

**HOUSING AUTHORITIES RISK RETENTION POOL (HARRP)
BOARD OF DIRECTORS' MEETING**

Embassy Suites, 7900 NE 82nd AVE, Portland, OR 97220

Thursday, October 16, 2025

8:00 AM

MINUTES

A meeting of the Board of Directors of the Housing Authorities Risk Retention Pool ("HARRP") was held at 8:00 am on October 16, 2025 at Embassy Suites in Portland, OR.

I. CALL TO ORDER

President Rooker called the meeting to order at 8:00 am.

II. ROLL CALL

Directors Present

Director Rooker	Walla Walla Housing Authority (WA)
Director Kugler (virtual)	Housing Authority of the County of Tulare (CA)
Director Kohler	Housing Authority of Douglas County (OR)
Director Utz	Salem Housing Authority (OR)
Director Kruse	Stanislaus Regional Housing Authority (CA)
Director Havlicek	Housing Authority of the County of Santa Barbara (CA)
Director Fox	Homes for Good (OR)
Director Parr	Spokane Housing Authority (WA)
Director Calkins	Bellingham & Whatcom County Housing Authorities (WA)

Others Present

Karen Thesing	Executive Director, HARRP
Cindy Steele	Director, Risk Management & Underwriting, HARRP
Tom Williams	Director, Claims & Underwriting, HARRP
Jesse Kinney	Director, Finance, HARRP
Karen Fallows	Operations Specialist, HARRP
Robin Cox	Policy & Claims Administrator, HARRP
Darla Cazares (virtual)	A/R and Administrative Specialist, HARRP
Pat Saldaña (virtual)	Claims Specialist
Rachel O'Neil (virtual)	Public Entities Policy Administrator
Meaghan Brown (virtual)	Policy Administrator
Susan Dunham	Bickmore Actuarial
Courtney Giesseman	Alliant Insurance Services

III. AGENDA APPROVAL

A motion was made by Director Parr and seconded by Director Havlicek to approve the agenda; motion passed by unanimous vote.

IV. COMMENTS FROM THE PUBLIC - *This time is reserved for members of the public to address the Board with matters relative to Board business.*

None

V. CONSENT AGENDA

The consent calendar was reviewed by the Board of Directors. Staff recommended that the Board of Directors approve the Consent Calendar. A motion was made by Director Kohler and seconded by Director Kruse to approve the consent calendar; motion passed by unanimous vote.

VI. PRESENTATIONS

A. Robin Cox, Procure Risk Management Information System

Ms. Cox presented the recommendation to purchase Origami as the new RMIS, replacing Risk 360. The Board discussed the procurement process, vendor evaluation, and anticipated benefits including improved analytics, efficiency, and member self-service. The software transition will see a first-year subscription fee of \$186,000 and implementation costs between \$350,000 and \$485,000. The Board expressed appreciation of the selection of Origami noting its positive reputation in pooling and cautioned about the transition processes. Staff recommended approval from the Board for the purchase of Origami as the new Synchronous RMIS. A motion was made by Director Havlicek and seconded by Director Parr; motion passed by unanimous vote.

B. Courtney Giesseman, Alliant, 2026 General Liability and Property Reinsurance

Ms. Giesseman presented the 2026 General Liability and Property Reinsurance renewal, a softening market was reported along with increased competition between domestic and international reinsurers, resulting in improved terms for HARRP. Property limits are renewing at \$57 million for 2026, and the renewal is expected to deliver a rate decrease of approximately 1.7%. Negotiations benefited from strong claims recovery efforts and positive underwriting audit results, which enhanced HARRP's credibility with reinsurers. All current partners are expected to remain, with possible adjustments in participation percentages based on final terms and pricing. Conversations with reinsurers are ongoing, and additional updates will be available at the December meeting. The general liability program and excess liability program renew on July 1, and associated rates will be discussed at that time. Staff recommended the Board of Directors approve and adopt the proposed 2026 reinsurance program structure and rates as presented. A motion was made by Director Kruse and seconded by Director Calkins; motion passed by unanimous vote.

