 Commercial
Critical Areas	\$25 Exemption (non-Flood) \$75 Exemption (Flood) \$250 Checklist SFR/Duplex \$350 Checklist Other \$350 Report Peer review at cost
Technology Fee (applied to all permit transactions)	3% Except on 5% site development fee, impact fees, and mitigation fees
Landscape Plan	\$400 Plus 100% consultant cost

LAND USE FEES AND CHARGES	
Activity	Fee
Landscape Plan Modification	\$200 Plus 100% consultant cost
Landscape Inspections	\$150 \$50 re-inspections Plus 100% Consultant cost
<u>Adult Family Home Application</u>	<u>\$75, per application</u>
Pre-Application	\$300 Plus 2 hour engineering deposit for file review and 2 hour deposit for meeting attendance costs (file review and meeting attendance required at City discretion) (\$150 to be credited if LU app. is filed w/in 90 days)
Temporary Use	\$25
Permit Extensions	\$100
Reconsideration	\$200 Plus cost of hearing
Certificate of/change of occupancy	\$25 (fee may be applied to building permits if required for certificate)
Concurrency³ evaluation	\$400 plus consulting fees for engineering review
Concurrency reconsideration	\$200 plus consulting fees for engineering review
Encroachment Permit	New structures, \$50 No Fee for existing structures permitted by 2016
Right-of-way Vacation	\$350
Right-to-Farm (under 10 acres)	\$50
Right-to-Farm (10 acres or greater)	\$100
Water/Sewer Certificate of Availability	\$500
Fire Plan Check	1 hour deposit Plus actual cost if greater
<u>Re-Inspection Fee</u>	<u>\$75</u>
Postage	At cost
Copies	\$.15/page side @ 8 1/2"x11"

³ Includes first engineering review, additional reviews charged at cost

ANIMAL FEES & CHARGES	
Activity	Fee
Dog License – Unaltered Annual Fee	\$50
Dog License – Altered Annual Fee	\$10
Replacement Tag/License	\$10
Potentially Dangerous Dog License – Annual Fee	\$100
Dangerous Dog License – Annual Fee	\$200
Commercial Kennel License	\$175
Animal Shelters, Kennels, Pet Shops, Grooming Service License	\$175
Impoundment – Small Animals (dogs and cats) (SMC 8.02.170)	\$160 Monday through Friday during regular business hours and \$412 for after-hours (plus license fee, to include all city costs per animal) and double for each impoundment of the same animal during any one-year period
Impoundment – Livestock (SMC 8.02.080)	\$500 (to include all city costs per animal – including room and board) and double for each impoundment of the same animal during any one-year period
Animal Control Civil Infraction Fine (SMC 8.02.490 (2))	First violation in 365 day period \$100 Second violation in 365 day period \$200
Animal Control– 3 or more violations in a 365 day period (SMC 8.02.490 (2))	Third or subsequent offenses of this chap 8.02 within a 365-day period shall be: A misdemeanor subject to a jail term of not more than 90 days, a fine of not more than \$1,000, or both such fine and imprisonment.

CODE VIOLATION - PENALTIES	
Activity	Fee
Class A Code Violation – First Offense (SMC 13.01.045 and SMC 8.02.490 (1) re: 8.02.440 – .480)	\$250
Class A Code Violation – Second Offense (SMC 13.01.045 and SMC 8.02.490 (1) re: 8.02.440 – .480)	\$500, within first year of violation
Class A Code Violation – Third Offense (SMC 13.01.045 and SMC 8.02.490 (1) re: 8.02.440 – .480)	\$1,000, within first year of violation
Class B Code Violation – First Offense (SMC 13.01.045 and SMC 8.02.490 (1))	\$50
Class B Code Violation – Second Offense (SMC 13.01.045)	\$250, within first year of first violation
Class B Code Violation – Third Offense (SMC 13.01.045 and SMC 8.02.490 (1))	\$500, within first year of first violation
Violation Misdemeanor	A jail term of not more than 90 days, a fine of not more than \$1,000, or both such fine and imprisonment + costs
Gross Misdemeanor	A jail term of not more than 364 days, a fine of not more than \$5,000, or both such fine and imprisonment + costs)

