

RESOLUTION 2026-05-646

**A RESOLUTION OF THE CITY COUNCIL OF
THE CITY OF WHITE SALMON, WASHINGTON, SETTING CITY POLICY
RELATED TO ASSOCIATION OF WASHINGTON CITIES (AWC) RISK
MANAGEMENT SERVICE AGENCY (RMSA) MEMBER STANDARDS.**

WHEREAS, the City of White Salmon is a current member of the AWC RMSA; and

WHEREAS, the City Council values the service and protection our policy through AWC RMSA offers and provides; and

WHEREAS, the City Council values the resources of the City of White Salmon, its employees and its citizens and taxpayers; and

WHEREAS, the City Council desires to protect the finances of the City of White Salmon and limit the effect of claims on the budget through deductibles and subsequent increases in premiums by following the AWC RMSA Member Standards.

NOW, THEREFORE, be it resolved by the City Council of the City of White Salmon:

Section 1. The City Council hereby adopts all of the AWC RMSA Required Member Standards as set forth in Exhibit “A” attached hereto and incorporated herein by this reference.

Section 2. The City Council designates the Clerk the Administrator of all AWC RMSA Member Standards records and trainings, including setting up required trainings with RMSA U system for all Elected and/or Appointed Officials and Employees.

Section 3. The City Council directs the Clerk to establish written policies to insure ongoing compliance with the adopted Member Standards.


Section 4. The City Council shall review the AWC RMSA Member Standards no less than annually to ensure continued compliance.

Section 5. Any prior inconsistent AWC RMSA Member Standard Resolutions of the City are hereby repealed and replaced by this resolution.

Section 6. If any section, sentence, clause or phrase of this Resolution should be held to be invalid or unconstitutional by a court of competent jurisdiction, such invalidity or unconstitutionality shall not affect the validity or constitutionality of any other section, clause or phrase of this Resolution.


ADOPTED by the Council of the City of White Salmon, Washington. Dated this 3rd day of June 2026.

CITY OF WHITE SALMON, WASHINGTON

DocuSigned by:

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Marla Keethler, Mayor

ATTEST:

Signed by:

4C4171D343D749F...

Erika Castro-Guzman, Clerk

APPROVED AS TO FORM:

Signed by:

8D43A75E83504E9...

Shawn MacPherson, City Attorney

Risk Management Service Agency

RMSA

SECURITY | STABILITY | SERVICE



Member Standards



Effective January 1, 2026

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AWC RMSA Member Standards Effective January 1, 2026

Introduction

The AWC Risk Management Service Agency's Member Standards were adopted by the Board of Directors to provide consistent administrative practices for members, reducing property and liability losses.

The Standards focus on areas which have historically driven AWC RMSA's claims expenses and where compliance with these Standards would either eliminate or greatly reduce exposure for RMSA and its membership. The Standards are in alignment with sound best practices in the pooling industry. By following these Standards, the Board is confident that members will significantly decrease the likelihood of experiencing property and liability losses and reduce costs for themselves and help the long-term financial stability of the AWC RMSA pool.

An AWC RMSA member's failure to comply with Member Standards will result in an applicable penalty being applied to the loss.

Compliance with these Member Standards can be accomplished in a variety of ways. While RMSA-U and RMSA hosted trainings are free and available to meet required Member Standards, members can also take advantage of another entity's training as long as they are in the scope of what the Member Standard is prescribing.

Each member is responsible for keeping record of their elected officials and employee's training and shall do so with either our Member Standards training tracker or their own tracking system. If assistance is needed in determining if a training is compliant with a Member Standard or if there are further questions on Member Standards, contact RMSA staff.

Administration

Deductible

If a claim arises related to any of the administration standards and the corresponding requirements have not been met, the member shall be subject to a **\$2,500 deductible**.

Administration Standard 1 Member Standard review

All elected officials and department heads shall conduct an annual review of the RMSA Member Standards to ensure both compliance and understanding.

Administration Standard 2 RMSA orientation

The city/town administrator, the mayor, and the designated AWC RMSA contact shall participate in an AWC RMSA program orientation within 90 days of joining the pool, or within 90 days of a new officials first day of service. This training consists of an overview of claims reporting; grant, scholarship, and training opportunities; loss prevention inspections; and program administration.

