

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

December 20, 2021

**Time and Location**

Kohler Banquet Center, Kettering. The meeting began at 9:35 AM.

The following individuals were present when the meeting was called to order: Bill Kucera, Beavercreek; Sherry Poppe, Blue Ash; Tyler Roark, Mariah Vogelgesang, Centerville; Barb McCormick, Englewood; Jacob Burton, Fairfield; Jessica Chaney, Indian Hill; Nancy Gregory, Kettering; Emily Christian, Miamisburg; John Crowell, Katie Smiddy, Montgomery; Renee Dulaney Sidney; John Green, Tipp City; Greg Muenchen, Wilmington; Rachel Leininger, Wyoming; Seth Cole, Alliant Insurance Services and Tom Judy, Starr Markworth, Sandy Caudill, MVRMA.

Mary Mueller, Mason arrived at 9:41 AM. Sue Knight, Troy arrived at 9:42 AM.

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

**Consent Agenda Approval**

Motion by Ms. Poppe, seconded by Mr. Crowell, to approve the Consent Agenda. Motion carried.

**Risk Management Committee Report**

Ms. Markworth provided the training update and the 2022 training program.

Ms. Markworth indicated that due to training challenges in 2020, several forklift and driver training sessions were held to catch up. She also indicated that two new training programs were offered for trailer pulling and skid steer.

She also discussed training programs planned for 2022 which will focus on the same high liability areas offered in 2021. She said that MVRMA will continue to partner with MVCC and CLG supplementing training they do not offer. She is working on scheduling law enforcement/legal updates for January.

Mr. Judy advised that there may be changes in the future for cyber liability coverage including coverage conditioned upon the insured's adherence to certain cyber best practices; therefore, it will be important for members to begin working as soon as possible on adopting these practices. As a result, Ms. Markworth and Mr. Judy held a Cyber/IT Roundtable held on December 16<sup>th</sup> to discuss standards, guidelines, and response plans. Mr. Cole, Alliant, indicated that large group purchases have some

leverage and may get through another renewal cycle without requirements; however this is not guaranteed.

Mr. Judy discussed the list of Risk Management Requests/Issues included in the agenda packet for the period August 25th through November 22, 2021, and reviewed one in detail.

Mr. Judy advised there were some minor changes and rearrangement of paragraphs made to the Special Events Insurance Requirements Policy. Motion by Mr. Muenchen, seconded by Mr. Crowell. Motion carried.

At approximately 9:58 am there was a motion by Ms. Poppe, seconded by Mr. Muenchen to recess into Executive Session to discuss the Open Claims Report. Motion carried.

At approximately 10:04 am the Executive Session was adjourned and returned to regular session.

Motion by Mr. Green, seconded by Mr. Crowell, to approve the Open Claims and Incurred Losses Report. Motion carried.

### **Finance Committee Report**

Mr. Judy explained that due to the move to a claims TPA the subrogation process has changed. The changes were provided in an email and Mr. Judy provided an opportunity for further discussion this matter.

Mr. Judy advised that the MVRMA Liability Coverage Document must be approved for each coverage year. Mr. Judy advised the only one significant change was adding a cyber liability exclusion. The current coverage document does not cover cyber liability, but it will be clearer with the addition of the exclusion. The new exclusion has an exception for bodily injury resulting from a cyber event. The Finance Committee had reviewed and recommended approval of the recommended changes. Motion by Mr. Green, seconded by Mr. Crowell. Motion carried.

Mr. Judy discussed the contract with Michelle Bechamps (Sedgwick) to facilitate the 2022 Strategic Planning meeting. The Finance Committee has recommended the contract for approval. Motion by Ms. Gregory, seconded by Mr. Crowell. Motion carried.

Mr. Judy advised that the Finance Committee recommended approval of the 2022 liability renewal with GEM for \$6.5 x \$500k and Genesis for \$5M x \$7M with the per-occurrence limit remaining \$12 million and pool SIR \$500,000. Mr. Judy indicated that GEM is increasing their layer by \$2M to \$6.5M excess of the pool's \$500K SIR due to Genesis reducing their layer by \$2M. Motion by Mr. Kucera, seconded by Mr. Crowell to approve the 2022 liability renewals. Motion carried.

Mr. Judy advised that the 2022 crime coverage remains unchanged except the 2022 policy will have a cyber extortion exclusion. The premium increased by \$642. Motion by Mr. Green, seconded by Mr. Crowell. Motion carried.

Mr. Judy reviewed the proposed 2022 Budget including total members' contributions which will increase by about 21% compared to 2021. The loss fund contribution would be \$2,500,000 versus \$2,200,000 in 2021 and the reinsurance/excess would increase by 27%. General & administrative expenditures would increase by 0.6% versus 2021. Budget revenue would increase by 17% to \$6,826,776. No loss years are expected to close in 2022. Roll call vote: Mr. Kucera, Yes, Ms. Poppe, Yes, Mr. Roark, Yes, Ms. McCormick, Yes, Mr. Burton, Yes, Ms. Chaney, Yes, Ms. Gregory, Yes, Ms. Mueller, Yes, Ms. Christian, Yes, Mr. Crowell, Yes, Ms. Dulaney, Yes, Mr. Green, Yes, Ms. Knight, Yes, Mr. Wendt, Yes, Mr. Muenchen, Yes, Ms. Leininger.

Mr. Judy advised that the final 2017 suit was recently closed. Over \$1.4 million remains in the loss fund. Funds will be refunded to members based on the percentage they contributed. Roll call vote: Mr. Kucera, Yes, Ms. Poppe, Yes, Mr. Roark, Yes, Ms. McCormick, Yes, Mr. Burton, Yes, Ms. Chaney, Yes, Ms. Gregory, Yes, Ms. Mueller, Yes, Ms. Christian, Yes, Mr. Crowell, Yes, Ms. Dulaney, Yes, Mr. Green, Yes, Ms. Knight, Yes, Mr. Wendt, Yes, Mr. Muenchen, Yes, Ms. Leininger.

#### **Alliant Insurance Services Report**

Mr. Cole indicated that 2021 was the worst on record for paid claims for insurance carriers and that 4 of the last 5 years had been the worst on record for catastrophic property market. He said that in regards to liability coverage, some states are looking at reform for qualified immunity for law enforcement liability.

#### **Nominating Committee Report**

Mr. Green advised that the following had been proposed for slate of officers for 2022 by the nominating committee: President, Emily Christian, Vice-president, John Crowell, Treasurer, Katie Smiddy, Secretary, Sandy Caudill. Motion by Mr. Green, seconded by Mr. Kucera to approve officer nominations. Motion carried.

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

Mr. Judy advised that the 2022 committee meeting dates and times had been recommended for approval. Motion by Mr. Crowell, seconded by Mr. Green. Motion carried.

Mr. Judy discussed attendance at the 2022 PRIMA conference and advised Ms. Caudill would be sending an e-mail to members with details.

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**

Mr. Kucera had nothing to report.

**Round Table Discussion**

Ms. Poppe asked how other members handled indigent cremains and storage. Members shared their various processes.

Mr. Kucera advised that the next quarterly board meeting will be held March 21, 2022, at 9:30 AM.

Having concluded its business for the day, motion to conclude the meeting by Ms. Poppe, seconded by Mr. Crowell, adjourned at 11:10 am.