UTILITY BILLING FEES & CHARGES	
Activity	Fee
Water Disconnection Fee - Regular	\$27.50
Water Disconnection Fee - Frequent	Shut off more than once in a 12-month period \$40.00
Water Disconnection Fee – After Hours	Shut off after 4:00 pm on weekdays, weekends and holidays \$150.00
Meter Removal	\$150.00
Water Connection Fee - Regular	\$27.50
Water Connection Fee - Frequent	Turn on more than once in a 12-month period \$40.00
Water Connection Fee – After Hours	Turn on after 4:00 pm on weekdays, weekends and holidays \$150.00
Meter Reinstall	\$150.00
Meter Read Outside Normal Cycle Requested by Customer	\$15.00
Water Meter – Acts of Vandalism	Reimburse City for actual costs of repairs
NSF Check Fee	\$40.00
Irregular Check Fee	Post-dated, unsigned, or otherwise not acceptable for bank deposit \$25.00



**CITY OF STANWOOD
FINANCE COMMITTEE
AGENDA STAFF REPORT**

ITEM NUMBER: 1

DATE: March 22, 2018

SUBJECT: Insurance Coverage Review

CONTACT PERSON: David A. Hammond, Finance Director

ATTACHMENTS: A – Washington City Insurance Authority Annual Review

ISSUE

The issue for the finance committee is to review the city's insurance coverage for 2018.

RECOMMENDATION

Review the city's insurance coverage and provide any recommendation to change the city's coverage limits for 2019.

SUMMARY

The city is a member of Washington Cities Insurance Pool. The Washington Cities Insurance Authority (WCIA) is a municipal organization of Washington public entities that join together for the purpose of providing liability and property financial protection to its members. There are other city insurance pools operating in Washington State including Cities Insurance Authority of Washington (CIAW). However, none of the other pools are as financially sound as WCIA or offer the range of proactive measures to manage risk.

WCIA was formed in 1981, as the first liability risk pool in Washington State. WCIA was created in 1981 by Interlocal Agreement, as authorized under RCW 48.62 and 39.34, by nine Puget Sound cities. The Pool now serves over 150 members. Membership solely consists of local government entities and their related regional interlocals (such as Transportation Benefit Districts); allowing strategic and short term expertise to respond specifically to member needs. Each member appoints a delegate representative to the WCIA Board of Directors. Delegates elect pool officers and Executive Committee members on a merit basis. David Hammond is the city's delegate.

The pool offers the largest self-insurance layer of any Washington State Pool consistently funded at above 95% actuarial level. WCIA offers members additional services such as risk management education and comprehensive risk field services. These services combined with claims and litigation assistance, allows the WCIA team to

respond effectively to member needs. WCIA intentionally assumes the "working layer of losses" with limited reliance upon reinsurance for catastrophic losses. All of this makes for a complete pre and post loss management program.

Within the Pool, members are divided into actuarial groups based on city population and number of employees. The city's insurance rates are partially based on the number of claims and losses experienced by the group, as well as by the claims experience of the city. This ensures the city is not underwriting larger cities with different loss experiences. There are 38 members in the city's actuarial group including La Conner, Snohomish, Woodinville, Leavenworth, Brier and Kenmore.

Each year, Pool members adopt a "Compact" outlining minimum member requirements and annual "audit" topics. The purpose of the Compact is to ensure members are doing everything possible to reduce member risk and claims. In 2017, the city's assigned risk manager reviewed the city's policies covering the use of volunteers. As a result of the audit, city staff updated the agreement if we plan to use an outside agency to provide volunteers.

The annual Compact also requires city staff and the city attorney to attend three WCIA educational sessions. Each year city staff must take one class from the CORE topics including: employment; land use; and contract insurance and indemnification requirements. City staff attended seven qualified trainings. Additional trainings have been reimbursed by WCIA including pesticide certification, certified playground safety and the APWA public works essentials course.

FISCAL IMPACT

In 2012, the City Council approved increasing the property insurance deductible from \$5,000 to \$25,000. This increase "saves" the city approximately \$13,500 in annual insurance premiums. The "savings" has been transferred annually to the contingency fund to cover unexpected losses or expenses.

For auto (and equipment) the city has a \$5,000 deductible. The city could increase the auto deductible from \$5,000 to \$25,000. The majority of insured city vehicles are valued between \$25,000 and \$35,000. Although this would reduce the annual cost by approximately \$4,300 the city would be taking on the risk of replacing almost every vehicle in the fleet. City staff do not recommend making any changes to the city's insurance deductibles at this time.

City staff reviewed the automobile schedule and eight vehicles with value over \$900,000. Three of these were transferred to the RFA under the terms of the ILA, five have current value less than the deductible. As shown in the chart below, this resulted in a \$4,000 decline in auto premium. This will increase next year as we purchase vehicles authorized in the amended budget

The chart highlights an overall increase from prior year of \$11,000. This is primarily driven by the increase in liability insurance, which was caused by a slightly higher risk

profile and by an increase in worker hours. These factors are on a two year lag, so the increased worker hours resulted from operating at nearly fully-staffed level following a couple of years in which we were unable to fill all positions, primarily at the WWTP. Also, the risk profile increased due to claims stemming from water main breaks in 2015 and 2016.

