

RISK MANAGEMENT ADVISORY COMMITTEE (RMAC)

Meeting Minutes

August 13, 2025

A meeting of the State Risk Management Advisory Committee was held on this date in the West Conference Room of the JRW Building, Boise, ID

Members Present:

Steve Bailey, Director, Department of Administration and Committee Chair

Faith Knowlton, Administrator, Division of Insurance and Internal Support, Department of Administration
Representative Britt Raybould

Senator Carl Bjerke

Kat Kapuscinski, Systemwide Risk Manager, State Board of Education

Members Absent and Excused:

Janelle White, Administrator, Division of Human Resources

Dave Tolman, Chief Administrative Officer, Idaho Transportation Department

Michael Pearson, Deputy Director, Operations, Idaho Department of Health and Welfare

Others Present:

Steve Walker, Deputy Director, Department of Administration

Glenda Smith, Chief Financial Officer, Department of Administration

Max Dunn, Property and Casualty Loss Control Manager Department of Administration

Kris Coffman, Risk Management Program Supervisor, Department of Administration

William Villwock, Risk Claims Adjudicator, Department of Administration

Jessica Carr, Risk Management Analyst, Department of Administration

Jenni Stoy, Risk Management Administrative Assistant, Department of Administration

Frances Lippitt, Budget and Policy Analyst, Legislative Services Office (LSO)

Welcome

Director Bailey

Approve the August 13, 2025, Meeting Minutes

MOTION: Representative Raybould moved, and it was seconded by Ms. Knowlton that the minutes of the February 12, 2025, Risk Management Advisory Committee meeting be approved as written. The motion passed unanimously.

Financial Review

Glenda Smith, CFO

- FY25–FY27 Cash Analysis Report, ending 6/30/25: Ms. Smith provided a cash analysis report highlighting FY26 projections and FY25 actuals through 6/30/2025.
 - FY25 Actuals through 6/30/2025 ending balance is \$13,221,305. Agency receipts, interest, transfers, and miscellaneous receipts this year are at \$20,354,450. Expenses and claims paid out this year are (\$10,806,732) and insurance premiums paid out this year are (\$10,502,574).
 - FY26 Projections: An ending balance of \$ 14,565,143 is projected for FY26. Agency receipts, interest, transfers, and miscellaneous receipts are \$17,353,381. Expenses and claims paid out are (\$10,407,392), and insurance premiums paid out are (\$5,602,152).

Ms. Smith also shared a Fiscal 2026 Projected Retained Risk Premium sheet with the Committee.

3 Year Loss History Update

Faith Knowlton, Statewide Risk Manager

- 3- Year Loss History Update: Ms. Knowlton presented Statistical Information on Claims document for claims to date for Fiscal Years 2023, 2024, and 2024. This document is presented to the Committee to identify trends and what is being done to mitigate some of the trends identified. FY2023 had 1072 claims, FY2024 had 999 claims, and FY2025 had 976 claims to date. Discussion ensued.

Claim Trends and Update

Kris Coffman, Claims Manager
William Villwock, Claims Adjudicator

Kris Coffman, Risk Claims Manager, reported that there were a total of 725 property damage claims handled in 2025 with a total property claim payment of 14.5 million dollars. In the liability claims arena, the highest the claims with the highest severity exposure and most complexity continues to be employment related claims, which include allegations of wrongful termination, discrimination, and whistle blower type allegations and retaliation. These claims tend to be fact intensive and have a he said, she said element which are often more gray and harder to predict than those that are easier to verify through facts and numbers and data.

William Villwock, Claims Adjudicator provided a report regarding risk management works, and how we respond to and for the people of the state of Idaho. Further Discussion ensued.

Updates from Risk Analyst

Jessica Carr, Risk Analyst

Ms. Carr presented information on building appraisals, FY26 insurance renewals, FY26 allocations, FY27 projections, and contract training in the upcoming university roundtable conference.

Loss Control Update

Max Dunn, Property and Casualty Loss Control Manager

- Mr. Dunn shared a Loss Control 2025 Update presentation with the Committee highlighting engineering visits at State insured properties, the recommendations from those visits, and the loss expectancy associated. Discussion ensued.

Other Business: Next Meeting of the Committee: Wednesday, February 18, 2026 @ 2:00 PM

Adjournment

MOTION: Senator Bjerke moved, and it was seconded by Representative Raybould that the August 13, 2025 meeting of the Risk Management Advisory Committee be adjourned at 3:27 pm. The motion passed unanimously.