



**MINUTES OF THE
ACCEL UNDERWRITING COMMITTEE
TELECONFERENCE MEETING**

Monday, January 13, 2020 at 9:30 AM

**PRIMARY LOCATION:
Alliant Insurance Services
100 Pine Street, 11th Floor, San Francisco, CA 94111**

MEMBERS PRESENT:

Jena Covey, City of Bakersfield

Michael Andersen, City of Monterey

Rhonda Combs, City of Salinas (*joined the teleconference at 9:38 AM*)

Mark Howard, City of Santa Barbara

Oles Gordeev, City of Santa Monica (*joined the teleconference at 9:34 AM*)

MEMBERS ABSENT: None

GUESTS AND CONSULTANTS:

Michael Simmons, Alliant Insurance Services

Conor Boughey, Alliant Insurance Services

Lorissa Huey, Alliant Insurance Services

A. CALL TO ORDER

Mark Howard called the meeting to order at 9:32 AM.

B. Consent Calendar

B1. Approval of Minutes for the September 17, 2019 Underwriting Committee Meeting

A motion was made to approve the consent calendar.



MOTION: Jena Covey

SECOND: Michael Andersen

MOTION CARRIED

	Jena Covey	Michael Andersen	Rhonda Combs	Mark Howard	Oles Gordeev
Aye	X	X		X	
Nay					
Abstain					

C. REPORTS

C1. Underwriting Committee’s Report

C1a. ACCEL’s Memorandum of Coverage (MOC): Medical Malpractice Language Options

Conor Boughey reported that at the October 2019 Board Meeting, the Board gave direction to the Program Administrators to ask Byrne Conley, ACCEL’s Legal Counsel to review and propose revise wording of the medical malpractice exclusion in ACCEL’s Memorandum of Coverage (MOC).

The agenda packet contained Byrne’s feedback and suggested change to remove nurses from the exclusion. In response to ACCEL’s specific question about City employees administering medications such as Narcan, Byrne pointed out that the current exclusion only applies to a doctor, nurse, or dentist. Therefore, the exclusion does not apply to other City employees administering medications.

After further discussion, the Underwriting Committee agreed to keep the current language in the MOC as is.

C1b. ACCEL Marine Liability Placement

Conor Boughey reminded the Underwriting Committee that at the last Committee Meeting, direction was given to the Program Administrators to obtain a group purchase option for the four ACCEL Cities that purchase marine coverage and report back before the July 1, 2020 renewal.

The Program Administrators held several discussions with underwriters and lead to the conclusion that ACCEL would not benefit from a group purchase.

The Committee agreed not to move forward with a group purchase.



C1c. ACCEL Earthquake Placement

Conor Boughey reported that at the last Underwriting Committee Meeting on September 17, 2019, direction was given to the Program Administrators to check the feasibility of ACCEL purchasing a group earthquake policy for the Cities that currently purchase earthquake coverage.

The City of Bakersfield does not currently purchase earthquake coverage and has expressed interested in the group policy.

Direction was given to the Program Administrators to bring this item to the Board for further discussion at the January 2020 Board Meeting.

C1d. Cyber Liability

Conor Boughey reported that ACCEL’s larger Cities are moving their cyber liability limits up to \$10M with sublimits applying to many different coverage parts through the APIP Cyber Program. Other ACCEL cities participate in the CSAC EIA Cyber Program and purchases \$7M of limits with a similar sublimit structure. Conor pointed out that there is a key sublimit to be aware of which is the Computer Hardware Replacement sublimit. This applies to the cost of computer hardware that needs to be replaced as a result of a cyber breach and is limited to \$75,000.

Direction was given to the Program Administrators to provide a chart of the ACCEL Cities’ current cyber liability limits in the January 2020 Board agenda packet.

D. PUBLIC COMMENTS - No public comments were made.

ADJOURNMENT

Mark Howard adjourned the meeting at 11:04 AM.