Coverage/Program	2017 Assessment	2018 Assessment
Auto Physical Damage	\$ 6,621	\$ 2,646
Boiler and Machinery	1,589	1,639
Crime/Fidelity	309	298
Liability	84,368	98,376
Property	38,136	39,098
Total	\$131,023	\$142,057

RECOMMENDED ACTION

Review the city's insurance coverage and consider whether to provide any recommendations to change the city's coverage limits for 2019.

City of Stanwood

2017 ANNUAL REVIEW

Presented by

**Carlene Brown,
Risk Management Representative**





RISK MANAGEMENT SERVICES AND PROGRAMS

WCIA Risk Services Department provides an assortment of risk management services and programs to assist the Membership. The following provides an overview of the various types of services and programs available:

On-Site Analysis:

- Your assigned Risk Management Representative is available for on-site analysis of risk management exposures common to municipal government, such as playground and building inspections. They are also available to attend meetings with department heads and/or staff to discuss your agency's particular risk management issues, and to provide New Member, New Delegate or New Department Head Orientations.

Liability Inquiries:

- If you have a liability question or concern, your assigned Risk Management Representative is available to research and respond to you either by phone or email.

Legal Consultations:

- Legal consultations are available to the Membership on a limited basis. These consultations may include legal review of personnel policies or practices, land use issues, or other general liability issues that are not particular to a potential claim, but that require the assistance of an attorney.
- Funding for the program comes from the WCIA Administrative Budget. Legal consultation costs are not included in any individual Member assessment calculation.
- **Procedure:** WCIA Member Delegate notifies the WCIA Risk Management Representative or Risk Services Manager of the consultation request, either by phone or email. Any documents for review should be forwarded via email. The WCIA Risk Services Manager will determine if the Consultation Program applies, and will assign the issue to the appropriate Defense Attorney. The assigned Attorney will contact the WCIA Member and work directly with them until the situation is resolved.

WCIA Risk Reduction Grant Program:

WCIA has two types of risk reduction grants available to members, Risk Mitigation grants and Staff Development grants. The grants are designed to assist members with risk reduction projects or provide opportunities for delegates and alternates to learn more about risk management techniques with the hope that losses for the individual member and the pool as a whole can be reduced.

2017 COMPACT ELEMENTS SUMMARY

Organizational Attentiveness Elements:

- Attend one of the three Full Board Meetings held annually
- Pay Assessments on Time – by January 31st postmark
- Appoint a WCIA Delegate and Alternate – update when changes occur
- Report Claims in a timely manner – per the Claims Manual policies online
- Complete requests for underwriting data accurately and in a timely manner

Educational Elements:

- Attend three WCIA educational sessions
 - One session in a core topic area; core topics are correlated to areas of loss experience and/or best risk management practices.
Core Topics include: Employment, Law Enforcement, Land Use or WCIA staff trainings (Council Do's and Don'ts, WCIA Risk Management Trainings for General Risk Management, Fleet, Volunteer, Parks & Recreation, Special Events, Public Works, City Council Risk Management 101)
 - Two additional sessions in any topic area
- Delegates must attend at least one session
- Designated City Attorney must attend one training session

2017 Annual Audit Elements:

Members will work with their assigned Risk Management Representative to select from one of three options that best meets the member's needs.

Option 1: Traditional Audit covering Police, Personnel, or Volunteers

Option 2: Targeted Risk Management Review to include a review of all or part of the following: Contracts/Right of Way Ordinances; Special Events/Facility Use Agreements; and/or Premises walk through and inspection for liability exposures.

Option 3: Loss and Exposure Reduction Plan: The member will work with their assigned Risk Management Rep to review their risk profile and loss runs to identify the member's top priorities, and then develop an action plan addressing 1-3 issues.

2017 Annual Review Elements:

The Risk Management Representative reviews the following information:

- WCIA Liability, Auto, Property, Boiler and Machinery, Crime and Fidelity coverages, rates and deductibles, and any special programs
- Property & Auto Schedules
- Risk Profile and/or Current Liability Loss Runs
- COMPACT Status Report/WCIA Services/Stewardship Report
- Analysis of Loss History providing specific direction for training and/or consulting

Please note: WCIA liability assessment amounts are discounted assuming successful completion of the COMPACT requirements.



