



## **Underwriting Committee Annual Summary Report 2021-2022**

### **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 2021 was comprised of the following members:

Emily Keller, Chair .....City of Hagerstown  
Amy Lanham .....Howard County  
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  
Cecilia Devilbiss .....Carroll County  
Daniel Baden .....Town of University Park  
Michael Krantz .....Town of Bel Air  
Corey Bradley .....City of Annapolis

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

### **SCOPE CHANGES FOR 2021-2022**

#### **Primary Liability Program**

- Auto physical damage includes replacement of auto must be like, kind and quality not to exceed the original price.
- Communicable Disease sublimit is \$50,000 for General Liability.

### **Excess Liability Program**

- Communicable Disease excluded.

### **Property Program**

- The phrase “All Risk” deleted.
- Communicable Disease excluded.
- Infectious Disease Endorsement limit reduced to \$2,500 from \$25,000 and added “viral” to definition.

### **POOL RATES FOR 2021-2022**

The committee also recommended setting rates for 2021-2022 which resulted in the following funding changes:

- A change for Property of **+5.0%**
- A change for Primary Liability of **+10.1%**
- A change for Excess Liability **NO Change**