Administration Standard 3 Elected officials training

All newly elected or appointed mayors and councilmembers, board members, and commissioners shall complete the AWC Elected Officials Essentials training or a comparable course, which includes the required OPMA and PRA training, within 90 days of taking office, and must take the training as a refresher at least every four years. This training is required by Washington State Law (RCW. 42.56.150).

Administration Standard 3 Continuing education training

All elected officials, employees with direct reports, and all department heads shall complete at least one AWC RMSA- approved training course on an employment practices-related topic per year. Non-AWC RMSA sponsored training will require advance approval from AWC RMSA to meet this requirement.

Administration Standard 4 Contract and interlocal agreement review

Contracts and interlocal agreements where the member is the procurer of services shall contain a third-party indemnification clause and insurance coverage provisions. Members shall either use AWC RMSA's pre-approved insurance and indemnification language or shall be forwarded to the AWC RMSA for review of the indemnification and insurance language, in advance of adoption by the member's governing body.

Administration Standard 5 Disaster plan

The mayor, all department heads, and others identified with emergency management responsibilities shall review their entity's disaster plan annually. The plan shall also be tested annually by an emergency operation exercise such as a tabletop, sand table, full scale test of a part of the plan, or by an actual local emergency declaration.

Crime

Deductible

If a loss related to the handling or management of public funds occurs, and the member employee responsible for that incident and/or any other person involved in the internal control process has not complied with any one of the crime standards, a tiered deductible will be applied to losses recurring within a rolling 10-year period.

First offense: 25% deductible applied to the claim

Second offense: 50% deductible applied to the claim

Third offense and on: No coverage for the claim

Crime Standard 1 Fraud prevention training

All elected officials and all member employees that handle or oversee the handling of public funds shall annually participate in a RMSA-approved training on internal financial control systems, specific to preventing or reducing fraud.

Crime Standard 2 Separation of duties

The member shall adopt and enforce a policy outlining the separation of financial duties to ensure that one person does not have the sole responsibility of receiving payments, making purchases on behalf of the entity, reconciling cash receipts, and overseeing the process. If the member has only one employee available for these duties, outsourcing must be used.

Crime Standard 3 Credit card usage

The member shall adopt and enforce a credit card use policy to provide guidance to individuals trusted to access and use the entity's credit card(s). The credit card policy shall include guidance for usage in the following areas: (a) who credit cards are distributed to, (b) the authorization and control of use of credit card funds, (c) the credit limits available, (d) payment of the bills, and (e) any other policy or procedure necessary to implement or administer the system under RCW 43.09.2855.

Crime Standard 4 Financial audits

In addition to routine SAO audits, the member shall conduct scheduled and unscheduled reviews of financial reports, including specific risks such as bank and credit card statements and vendor lists. These reviews shall include auditing revenue and expense trends to identify any unusual fluctuations or purchases made. Any management letters issued by the SAO, or discrepancies identified shall be rectified and addressed in policy and practice.

Crime Standard 5 Vendor audits

The member shall adopt and enforce a policy for conducting annual reviews of their vendor lists. This policy shall include procedures for identifying discrepancies, duplicates, and verifying billing addresses and bank information. The review process shall ensure the accuracy and integrity of vendor information and help prevent fraudulent activities.

Cyber Security

Note: Cyber security insurance coverage is dependent on specific mitigation measures taken by the member prior to the loss. Review RMSA's Cyber Coverage Agreement for specific requirements outside of RMSA's Member Standards.

Deductible

If a cyber security claim occurs and the member employee responsible for that incident and/or the member at large has not complied with any one of the cyber standards, a tiered deductible will be applied to losses recurring within a rolling 10-year period.

First offense: \$2,500 deductible applied to the claim

Second offense: \$10,000 deductible applied to the claim

Third offense and on: \$25,000 deductible applied to the claim

Cyber Security Standard 1 Cyber awareness training

All employees and elected officials who have access to their entity's electronic systems or information shall complete at least one cyber security awareness-related training (recognizing phishing emails, computer security basics, etc.) annually.