2017 COMPACT CORE Training Topics

Members are required to attend **three** WCIA training sessions in 2017. One session must be from the CORE list below. To register for scheduled trainings, click <http://www.wciapool.org/education-training/calendar>.

Employment

- Approaching Supervisory Situations with Confidence
- Best Practices for Coaching, Counseling and Transition to Discipline
- Best Practices for Interviewing and Hiring
- Building Supervisory Skills 101, 201 and 301
- Conducting Effective Performance Appraisals
- Employment Law for Supervisors
- Succession Planning-A Risk Management Approach
- Unlawful Discrimination, Harassment and Retaliation ***Exclusive**

Land Use

- WA COM – Growth Management Services - Short Course on Local Planning
- PAW – Land Use Boot Camps ****Reimbursed**

Law Enforcement

- Law Enforcement Liability Update
- CJTC - Crisis Intervention Team (CIT) – 8HR or 40HR Courses
- CJTC – Annual NW Law Enforcement Command College & Executive Training Day ****Reimbursed**
 - CJTC – Pre-Supervisors or First Level Supervision or Middle Management ****Reimbursed**
- EVOC – Emergency Vehicle Operating Course ****Reimbursed**
- WASPC – Best Practices for Law Enforcement Chiefs or Command Staff
- APCO – NENA Spring or Fall Forums ****Reimbursed**
- Police Training Solutions – Use of Force Trainings

WCIA Staff Trainings

These trainings are typically only offered as exclusive.

- WCIA Risk Management 101 Trainings for General Risk Management, Fleet, Volunteer, Parks & Recreation, Sr. Centers, Special Events, Public Works, or City Council
- WCIA Council Do's and Don'ts
- WCIA Contracts Insurance and Indemnification Requirements

***Exclusive** – These programs are exclusive to the requesting member. For details contact our Member Services Coordinator, Maria Orozco at mariao@wciapool.org

**** Reimbursed** – This program provides a limited reimbursement for participation. For details visit our website: <http://www.wciapool.org/education-training/reimbursement>.

2017 WCIA Insurance Coverage Summary



Member: **City of Stanwood**

LIABILITY PROGRAM

Liability Joint Protection Program

Auto Liability, General Liability, Police Liability, Errors or Omissions Liability, Employment Practices Liability, Employee Benefit Liability and Stop-Gap Liability. 100% occurrence form.

Layer:

Limits:

Self-Insured Layer Limit	\$4,000,000 per Occurrence
Reinsured Layer – Governmental Entities Mutual, Inc.	\$3,000,000 per Occurrence
Reinsured Layer – Argonaut Insurance Company	\$8,000,000 per Occurrence
Reinsured Layer – Allied World Assurance Company, Inc.	\$5,000,000 per Occurrence
Reinsured Layer – Certain Underwriters at Lloyd's (Brit Syndicate 2987 – 100%)	\$5,000,000 per Occurrence

Total Limit: \$25,000,000 per Occurrence, subject to aggregates and sub-limits.

Deductible: [REDACTED] *All members are in the liability program, however if a deductible is listed the member is subject to it.*

This member is currently listed in the following programs if a deductible is listed or the box is marked:

PROPERTY PROGRAM

Property Joint Protection Program

WCIA self-insures (pools) the first \$750,000 of covered perils other than flood and earthquake. 50% Lloyd's of London, 25% National Fire Marine Insurance Company, 10% Ironshore Specialty Insurance Company, 10% RSUI Indemnity Company, and 5% Lloyd's of London-XL Catlin Syndicate 2003. Additional carriers provide \$50 million excess earthquake above \$100 million. Separate Lloyd's of London policies provide \$100 million of terrorism coverage.

Limits: \$300,000,000 per Occurrence

Sub-Limits: \$150,000,000 Earthquake per Occurrence and Annual Pool Aggregate
\$100,000,000 Flood per Occurrence and Annual Pool Aggregate, except \$50,000,000 Flood Sub-Limit within Flood Zones A and V.
Other sub-limits may apply.

Deductible: Earthquake: 2% of Values Involved Subject to \$250,000 Minimum per Occurrence
Flood: \$250,000 per occurrence except 3% of values involved subject to a minimum of \$500,000 per occurrence within Flood Zones A/V.

All Other Perils: \$25,000 *Deductible shown only if program member.*

AUTO PHYSICAL DAMAGE PROGRAM

Auto Physical Damage Joint Protection Program

Limits: Actual Cash Value (ACV) for scheduled vehicles except optional replacement cost coverage for vehicles over \$25,000. Deductible waived for glass repair and damage caused by fire or lightning.

