

# 1998 Insurance Committee Minutes

October 2<sup>nd</sup>, 1998

- Sandi Blumit will get back to the committee on how much the increase in premium would cost (employee dishonesty Limit of liability)
- Colleen is to inform Budgets of the increase in Excess liability of premium to increase the limits.
- Colleen Driscoll, Mike Laux and Jack Kangas, will meet with Legal; and On-line committee to discuss options in detailed procedures and implications
- Jack Salvatore will check with the registration committee if we can use a similar registration number as USAS
- Colleen will provide written recommendations to the Championship committee on issues with automobiles

## Attendance

Number of committee members present: 6 (including chair)  
Number of committee members absent: 5  
Total number of delegates attending 21  
(Also attending, Sandi Blumit and John Peterson of Peak Insurance Group)

## Minutes

1. Introduction of committee Members
  2. Appoint Recorder Jack Kangas appointed
  3. Roll Call Sheet passed around for attendance
  4. Review of Current Policy and Premiums
    - Reviewed Definition of Participants and Locations
    - Reviewed coverage for :
      - Employee Dishonesty Limit of Liability
      - Directors and Officers
      - Property (computers and etc)
      - Workers' Comp
    - Reviewed Commercial General Liability
    - Reviewed Excess Liability
    - Reviewed Secondary Personal Accident Insurance
  - Discussion on increasing the Employee Dishonesty Limit of Liability 1,000,000. Sandi will send out a questionnaire to Jeanne Ensign and Committee Chair regarding the controls that would be in place. Sandi indicated that it may depend on how we would implement internal auditing and accountability procedures. **Sandi will get back to the committee on how much the increase in premium would cost (employee dishonesty Limit of liability)**
  - Discussion on coverage for/with contracting employees and volunteers. Jack Geoghegan informed the committee that the current existing with the registrar contract will be expiring soon and that there may be a change(s) of direction and that we should be aware of the change(s) and consider the insurance implications.
  - Discussion on coverage for auto (see notes in New Business below)
  - Discussion on "supervision" and "covered practice" (as we do every year). A USMS practice requires 'supervision' (a USMS member or USS certified coach) for coverage. All members of the practice MUST have a USMS card – OR – be within their 30 day trial period. It was suggested that "trial" members sign the waiver before practicing.
  - Review Liability Release. No changes necessary (but see notes in New Business). Reviewed release as it applies to Clinics. FYI Note: Long Distance Waiver has an additional sentence.
5. Vote on 1999 General Liability and Secondary Accident Program AND
  6. Projected 1999 Programs

General notes from Chair : Our insurance coverage costs have been decreasing and Colleen feels that we continue to get good service from Peak (and, if anything, our brokers are not getting much out of the deal). We continue to have good loss experience and that helps keep the costs down.

Review of 1999 insurance proposals: Increasing Excess Liability limits from \$4 million to a new total of \$10 million.

- Discussion: The amount of additional premium for the increased limits is cost effective. The additional premium for increasing our limits to \$10 million is about \$6250 (including tax and other assessments).  
Proposal (Mike L., 2nded Jack S.) : Increase excess coverage to 10 million.  
Vote Passed 5-1  
**Colleen is to inform Budgets of the increase**

Reviewed both insurance proposals (Fireman's Fund and Lexington (AIG))

- Discussion of 3 year policy term on General Liability and a savings of 5K per year. Our liability limits will also expand on an aggregate basis per location, plus our premium will be locked in for three years and will not be audit-able.

Proposal: (Mike L., seconded by Gene D.) Accept the AIG proposal with 3 year term on General Liability.  
Vote Passed 6-0

- ★ Combined with our excess, this reflects a total savings of almost \$20,000.

7. Review of Lost History and Current Reserves

- Reviewed last year's history of claims. We continue to have a very low number of incidents and claims.

8. Old Business (no old business)

9. New Business

Issue 1: On-Line meet Registration and Insurance and the National Championship Meet (secondarily local meets)  
(key issue is signature verification of waiver)

- Discussion. There is a very big push for on-line meet registration, currently being requested for the National Championship meet, but also local meets. The problem is that there is NO signature with an on-line entry. Scenarios were discussed:

1. Download waiver and send in with photocopy of card
2. Get signature at meet.
3. "Act of Showing up" is a validation of entry and waiver. (?)
4. Check box indicating knowledge (change wording to account for change).

**Colleen Driscoll, Mike Laux and Jack Kangas, will meet with Legal; and On-line committee to discuss options and procedures in detail and implications.**

Issue 2: Do we really require additional waivers for meets since there is a waiver signed during USMS yearly registration?

- Discussion: The point was raised why we have to collect a waiver at local meets, because the waiver is redundant with USMS yearly registration (related issue is why sign a new waiver every year).

Answer 1: A facility, meet, or host may require a waiver.

Answer 2: May need new waivers signed if there is a change (this is a Registration and USMS issue )

Answer 3: Peak informed us that it is NOT their requirement that a waiver is needed for every meet

Issue 3: Centralized Database would help with on-line registration and verification.

**Jack Salvatore will check with the registration committee if we can use a similar registration number as USAS.**

Issue 4: Auto Coverage and Championship requirement

We have no coverage for automobile usage, but it was pointed out that the Championship committee has a requirement that the meet host provide transportation at the National Championship meet (shuttle buses).

Recommendations:

1. Contract out (check their insurance coverage)
2. When renting van get extra insurance from renter

Note: Driver must be a volunteer (no payment) in order not to negate their personal insurance coverage

**Colleen will provide written recommendations to the Championship committee on issues with automobiles.**

Adjournment

Minutes respectfully submitted by Jack Kangas, recorder