

Subject: Resolution #817 – Agreement With Brown & Brown to Obtain Insurance coverage from Cities Insurance Association of Washington.

Proposed Council Action:

Adopt Resolution #817.

Dept. Origin: Mayor's Office

Prepared by: Jennifer Robertson,
City Attorney's Office

For Agenda of: December 16, 2025

Exhibits: Resolution #817

Initial & Date

Concurred by Mayor: _____

Approved by City Planner: _____

Approved as to form by City Atty: 12/16/25/JSR

Approved by Finance Director: _____

Approved by Department Head: _____

INFORMATION / BACKGROUND

The City of Ruston has contracted with the Association of Washington Cities Risk Management Service Agency (AWC-RMSA) for many years; however, due to significant premium increases, the City provided a one-year notice to terminate coverage, which will end on December 31, 2025. The City intends to obtain insurance coverage through the Cities Insurance Association of Washington (CIAW), with Brown & Brown serving as the insurance broker facilitating the contract. This change is expected to result in savings of more than \$80,000 in premium costs while providing coverage tailored to the City's needs. Although the City is still awaiting the final contract, the December 16 Council meeting is the last meeting of the year, creating a risk of a lapse in coverage if the agreement is not executed before the end of December.

FISCAL CONSIDERATION

The City will save over \$80,000 in premium payments and can obtain the coverage that is tailored to the City's needs.

RECOMMENDATION / MOTION

Approve Resolution #817.

MOTION: I move to approve Resolution #817 authorizing the Mayor to execute the agreement with Brown & Brown to obtain insurance coverage from Cities Insurance Association of Washington..

RESOLUTION NO. 817

**A RESOLUTION OF THE CITY OF RUSTON,
WASHINGTON, AUTHORIZING THE MAYOR TO
EXECUTE AN AGREEMENT WITH BROWN & BROWN
TO OBTAIN INSURANCE COVERAGE FROM CITIES
INSURANCE ASSOCIATION OF WASHINGTON.**

WHEREAS, the City contracted with the Association of Washington Cities Risk Management Service Agency (AWC-RMSA) for many years, however, the premiums have grown significantly in recent years and Ruston gave a one-year notice to terminate coverage last year; and

WHEREAS, the AWC-RMSA coverage will end on December 31, 2025 and the City would like to obtain coverage from the Cities Insurance Association of Washington (“CIAW”); and

WHEREAS, Brown & Brown is an insurance broker who will be facilitating the contracting between Ruston and CIAW; and

WHEREAS, the City will save over \$80,000 in premium payments and can obtain the coverage that is tailored to the City’s needs; and

WHEREAS, the City is still waiting for the contract for obtaining coverage, however, since December 16th is the last Council meeting of the year, there is a risk of a lapse of coverage if the Mayor does not sign the Agreement before the end of December; and

WHEREAS, the City Council finds it in the best interests of Ruston to enter into the an Agreement with Brown & Brown to obtain the coverage with CIAW and to authorize the Mayor to execute the same prior to the end of 2025 following review of the Agreement, including review by the City Attorney’s office; **NOW, THEREFORE**,

**THE CITY COUNCIL OF THE CITY OF RUSTON HEREBY RESOLVES AS
FOLLOWS:**

Section 1. Agreement Authorized. The City Council hereby authorizes the Mayor to execute the Agreement with Brown & Brown to obtain insurance coverage from Cities Insurance Association of Washington for 2026.

RESOLVED this 16th day of December, 2025.



Bruce Hopkins, Mayor

ATTEST/AUTHENTICATED:



Mario Ortega, City Clerk

FILED WITH THE CITY CLERK: 12-16-2025
PASSED BY THE CITY COUNCIL: 12-16-2025
RESOLUTION NO.: 817