Deductible: \$5,000 *Deductible shown only if program member.*

BOILER AND MACHINERY (EQUIPMENT BREAKDOWN) PROGRAM

Insured by The Hartford Steam Boiler Inspection and Insurance Company

Limits: \$100,000,000 Maximum Limit (Equipment Breakdown)

Sub-Limits: \$10,000,000 Business Income, Service Interruption
\$5,000,000 Demolition, Ordinance of Law
\$1,000,000 Extra Expense
\$500,000 Perishable Goods, Expediting Expenses, Hazardous Substances
\$100,000 Off Premises Property Damage, Contingent Business Income, Data Restoration

Deductible: \$10,000 Combined All Coverage Except:
\$25 per KW Turbine Generator Units with a \$50,000 Minimum
*\$25 per HP Motors, Pumps, and Deep Well Pump Units
*\$2.50 per KVA Transformers
*\$25 per HP A/C and Refrigeration Systems
*\$25 per HP Internal Combustion Engines and Generators $\geq$ 500 HP

**Subject to a \$10,000 Minimum Deductible*

\$10,000 *Deductible shown only if program member.*

CRIME/FIDELITY PROGRAM

Insured by National Union Fire Insurance Company of Pittsburgh PA

Limits: \$2,500,000 for: Employee Theft - Per Loss Coverage, Forgery or Alteration, Inside Premises - Theft of Money and Securities, Inside Premises - Robbery or Safe Burglary of Other Property, Outside the Premises, Computer Fraud, Funds Transfer Fraud, Money Orders and Counterfeit Money, and Faithful Performance of Duty as prescribed by law. Blanket coverage for all employees unless excluded under the insurance policy.

Deductible: \$10,000 ☒ *Checked only if program member.*

INFORMATION SECURITY INSURANCE (CYBER INSURANCE)

Insured by AIG Specialty Insurance Company

Limits: \$10,000,000 Aggregate Pool Policy Limit and per Member \$1,000,000 Limit

Sub-Limits: \$1,000,000 Security and Privacy Liability Insurance per Member
\$1,000,000 Regulatory Action per Member
\$1,000,000 Cyber Extortion
\$1,000,000 PCI-DSS Assessment or Fine per Member
75,000 Affected Individuals Privacy Event Services per Member
\$1,000,000 Event Management Electronic Data per Member
\$1,000,000 Event Management Event Response per Member
\$1,000,000 Cyber Extortion Including Bitcoin Ransom Coverage

Deductibles: \$25,000 Security and Privacy Liability Insurance Including Regulatory Action
100 Affected Individuals Privacy Event Services
\$25,000 Event Management, E-Discovery None

Note: New Members coverage subject to carrier approval. Above coverage effective 5/31/17.

This summary is for your reference only. Please refer to the Joint Protection Program or insurance policies for specific terms, conditions, limits and exclusions.

2017 PROPERTY/AUTO RATES COMPARISON

PROPERTY PROGRAM: Replacement Cost Coverage

Deductible	Rate per \$100	Property Value per \$100	Annual Cost
\$1,000	\$0.207	\$335,447	\$69,438
\$5,000	\$0.154	\$335,447	\$51,659
\$25,000	\$0.114	\$335,447	\$38,241
\$50,000	\$0.100	\$335,447	\$33,545

Current City Values

Property Values	\$33,544,705
Divide Value by	100
	<u>\$ 335,447</u> Value per \$100

AUTO PHYSICAL DAMAGE:

Optional Replacement Cost Coverage on Vehicles \$25,000 or Higher

Deductible	Rate per \$100	Auto Value per \$100	Annual Cost
\$250	\$1.137	\$16,892	\$19,206
\$500	\$0.742	\$16,892	\$12,534
\$1,000	\$0.515	\$16,892	\$8,699
\$5,000	\$0.371	\$16,892	\$6,267
\$25,000	\$0.117	\$16,892	\$1,976

