

**MINUTES OF THE
UNDERWRITING COMMITTEE MEETING
FRIDAY, JANUARY 14, 2005, 1:30 P.M.
SAN FRANCISCO, CA
TELECONFERENCE**

MEMBERS PRESENT

Sandra Blanch, City of Palo Alto
Ann Garcia, City of Ontario
Jim Patricola, City of Burbank
Tom Phillips, City of Santa Monica
Tom Vance, City of Anaheim

GUESTS AND CONSULTANTS

Janelle Cabanding, Driver Alliant Insurance Services
Beverly Jensen, City of Mountain View
Mike Simmons, Driver Alliant Insurance Services

A. CALL TO ORDER

Underwriting Committee Chair, Tom Vance called the meeting to order at 1:30 p.m. Janelle Cabanding did a roll call to verify attendees on the phone.

B. UNDERWRITING COMMITTEE

**B1. Approval of Minutes - ACCEL Underwriting Committee Meeting –
November 17, 2004**

A motion was made to accept the minutes as presented.

MOTION: Tom Phillips **SECOND:** Sandra Blanch **MOTION CARRIED**

B2. City of Mountain View – Potential Change in Risk Profile

Members had a discussion on this issue from the last Underwriting Committee Meeting and the December Board of Directors Meeting.

Underwriting Committee Chair, Tom Vance asked members what their thoughts were after reviewing the information. The following issues/questions were discussed:

- The response times proposed are unrealistic/unacceptable;
- Will there be an additional premium for reporting this to the excess insurer(s);

- Will the excess liability program be threatened i.e., cancelled, for such change in a members' exposure, or what will be their reaction;
- This contract increases Mountain View's firefighter exposure by roughly 30%;
- The City of Mountain View is asking approval by ACCEL to include this exposure;
- There needs to be a resolution on the property issue - indemnification agreement on the property and hold the City harmless;

After discussing the above issues, Tom Phillips suggested that he would recommend ACCEL can grant preliminary approval of the draft intergovernmental fire services contract between NASA and the City of Mountain View subject to:

1. Addressing and resolving the property damage exposure issue - maybe resolved through indemnity and hold harmless (Beverly Jensen will discuss this with the City's Legal Counsel);
2. Conserving immunities notwithstanding the contract;
3. Notification and approval of ACCEL's excess insurance underwriters to cover this exposure (Mike Simmons will discuss with carriers); and
4. The contract should not obligate or guarantee response times outside the fight line;

Members agreed this is where they are at this point as respects the agreement between NASA and City of Mountain View. Tom Vance will update the Board at the upcoming February meeting.

B3. Discussion of Change in Risk Profile

Tom Vance reminded members that if they have not yet submitted feedback to do so, and he will provide an update to the Board at the upcoming February meeting.

B4. Other Items of Interest to the Underwriting Committee

There was no discussion on this item and no action was taken.

C. PUBLIC COMMENTS

There were no public comments.

D. ADJOURNMENT

A motion was made to adjourn the meeting at 2:46 p.m.

MOTION: Tom Phillips **SECOND:** Sandra Blanch **MOTION CARRIED**