



Underwriting Committee Annual Summary Report 2019-2020

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 2012 was comprised of the following members:

Emily Keller, Chair	City of Hagerstown
Tony Tomasello, ex-Chair	City 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 Devilbiss	Carroll County
Daniel Baden	Town of University Park
Michael Krantz	Town 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 2019-2020

Primary Liability Program

- Assumed Liability Exclusion (pp. 2-5 and 3-7)

The Trust will cover liability assumed by a Member under a contract or agreement between or among two or more Local Governments (including any unit, agency or instrumentality of a Local Government) or between or among one or more Local Governments (including any unit, agency or instrumentality of a

Local Government) and the State (including any political subdivision, unit, agency or instrumentality of the State).

- Back Pay Exclusion (p. 3-7)

The Trust will pay a Claim for back pay, including (without limitation), back wages, front pay, overtime or similar compensation, up to a limit of \$250,000 per Claim, which includes indemnity and Attorneys' Fee Award, and the Trust will provide a defense to such Claim without regard to any sublimit.

Excess Liability Program

- Skateboard and BMX Liability (p. 4)

If afforded by Underlying Coverage, Excess Coverage may be endorsed to apply to Loss that Member becomes legally obligated to pay as Damages because of Bodily Injury or Property Damage caused by or attributable to the use of a skateboard or bicycle at a public skateboard or BMX biking facility.

Property Program

- Unscheduled Property (p. 2)

The Trust will not cover as unscheduled Property lighthouses or any other Property over water, or Blighted or Condemned Property, or Cosmetic Damage to Outdoor fixtures, roof and siding by windstorm or hail.

POOL RATES FOR 2019-2020

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

- A change for Property of **+5.0%**
- A change for Primary Liability of **+2.7%**
- A change for Excess Liability **NO Change**

FY20 NEW MEMBERS

NONE