Current Auto Values

Auto Values	\$1,689,202
Divide by	100
	<u>\$ 16,892.02</u> Value per \$100

City of Stanwood WCIA Auto Schedule

Deductible: \$5,000 3-7-2018

Year	Make	Model	VIN	Rep.	License	Unit #	Dept.	Equipment Value	Vehicle Value	Total Value	Date
2016	Ford	F550	1FDIF5GT1GEB9746 1	YES	52539D		Public Works Water Department	\$0	\$45,000	\$45,000	03/02/2016
2014	Ford	Escape	1FMCU9G9XEUD885 23	NO	49086D		Public Works	\$0	\$24,000	\$24,000	07/10/2014
2014	Ford	F150	1FTEX1EM4EFB8689 2	YES	19860D		Public Works Water Department	\$0	\$29,464	\$29,464	07/30/2014
2014	FORD	F350 X3d	1FD8X3D68EEA4917 5	YES	UNKNOWN		Wastewater	\$0	\$30,000	\$30,000	10/16/2013
2008	FORD	F250 4x4 Supercab PU	AFTSX21578EE6807 6	YES	Unknown	0	PW	\$0	\$25,000	\$25,000	11/10/2008
2006	INTERNATIONAL	VACTOR 7400 SBA 4x2	IHTWCAZR26J26414	YES	PEND.	0	PW	\$0	\$260,000	\$260,000	11/10/2008
2004	FORD	F350	1FDSX31L24ED1315 1	YES	35403D	0	PW	\$500	\$26,000	\$26,500	11/10/2008
2001	Ford	Manlift UT	1FDAF57F41ED8721 2	YES	Not Issued	0	PW	\$0	\$39,000	\$39,000	11/10/2008
2001	FREIGHTLINER/TYM CO	FC70 STREET SWEEPER	1FVAB3BV51HH5778 5	YES	30281D	#45	PW	\$0	\$155,000	\$155,000	11/10/2008
2000	Ford	Ambulance	1FDWE35F2YHA258 87	NO	49670C	0	PW	\$0	\$26,000	\$26,000	11/10/2008
1997	International Dump YD	5 257/CC	1HTGEAHR0VH3974 38	YES	35411D	0	PW	\$0	\$75,000	\$75,000	11/10/2008
Grand Totals:									\$500	\$734,464	\$734,964

City of Stanwood WCIA Building Schedule

Deductible: \$25,000 3-7-2018

Loc #	Description	Address	Vacant	Building Value	Contents Value	Total Value	Dept.	Sq.Ft.	Year Built	Date
0	Backwash Tank Water Treatment Plant	6714 268th Street NW	No	\$175,000	\$0	\$175,000	Public Works	0	2008	
0	Manganese Filter Vessel Water at Water Treatment Plant	6714 268th Street NW		\$65,000	\$0	\$65,000	Public Works	350	2008	
0	Shop building	26729 98th Ave NW		\$450,000	\$121,500	\$571,500	PW Sewer	2250	2004	
0	Water Treatment Plant	6714 268th Street NW	NO	\$1,523,600	\$0	\$1,523,600	Public Works Water Department	1920	2008	10/31/2014
0	WWTP Operations Building	26729 98th Ave NW		\$1,269,700	\$525,700	\$1,795,400	PW Sewer	4850	2004	
1	City Hall	10220 270th St NW	NO	\$574,343	\$114,868	\$689,211	Administration	4500	1925	10/31/2014
2	Knittle Reservoir (Cedarhome) 550K gallons	7600 279th Pl NW	No	\$2,700,000	\$0	\$2,700,000	Public Works Water	550000	2009	
2	Knittle Reservoir Pump House	7600 279th Pl NW	No	\$200,650	\$0	\$200,650	Public Works Water	180	1986	
2	single family residence	10520 Saratoga Drive	YES	\$120,000	\$12,000	\$132,000	Public Works	1344	1928	08/27/2015
3	Machine Shed	10520 Saratoga Drive	YES	\$80,000	\$8,000	\$88,000	Public Works	2000	1985	08/27/2015
4	LIBRARY	9701 271st St NW	NO	\$430,757	\$0	\$430,757		5400	1969	11/22/2017
5	Outbuildings	10520 Saratoga Drive	YES	\$100,000	\$10,000	\$110,000	Public Works	2000	1970	08/27/2015
6	Hamilton Smoke	West Side of 98th Drive NW South of SR 532	YES	\$50,000	\$0	\$50,000	Public Works	2000	1900	08/27/2015
7	Public Works Pole Building	26729 98th Ave NW, Bldg A	NO	\$344,700	\$137,300	\$482,000	Public Works	4050	1987	10/31/2014
8	Police Station	8727 271st St NW	NO	\$344,605	\$66,244	\$410,849	Police	5500	1949	10/31/2014
9	SCCC Building	8725 271st Street NW	NO	\$57,433	\$5,000	\$62,433	Administration/Clerk's Office	1440	1949	10/31/2014
10	Main Sewer Pump Station	27006 94th Drive NW	NO	\$746,646	\$0	\$746,646	Public Works Sewer	400	1999	10/31/2014
13	Fure Well	27420 Woodland Road	NO	\$57,433	\$0	\$57,433	Public Works Water	100	1948	10/31/2014
14	BAILY BOOSTER PUMP STATION	27029 81st Dr NW		\$86,152	\$0	\$86,152		80	1975	03/23/2004
16	Bryant Well #1	SEC29, TWNShp 32N, RGE 4E	NO	\$84,463	\$0	\$84,463	Public Works Water	200	1976	10/31/2014
18	BRYANT WELL #2	6804 268th Street NW	NO	\$440,550	\$0	\$440,550		300	2003	10/31/2014

