

**MINUTES  
OF  
THE MIAMI VALLEY RISK MANAGEMENT ASSOCIATION  
BOARD MEETING**

December 18, 2023

**Time and Location**

Kohler Banquet Center, Kettering. The meeting began at 9:34 AM.

The following individuals were present when the meeting was called to order: Bill Kucera, Christina Ingle, Beavercreek; Melissa Jones, Bellbrook; Sherry Poppe, Blue Ash; Tyler Roark, Mariah Vogelgesang, Centerville; Laurie Murphy, Fairfield; Jessica Chaney, Indian Hill; Nancy Gregory, Kettering; Mary Mueller, Mason; Emily Christian, Miamisburg; John Crowell, Maura Gray, Montgomery; Catherine Bogan, Piqua; John Green, Tipp City; Sue Knight, Mark Wendling, Troy; Missy Pruszynski, Vandalia; Laura Loggains Wilmington; Rusty Herzog, Wyoming; Seth Cole, Ethan Salinger, Justin Swarbrick, Alliant Insurance Services and Tom Judy, Sandy Caudill, MVRMA.

Chris Hacker arrived at 9:50 AM.

The cities of Englewood, Madeira, Sidney, Springdale and West Carrollton were not represented at this meeting.

**Consent Agenda Approval**

Motion by Ms. Gregory, seconded by Ms. Knight, to approve the Consent Agenda. Motion carried.

**Risk Management Committee Report**

Mr. Judy discussed the list of Risk Management Requests/Issues included in the agenda packet for the period August 22nd through November 30, 2023.

At approximately 9:38 am there was a motion by Ms. Knight, seconded by Mr. Crowell to recess into Executive Session to discuss the Open Claims Report. Motion carried.

At approximately 9:50 am the Executive Session was adjourned and returned to regular session.

Motion by Mr. Crowell, seconded by Ms. Gregory, to approve the Open Claims and Incurred Losses Report as proposed by the Executive Director. Motion carried.

**Discuss Subrogation for Small First-Party Claims**

At the September meeting there was a discussion of whether to continue first-party property claims subrogation for claims under \$2,500. MVRMA has since negotiated a flat \$100 claim handling fee with Gallagher Bassett which MVRMA will cover and a 20% collection fee that will be the members' responsibility.

### **Accept Praxis Claims Audit Report**

Praxis Claims Consulting completed an audit of MVRMA's claims operation with favorable results. Motion by Mr. Crowell, seconded by Ms. Knight. Motion carried.

### **Discuss Liability Limit**

Mr. Judy discussed MVRMA's liability limit of \$12 million that has been in place since 2016. He provided a report of jury awards and settlements for Ohio public entities from 2013-22.

### **Finance Committee Report**

Mr. Judy advised that the loss funding study for 2023 has been completed. He shared the analysis indicating the lowest claims and insurance cost option is to continue with the \$500K SIR. This year the actuary's funding indications are higher than expected due in part to the increase in the net operating expense (NOE) risk exposure. As a result, the Committee has recommended 2024 funding at an amount more consistent with prior years' amounts even though it is under the 60% confidence level. Motion by Mr. Green, seconded by Mr. Kucera, for 2024 loss funding budget of \$2,450,000. Motion carried.

Mr. Judy advised that the MVRMA Liability Coverage Document must be approved for each coverage year. Mr. Judy reviewed the recommended changes. Motion by Mr. Green, seconded by Mr. Crowell. Motion carried.

Mr. Judy advised that the Finance Committee recommended approval of the 2024 liability renewal with GEM for \$6.5 x \$500k and Genesis for \$5M x \$7M. Motion by Ms. Knight seconded by Ms. Gregory to approve the 2024 liability renewals with GEM and Genesis. Motion carried.

Mr. Judy advised that the 2023 crime coverage policy remains unchanged with a \$2,459 premium increase. Motion by Ms. Gregory, seconded by Mr. Crowell. Motion carried.

Mr. Judy advised Alliant sought property proposals for the pool as an alternative to the current APIP program which includes property, cyber, liability and pollution liability. He reviewed the proposals which were not competitive. Therefore, the committee recommended staying with the current coverage.

Mr. Judy reviewed the proposed 2024 budget providing options to continue with the \$250K property SIR and a \$1mil property SIR. After discussion it was decided to continue with the \$250K property SIR and review at the March meeting. This budget would include an increase of 11.7% in 2024. Motion by Mr. Green, seconded by Mr. Gregory. Roll Call Vote: Mr. Kucera, Yes, Ms. Jones, Yes, Ms. Poppe, Yes, Mr. Roark, Yes, Ms. Murphy, Yes, Ms. Chaney, Yes, Ms. Gregory, Yes, Ms. Mueller, Yes, Ms. Christian, Yes, Mr. Crowell, Yes, Ms. Bogan, Yes, Mr. Green, Yes, Ms. Knight, Yes, Ms. Pruszynski, Yes Ms. Loggains, Yes, Mr. Herzog, Yes.

Mr. Judy advised the Travel and Expense Policy was reviewed with no recommended changes.

Mr. Judy advised the committee has recommended rate increases for defense counsel. Motion by Mr. Kucera, seconded by Mr. Murphy. Motion carried.

Mr. Judy advised the committee has recommended a partial refund from Loss year 28 (2016) as there is only one remaining open claim. Motion by Ms. Mueller, seconded by Ms. Christian to refund \$1.4 million for Loss year 28. Roll call vote: Mr. Kucera, Yes, Ms. Jones, Yes, Ms. Poppe, Yes, Mr. Roark, Yes, Ms. Murphy, Yes, Ms. Chaney, Yes, Ms. Gregory, Yes, Ms. Mueller, Yes, Ms. Christian, Yes, Mr. Crowell, Yes, Ms. Bogan, Yes, Mr. Green, Yes, Ms. Pruszynski, Yes, Mr. Loggains, Yes, Mr. Herzog, Yes.

### **Alliant Insurance Services Report**

Mr. Swarbrick discussed the outlook for cyber, liability and property. He advised that cyber as well as property seems to be stabilizing. They are continuing to be cautiously optimistic regarding property as the last 5 years have been bad and the weather is unpredictable. He indicated the liability renewal is stable.

### **Nominating Committee Report**

Mr. Kucera advised that the following had been proposed for slate of officers for 2024 by the nominating committee: President, John Crowell, Vice-president Tyler Roark, Treasurer, John Green, Secretary, Sandy Caudill. Motion by Ms. Christian, seconded by Ms. Mueller to approve officer nominations. Motion carried.

### **Executive Director's Report**

Mr. Judy discussed the 2023-2027 strategic plan and the six primary goals. Mr. Judy discussed attendance at the 2024 PRIMA conference and passed around a signup sheet for those interested in attending.

Mr. Judy advised that as always, the Litigation Summaries and Dashboard Reports, including the open loss years report, were available in the packet.

### **President's Report**

Ms. Christian had nothing to report.

### **Round Table Discussion**

Ms. Christian advised that the next quarterly board meeting will be held March 18, 2024, at 9:30 AM.

Having concluded its business for the day, motion to conclude the meeting by Mr. Crowell, seconded by Ms. Mueller, adjourned at 11:35 am.