Cyber Security Standard 2 IT support

The member shall have some level of IT support whether internally, externally and/or utilize *free cyber security services available to local government entities.

*Contact RMSA staff for complimentary cyber security resources offered by CISA, the State Auditors Office (SAO), and more.

Cyber Security Standard 3 Payment instructions verification

The member shall develop and adopt a policy related to the verification of external financial payments to include a procedure to verify the authenticity of each payment request. This could include implementing a call-back verification process or a secondary verification by a second employee. **Coverage excluded:** This is a direct requirement of RMSA's cyber insurer to access coverage for social engineering fraud. Non-compliance, in the form of failure to have such a procedure in place, will void otherwise available coverage and result in coverage being excluded.

Driving

Deductible

If an auto incident occurs and the member employee responsible for that incident and/or the member at large has not complied with the applicable standards, a **\$2,500 deductible** will apply to the claim.

Driving Standard 1 Defensive driver training

All drivers (employees and volunteers, including public safety and law enforcement) who operate member owned vehicles shall complete an RMSA-approved defensive/distracted driving course before driving a member vehicle and at least every three years thereafter. Additionally, all drivers of emergency vehicles shall complete an EVOC/EVIP training before driving a member vehicle and at least every three years thereafter. If the EVOC/EVIP course includes a defensive/distracted driving component, that will satisfy the requirement.

Driving Standard 2 Driving policy

Members shall have a comprehensive driving policy in place that addresses all aspects of vehicle operation. This policy must include procedures for regularly obtaining and maintaining driving abstracts for all member drivers, including moveable equipment, with updated abstracts pulled at least every three years. The policy shall also cover vehicle use guidelines, restrictions or allowances for personal use, driver selection criteria, protocols for reporting and managing driving incidents, and shall comply with any union agreements or other authority.

Driving Standard 3 Repeat claims by the same driver

The member shall implement procedures to address situations where a single driver is involved in multiple driving accidents. When a repeat claim involving the same driver occurs, the member shall promptly conduct a review to determine the cause and identify appropriate corrective actions. Permanent or temporary mitigation measures, such as additional training, supervision, or reassignment, shall be instituted as soon as feasible to prevent future similar incidents.

Driving Standard 4 Backing

It is good practice that all vehicles that are not factory-equipped with a back-up camera system be retrofitted. Regardless of the presence of a back-up camera, the member shall have a backing policy and/or training in place that includes requiring drivers to use safe backing practices. This includes having drivers walk around the vehicle to identify hazards before backing out of an area, using a spotter, and/or not rely solely on mirrors.

Employment Practices

Deductible

If a claim related to an employment matter is filed and the applicable member standards have not been complied with a **\$25,000 deductible** will apply to the claim.

Employment Practices Standard 1 Review prior to personnel action

Prior to taking any personnel action that may result in termination of an employee, and/or notifying the employee of such final disposition, the member shall notify RMSA and allow RMSA to review the merits and risks of the termination. RMSA shall provide guidance at staff's discretion, and the member must follow RMSA/ appointed legal counsel's advice.

Employment Practices Standard 2 Personnel policy review

Personnel policies and procedures shall be reviewed at least every five years by an attorney who specializes in employment practices liability or through RMSA's HR resource. When recommended, the personnel policies and procedures shall be revised, and the changes communicated to all employees. In addition, personnel policies and procedures must be consistently enforced throughout the organization, subject to circumstances in which an exception is deemed by management to be in the best interests of the organization.

Land Use

Deductible

If a claim related to a land use matter is filed and the member standards have not been complied with a **\$2,500 deductible** will apply to the claim.

Land Use Standard 1 Land use action

Prior to adoption of a new land use ordinance, action, moratorium, or renewal of an existing moratorium, a member shall contact AWC RMSA prior to council action or adoption for review of the proposed moratorium by RMSA staff or an AWC RMSA approved attorney. RMSA shall provide guidance at staff's discretion, and the member must follow RMSA/appointed legal counsel's advice.

Land Use Standard 2 Land use training

The council and planning commission shall complete training within six months of assuming responsibility for land use issues. This training shall include a review of the moratorium process. A refresher training shall be taken every four years.

Law Enforcement

Deductible

If a law enforcement related claim is filed and the member standards have not been complied with a **\$25,000 deductible** will apply to the claim.