Loc #	Description	Address	Vacant	Building Value	Contents Value	Total Value	Dept.	Sq.Ft.	Year Built	Date
19	CHLORINATION BLDG & CONTACT CHAMBERS	26827 98th Dr NW		\$552,040	\$0	\$552,040		400	1972	03/23/2004
20	Sewer Pump Station Church Creek Estates	7000 Church Creek Loop	NO	\$114,868	\$0	\$114,868	Public Works Sewer	100	1990	10/31/2014
21	Sewer Pump Station Cedarhome - Cedarhome Elementary	27911 68th Ave NW	NO	\$402,040	\$0	\$402,040	Public Works Sewer	150	1997	10/31/2014
22	KNITTLE RESERVOIR 1MG	7600 279th Pl NW	NO	\$984,400	\$0	\$984,400	Public Works Water	1000000	1997	10/31/2014
23	Hatt Slough Pump Station	7030 233rd Street NW	NO	\$110,408	\$3,864	\$114,272	Public Works Water	175	1950	10/31/2014
24	Picnic Shelter Church Creek Park	27211 72nd Ave NW	NO	\$55,203	\$0	\$55,203	Public Works Parks	300	1972	10/31/2014
							Street Drain			
25	Knittle Reservoir 200,000 Gallon	7600 279th Pl NW	NO	\$582,800	\$0	\$582,800	Public Works Water	200000	1986	10/31/2014
26	Bailey (2) 200,000 GAL Water Tanks	27029 81st Dr NW	NO	\$225,233	\$0	\$225,233	Public Works Water	400000	1989	10/31/2014
27	Church Creek Park Restroom	27211 - 72nd Avenue NW	NO	\$77,000	\$15,000	\$92,000	Public Works	167	2017	01/12/2017
29	Sewer Pump Station Pioneer Hills	28031 Pioneer Hwy	NO	\$225,233	\$0	\$225,233	Public Works Sewer	150	2001	10/31/2014
31	Traffic Controller and Signal	265th and 72nd Intersection	NO	\$165,612	\$0	\$165,612	Public Works	200	1998	10/31/2014
35	Heritage Park Fencing	9600 276th St NW	NO	\$72,124	\$0	\$72,124	Public Works Parks	5250	1994	10/31/2014
							Street Drain			
36	PARK RESTROOM HERITAGE PARK	9600 276th St NW	NO	\$86,152	\$0	\$86,152	Public Works Parks	960	1995	10/31/2014
38	Heritage Park Skateboard Park	9600 276th St NW	NO	\$71,400	\$0	\$71,400	Street Drain			
							Public Works Parks	10000	2000	10/31/2014
39	Heritage Park Playground Equipment	9600 276th St NW	NO	\$27,602	\$0	\$27,602	Street Drain			
							Public Works Parks	400	2000	10/31/2014
41	Booster Station Knittle Reservoir	7600 279th Pl NW	NO	\$154,571	\$0	\$154,571	Street Drain			
44	FIRE STATION	8117 267th St NW	NO	\$2,756,650	\$0	\$2,756,650	Public Works Water	180	1997	10/31/2014
47	Wastewater Treatment Plant	26729 98th Ave NW		\$13,402,650	\$68,000	\$13,470,650	Fire	9475	2003	11/22/2017
49	BOOSTER PUMP	28224 68th Ave NW		\$312,120	\$26,010	\$338,130		154522	2004	09/02/2004
	STATION-Cedarhome							448	2006	10/06/2006
50	Lions Park basketball goal posts	8328 Park Drive	NO	\$0	\$18,870	\$18,870	Public Works	0	2008	09/29/2014
51	Lions Park Benches, trash receptacles, bike rack, bib grill, park signs, picnic tables	Cedarhome Drive & Park Drive (east of Pioneer Hwy)		\$0	\$15,114	\$15,114			2008	

