



Underwriting Committee Annual Summary Report 2012-2013

INTRODUCTION

It is the Committee's responsibility to review rating, actuarial reports and changes to the Trust's Scopes of Coverage. The Committee met three times during the year and made the following recommendations which were approved by the Board:

LIABILITY SCOPE CHANGES FOR 2012-2013

- **Watercraft Exclusion**

Bodily Injury or Property Damage arising out of the ownership, maintenance, use or entrustment to others of any Watercraft, owned or operated by or rented or loaned to Member is excluded from coverage unless the Watercraft is 26 feet long or less (or, in the case of Watercraft used for public safety purposes, 35 feet long or less).

- **Law Enforcement Activities Definition**

Law Enforcement Activities include conduct of a police officer or member of a sheriff's office while off duty arising out of secondary employment or paid police details if pre-approved by the police department or sheriff's office.

- **Sewer-Related Discharge Endorsement**

The Trust will pay no more than \$25,000 per claimant and \$250,000 per Occurrence for Property Damage caused by or attributable to a sewer-related Discharge without regard to fault.

- **Personal Injury Protection Endorsement**

The Trust will pay personal injury protection ("PIP") benefits only for medical and hospital expenses. Benefits will be paid directly to the service provider upon certification that no other third-party payor (including Medicare or Medicaid) has been billed, or has paid, for the services. PIP benefits will not be paid directly to the claimant or the claimant's representative. The Trust will not pay PIP benefits for a passenger or guest on a bus owned, maintained, or used by a Member.

- **Secondary Employment Endorsement**

This Endorsement has been eliminated. Secondary employment and paid police details are covered Law Enforcement Activities under the Primary Liability Program.

Property Program

- **Unscheduled Property Coverage**

The Trust will not cover dams, levees, or dikes as unscheduled Property.

- **Employees and Volunteers Personal Property Coverage**

Employees and Volunteers Personal Property Coverage is subject to a limit of \$1,000 per Occurrence unless a higher limit is selected.

- **Flood Cause of Loss**

Coverage for loss or damage caused by or resulting from Flood is provided for each scheduled Covered Location in Hazard Zone A, subject to the Limits of Coverage specified on the Declarations and a \$25,000 Deductible for each scheduled Covered Location.

- **Covered Location Definition**

Covered Location means premises where Buildings or land are occupied or owned by the Member with the same legal address.

- **Covered Property Definition**

Covered Property does not include Watercraft valued at over \$250 each unless scheduled and 26 feet long or less (or, in the case of Watercraft used for public safety purposes, 35 feet long or less).

- **Flood Definition**

Flood may result from overflow of inland or tidal waters, waves, or storm surge whether driven by wind or not.

- **Outdoor Fixture Definition**

Outdoor Fixture means a freestanding structure that is attached to land that is regarded as an irremovable part of the land such as but not limited to fences, signs, flagpoles, bleachers, playground equipment, scoreboards, fountains, electric poles, traffic equipment, statues, and monuments.

RATES FOR 2012-2013

The committee also recommended setting rates for 2012-2013 which resulted in the following funding changes:

- A change for Property of 4.5%.
- A change for Primary Liability of .01% .
- A change for Excess Liability of 0.0%

New members for the FY13 year are below.

<i>Participant</i>	<i>Primary</i>	<i>Excess</i>	<i>Property</i>	<i>Breakdown</i>	<i>Environmental</i>	<i>Employee Dishonesty</i>
<i>MACO</i>						x
<i>Caroline Library</i>						x
<i>Millington</i>						x
<i>Tri-County</i>					x	x
<i>Town of Barclay</i>	x	x	x	x		
<i>Town of Colmar Manor</i>	x	x	x	x		
<i>City of Cumberland</i>			x	x		
<i>Town of Trappe</i>	x	x	x	x		

FY 2011-2012 Committee Members

The Committee in fiscal 2012 was comprised of the following nine members:

John E. Bloxom, Chair.....	Worcester County
Scott A. Hancock, Ex-Officio.....	Maryland Municipal League (MML)
Michael J. Sanderson, Ex-Officio.....	Maryland Association of Counties (MACo)
David J. Deutsch.....	City of Bowie
DaVina Griffith.....	Garrett County
Charles Hessling.....	City of Bowie
Lynne Levin.....	Howard County
Becky Maginnis.....	Washington County
Cecilia Devilbiss	Carroll County
Daniel Baden	Town of University Park
Tony Tomasello	City of Gaithersburg