

# Underwriting Committee Annual Summary Report 2017-2018

## 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 2018 was comprised of the following members:

John D. Miller, Chair.....	Town of Middletown
Scott A. Hancock, Ex-Officio.....	Maryland Municipal League (MML)
Michael J. Sanderson, Ex-Officio.....	Maryland Association of Counties (MACo)
Debra Davis .....	Charles County
Lynne Levin.....	Howard County
DaVina Griffith.....	Garrett County
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
Tony Tomasello .....	City of Gaithersburg
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 2017-2018

#### Primary Liability Program

- Railroad Exclusion (p. 1-11)

Railroad exclusion does not apply to railroad cars or engines that are not mobile and no longer are used in rail services.

- Aircraft Exclusion (p. 1-16)

The Trust will not provide coverage for any Claim or Lawsuit arising out of the ownership, maintenance, use or entrustment to others of any Aircraft owned or

operated by or rented or loaned to a Member. Use includes operation and Loading or Unloading. This Exclusion does not apply to liability assumed for Bodily Injury or Property Damage under a Member Contract for the ownership, maintenance or use of Aircraft.

- Unmanned Aircraft (Drones) Endorsement (p. A-39)

For scheduled operators and Unmanned Aircraft, the Trust will pay those sums (in excess of the Deductible Amount, if any, set forth in the Declarations and subject to any applicable Limit of Liability) that Member becomes legally obligated to pay as Damages because of Bodily Injury, Property Damage, Personal Injury, Advertising Injury, or Wrongful Act arising out of the ownership, maintenance, use (including operation and Loading or Unloading) or entrustment to others of Unmanned Aircraft owned or operated by or rented or loaned to Member in compliance with all applicable regulations promulgated by the Federal Aviation Administration.

### Property Program

- Unmanned Aircraft (Drones) (p. 13)

A limit of up to \$20,000 per Unmanned Aircraft may be selected if the Unmanned Aircraft is scheduled.

- Valuation of Watercraft (p. 34)

Watercraft are valued at Actual Cash Value.

- Underground Tanks (p. 36)

Covered Property does not include underground tanks unless scheduled and for fire and collapse only.

- Transmission Lines (p. 36)

Covered Property does not include power transmission lines and feeder lines more than 1,000 feet from a scheduled plant or distribution station, unless scheduled.

- Rail (p. 36)

Covered Property does not include rolling stock, railroad track, train cars, light rail vehicles, subway trains and related track maintenance vehicles for light rail and subway lines, unless scheduled.

## **POOL RATES FOR 2017-2018**

The committee also recommended setting rates for 2017-2018 which resulted in the following funding changes:

- A change for Property of **-3.6%**
- A change for Primary Liability of **+0.7%**
- A change for Excess Liability **NO Change**

## **FY18 NEW MEMBERS**

1. Calvert Library – Property, Liability & Excess (sponsored by Calvert County)
2. Ride With Us, Inc. – Liability & Excess (sponsored by Carroll County)
3. Ruth Enlow Library – Property, Liability & Excess (sponsored by Garrett County)