Law Enforcement Standard 1 Use of force training

Commissioned officers and reserve officers shall annually complete training on the use of force policy adopted by the member.

Law Enforcement Standard 2 CJTC training requirements

Law enforcement departments shall follow the Criminal Justice Training Commission training standards for criminal justice professionals.

Public Works/Operations

Deductible

If a claim related to Public Works/Operations standard 1-3 is filed and the member standards have not been complied with a **\$2,500 deductible** will apply to the loss.

For repeat claims related to Public Works standard 4, a tiered deductible will apply to losses recurring within a rolling 10-year period.

First offense: \$5,000 deductible applied to the claim

Second offense: \$7,500 deductible applied to the claim

Third offense and on: No coverage for the claim

Public Works/Operations Standard 1 Sewer systems

The member shall retain documentation confirming routine inspections and/or cleaning of their sanitary/ stormwater systems have been completed within a five-year period. It is acknowledged that it may not be feasible for the entirety of the system to be cleaned every five years, however priority will be placed on high-impact areas. Known, problematic areas shall be inspected on an annual basis and cleaned as needed. Documentation shall include the location and date of inspection/cleaning.

Public Works/Operations Standard 2 Sidewalks & Streets

The member shall retain documentation confirming complaints and the member's responses to complaints regarding issues and/or repairs needed for sidewalks and streets.

Public Works/Operations Standard 3 Securing property against theft policy

The member shall adopt and maintain a written policy outlining procedures for securing all vehicles and portable high-value items against theft when not in use. The policy shall address requirements for securing tools and equipment in work vehicles (e.g. use of locking boxes or bed covers), prohibiting items from being left in view when unattended, and ensuring that keys are never left in unattended vehicles. The policy shall also specify that items are not to be left in vehicles overnight.

Public Works/Operations Standard 4 Repeat claims

The member shall address identifiable hazards or practices that have resulted in a third-party claim in order to avoid future similar losses. When feasible, either permanent or temporary mitigation measures shall be implemented immediately upon notice of the claim. In situations where the cause of loss has been identified and has the potential to cause future damage, the member must apply a permanent remedy as soon as practicable.

Frequently Asked Questions

Must we be fully compliant with the Member Standards?

Yes. AWC RMSA Member Standards have been in place since 2013 and all members are required to be in full compliance with the Member Standards to avoid any financial penalties. AWC RMSA staff can provide assistance in helping you comply with the Member Standards.

What if we can't afford the resources needed to comply?

Most of the Member Standards requiring training can be completed for free using RMSA-U webinars, our on-site or regional trainings, or by taking advantage of AWC RMSA's scholarship program. Loss control grants are specifically targeted to help with Member Standard compliance. AWC and RMSA can assist members with finding other grants.

Do other risk pools have member standards?

Yes, and in many cases, they are more rigorous and expensive to comply with than the AWC RMSA Member Standards.

Does AWC RMSA have resources to help with meeting the Member Standards?

Yes. RMSA has many free resources such as model polices, loss prevention guides, inspection forms, and training which can be used to help meet these standards. In addition, a personnel policies manual template is available.

Who is responsible for maintaining the training records?

The member is responsible for maintaining training records.

Must we have AWC RMSA review all land use ordinances, moratorium, and/or proposed land use actions?

Yes. If a member adopts a new moratorium or renews an existing moratorium without allowing the moratorium to be reviewed by an RMSA-approved attorney prior to council action or adoption and a claim or lawsuit is filed, a deductible will apply. RMSA's free pre-litigation service can help members identify if adopting or extending a land use moratorium is a prudent course of action.

Are we required to send all contracts and interlocal agreements to AWC RMSA before we approve and sign?

No. RMSA provides standard insurance and indemnification language on our website which you can incorporate into your contracts and agreements. If this language is not used, RMSA shall then review the insurance and indemnification portions of contracts and agreements to protect our members' interest.

Does the contract review standard include labor agreements?

No. AWC RMSA does not review your labor or collective bargaining agreements. These shall be reviewed by an attorney with expertise in employment practices, labor, and/or collective bargaining.

Risk Management Service Agency

RMSA

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