C. Susan Dunham, Bickmore Actuarial, Analysis and Rate Recommendations

Ms. Dunham presented the actuarial report and advised the new rate changes for 2026 to be as follows: Property: 3.2% decrease, General Liability: 30.7% decrease (1% increase if factored for exposure adjustments), Auto: 6.4% increase, E&O: 6.1% decrease, EPL: 7.2% increase and Section 8: 4.1% decrease. Staff recommended the HARRP Board of Directors review and approve the actuarial report and indicated rate recommendations for 2026. A motion was made by Director Havlicek and seconded by Director Kohler; motion passed by unanimous vote.

D. Karen Fallows, 2026 Meeting Schedule

Ms. Fallows presented the proposed 2026 Board Meeting dates: March 19, 2026, June 4, 2026, October 15, 2026, and December 10, 2026. Staff recommended the Board of Directors approve the 2026 Board Meeting dates as proposed. A motion was made by Director Utz and seconded by Director Kruse; motion passed by unanimous vote.

E. Karen Thesing, Boiler and Machinery Coverage

Ms. Thesing presented the quote from HSB for Boiler and Machinery coverage for 2026, the quote was flat from the previous year with no change in the indicated rate. It was noted, however, that due to increase in TIV the actual premium for 2026 increased marginally. Staff recommended the Board of

Directors approve the 2026 Hartford Steam Boiler insurance quote at the rate of \$.003 per \$100 TIV. A motion was made by Director Kruse and seconded by Director Parr; motion passed by unanimous vote.

VII. MANAGEMENT REPORTS

A. Cindy Steele, Risk Management & Underwriting

Ms. Steele highlighted the transition back to Zywave as the Learning Management System, following feedback from members and challenges with the previous vendor.

The team successfully deployed fire safety devices to member agencies, with ongoing efforts to ensure all units are properly equipped, Ms. Steele also noted a creative incentive program to encourage installation and reporting. There is ongoing collaboration with reinsurance partners, especially regarding fire safety initiatives and the pursuit of FEMA grants to secure additional resources for members.

The Board discussed emerging risks such as smoking-related fires and battery charging incidents, with discussion of new technologies and educational strategies to mitigate these hazards.

The importance of continuous improvement was emphasized, sharing updates on property appraisals and preparing to report on the effectiveness of minimum per-square-foot rates for the December Board meeting.

B. Claims Management

No report.

C. Finance

No report.

D. Executive Director

No report.

VIII. INFORMATIONAL ITEMS

A. Karen Thesing, Propose Additional Staffing

Ms. Thesing proposed adding two key staff positions; a Risk Control Advisor to provide direct, on-site support for member agencies, and a Liability Adjuster to address increasing litigation complexity and volume. These roles are intended to improve service quality and operational effectiveness, based on benchmarking with similar organizations that have larger teams serving comparable member counts. The Board discussed the proposal, with a decision scheduled for the December meeting pending further review of job descriptions and budget impact.

B. Jesse Kinney, 2026 Budget Planning

Mr. Kinney presented a draft budget for 2026, highlighting a \$797,000 overall increase, with most of the rise attributed to the new RMIS system implementation. The budget also includes funds for consulting support, new insurance coverage initiatives, and staffing changes. Board members were invited to review and provide feedback ahead of a final decision at the December meeting to ensure alignment with organizational priorities.

IX. CLOSED SESSION

It was announced by President Rooker that the Board will now enter executive session, expected last approximately 30 minutes with no additional action to take place once the open session reconvenes. The executive session includes executive discussion of the appointment, performance evaluation, discipline, dismissal, or release of a public employee (Executive Director).

The Executive Session began at 9:59 am and ended at 10:28 am.

IX.1 REPORT FROM CLOSED SESSION

The Board of Directors reconvened into open session at 10:32 am.


The Executive Director will receive a \$5,000.00 increase to her annual salary, effective October 16, 2025 and the Board President is transferring all banking signature authority to the Executive Director effective immediately. A motion was made by Director Parr and seconded by Director Calkins; motion passed by unanimous vote.

X. PRESIDENT'S REPORT

None

XI. ADJOURNMENT

There being no further business, a motion was made by Director Havlicek and seconded by Director Parr to adjourn the meeting. The motion passed by unanimous vote and meeting adjourned at 10:45 am.



Renee Rooker, President