Loc #	Description	Address	Vacant	Building Value	Contents Value	Total Value	Dept.	Sq.Ft.	Year Built	Date
52	Lions Park concrete paving, parking, ramp	Cedarhome Drive & Park Drive (east of Pioneer Hwy)		\$0	\$14,321	\$14,321			2008	
53	Lions Park Lawn, trees, ground	Cedarhome Drive & Park Drive (east of Pioneer Hwy)		\$0	\$77,022	\$77,022			2008	
54	Lions Park play structure & climbing boulder	Cedarhome Drive & Park Drive (east of Pioneer Hwy)		\$0	\$51,425	\$51,425			2008	
56	Lions Park Site Electrical, Storm drainage, irrigation, fencing	Cedarhome Drive & Park Drive (east of Pioneer Hwy)		\$0	\$30,717	\$30,717			2008	
57	Taylor's Landing Lift Station	26100 Block of 77th Ave.		\$76,500	\$0	\$76,500		450	2001	12/01/2008
58	Copper Lift Station	7800 Block of 289th		\$765,000	\$0	\$765,000		450	2006	12/01/2008
59	Lindstrom Lift Station	72nd Ave NW		\$153,000	\$0	\$153,000		450	2006	12/01/2008
60	Bryant Well #3	6714 268th St NW	NO	\$250,000	\$0	\$250,000	Water	0	0	11/22/2017
61	Cedarhome Well	27909 68th Ave NW	NO	\$200,000	\$300,000	\$500,000	Water	480	2007	11/22/2017
62	Irvine Slough Pump Station	98th Ave NW	NO	\$75,000	\$125,000	\$200,000	Drainage	150	1972	11/22/2017
			Grand	\$31,798,638	\$1,745,955	\$33,544,593				
			Totals:							

City of Stanwood WCIA Inland Marine Schedule

Deductible: \$25,000 3-7-2018

Loc #	Description	Serial Number	Value	Dept.	Year Built	Added	Modified
0	Caterpillar Backhoe Loader	420F 12W72303	\$106,000			01/16/2013	
0	John Deere 1600 Turbo Series II Com'l Wide Area Mower w/Canopy	TC1600T100029	\$75,853	Public Works	2012	08/27/2013	08/27/2013
0	Thermal Imager MSA E5200	A63443C06	\$117,300		2006	12/01/2008	12/01/2008
1	305E2 Mini Hydraulic Excavator	CAT0305EJDJX01277	\$95,000	Public Works	2015	08/27/2015	08/27/2015
2	JOHN DEERE BACKHOE 210 C		\$57,433			11/30/2001	
3	Caterpillar 305E2 Mini-Hydraulic Excavator	CAT0305EJDJX01277	\$88,212	Public Works	2015	04/06/2016	04/06/2016
4	Meter Reading Equipment and Software	0	\$23,827	Public Works Water	2015	04/06/2016	04/06/2016
5	JOHN DEERE TRACTOR 755	W00070C144388	\$40,204		1997	11/30/2001	
10	JACOBSON MOWER HR 5211	691162325	\$41,352			11/30/2001	
17	AERATORS (5)		\$27,602		1996	11/30/2001	
19	NEW HOLLAND TS100/ALAMO MB21 BOOM MOWER	S#166673B/S#01328	\$71,766		2001	06/05/2002	
	Grand Totals:		\$744,549				



Insurance Authority

Washington Cities Insurance Authority

PO Box 88030
Tukwila, WA 98138

Bill To

Stanwood
10220 270th Street NW
Stanwood, WA 98292

Invoice

Date	Invoice #
1/1/2018	18125

Due Date
1/31/2018

Liability and/or Program Assessment(s) for 2018

Coverage/Program	Assessment						
Auto Physical Damage	2,646.00						
Boiler & Machinery	1,639.00						
Crime/Fidelity	298.00						
Liability	98,376.00						
Property	39,098.00						
If \$0 is shown above, the member has no coverage for that particular program with WCIA. Payments must be received by January 31, 2018. Payments received after January 31, 2018, will be assessed a penalty of 2.5% of the member's liability assessment with a minimum of \$1,000.							
<table><tr><td>Total</td><td>\$142,057.00</td></tr><tr><td>Payments/Credits</td><td>\$0.00</td></tr><tr><td>Balance Due</td><td>\$142,057.00</td></tr></table>		Total	\$142,057.00	Payments/Credits	\$0.00	Balance Due	\$142,057.00
Total	\$142,057.00						
Payments/Credits	\$0.00						
Balance Due	\$142,057.00						

Phone #	Fax #
206-575-6046	206-575-7426