

Underwriting Committee Annual Summary Report 2018-2019

INTRODUCTION

It is the Committee's responsibility to review rating, actuarial reports, setting requirement and changes to the Trust's Scopes of Coverage. The Committee members are:

The Committee in fiscal 2019 was comprised of the following members:

Tony Tomasello, ChairCity of Gaithersburg
Scott A. Hancock, Ex-Officio.....Maryland Municipal League (MML)
Michael J. Sanderson, Ex-Officio.....Maryland Association of Counties (MACo)
Brian DeMay.....City of Westminster
Joe Schroyer.....Garrett County
Charles Hessling.....City of Bowie
Larry Anderson.....Tri-County for the Lower Eastern Shore of Maryland
Cecilia DevilbissCarroll County
Daniel BadenTown of University Park
Michael KrantzTown of Bel Air

The Committee met two times during the year and made the following recommendations which were approved by the Board:

SCOPE CHANGES FOR 2018-2019

Liability Program

- Open Meetings Act and Public Information Act Exclusion (p. 3-6)

The Trust will not pay or defend any Claim made against a Member arising from an alleged violation of the Open Meetings Act or the Public Information Act.

- Equitable Relief Endorsement (p. A-16)

The Trust will pay Damages and Attorneys' Fee Award arising from a violation of the Open Meetings Act or the Public Information Act subject to a maximum reimbursement of \$50,000 per violation and a maximum annual aggregate reimbursement of \$50,000 for all violations.

- Sewer-related Discharge Exclusion Exemption Endorsement (p. A-8)

This endorsement is excess of any other coverage of Property Damage caused by or attributable to a Discharge.

Automobile Liability Program

- Care, Custody or Control Exclusion Exemption (p. 4-10)

Automobile Liability Coverage applies to the personal property of a passenger while the property is carried by a covered public transportation Auto owned by Member up to a limit of \$5,000 per Occurrence and an Annual Aggregate Limit of \$10,000.

- Electronic Equipment Exclusion (p. 4-16)

The Trust will not pay for Loss to any audio, visual or data electronic equipment and related devices and accessories that reproduce, receive or transmit unless authorized or installed in or upon a covered Auto owned by Member.

Property Program

- Water Exclusion (p. 16)

The Trust will not pay for loss or damage caused by or resulting from water (except water and waterborne material that back up, overflow or are otherwise discharged from a sewer, drain, sump, sump pump or related equipment) under the ground surface pressing on, or flowing or seeping through (a) foundations, walls, floors or paved surfaces, (b) basements, whether paved or not, or (c) doors, windows or other openings.

POOL RATES FOR 2018-2019

The committee also recommended setting rates for 2018-2019 which resulted in the following funding changes:

- A change for Property of **+1.9%**
- A change for Primary Liability of **+3.1%**
- A change for Excess Liability **NO Change**

FY19 NEW MEMBERS

1. Dorchester Co Sanitary District – Property, Liability & Excess (sponsored by Dorchester County)
2. Town of Manchester – Property, Liability & Excess
3. Port Tobacco Village – Liability & Excess
4. Town of Thurmont - Property, Liability & Excess
5. Tri- County Council for Southern Maryland – Property, Liability & Excess
6. Town of Union Bridge – Property, Liability & Excess