



**COVERAGE, CLAIMS & LITIGATION COMMITTEE**  
**Meeting Minutes**

**Thursday, November 8, 2012**  
**Conference Call – 9:30 a.m.**

**PRESENT:** Kathleen Gargano, Chair  
Jim Marino  
Curt Barrett  
Peter Scalera  
Julia Cedillo  
Colleen Nigg  
Bridget Wachtel  
Keith Sbiral  
Mike Braiman  
Eric Ertmoed

**ALSO PRESENT:** Larry Bush  
Susan Garvey  
Mary Henzler

**ABSENT:** None

**I. CALL TO ORDER**

Chair Gargano called the meeting to order. Roll was taken and a quorum declared.

**II. APPROVAL OF MINUTES – September 20, 2012**

A motion was made by Cedillo and seconded by Sbiral to approve the Coverage, Claims & Litigation Committee meeting minutes of September 20, 2012. A voice vote was taken and the motion carried.

**III. CLAIMS & LITIGATION REPORTS**

- A. Claims Operational Report
- B. Summary Loss Report as
- C. Litigation Reports
  - 1. New Liability Claims Report
  - 2. Closed Liability Claims Report
  - 3. Litigation Management Report

Bush stated that as you look at the Operational Report, it's all good news. Our volumes are still down and, in an almost unexplainable fashion, this continues year after year. The primary reason that we have had a 6.5% decrease in our rate is that the actuaries finally have to acknowledge that it is not an anomaly, our numbers are really down. This year, we know we had a very mild winter that is flowing through this report to some degree, but it is still really good. Bush asked if anyone had any questions on any of the reports. There were no questions.

**IV. UPDATE RFQ PROCESS**

Garvey asked whether everyone heard the report at the Board of Directors meeting, because there wasn't any new information to add to that report. Everyone indicated that they had heard the report at the Board meeting.

Bush noted that the only thing that might be new is that the interviews will not take place until January 2013, because schedules were filled through the end of the year. Bush added that there is no compelling reason to hold the interviews before January 2013.

**V. CCLC MEETING DATES FOR 2013**

Gargano asked if anyone had any conflicts with any of the dates/times, and Garvey stated that if anyone did, they should contact Henzler.

**VI. ADDITIONS TO AGENDA**

Gargano asked if anyone had any additions to the agenda. There were none.

**VII. EXECUTIVE SESSION**

A motion was made by Wachtel and seconded by Nigg to move into Executive Session. A voice vote was called and the motion carried.

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The committee moved out of Executive Session and back into the regular meeting.

**X. CONFIRMATION OF NEXT MEETING**

Gargano stated that the next meeting of the committee would be on Tuesday, February 12, 2013 at 9:30 a.m. at the IRMA office.

**XI. ADJOURNMENT**

A motion was made by Cedillo and seconded by Nigg to adjourn the meeting. A voice vote was called and the motion carried.

Submitted by:

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Susan Garvey  
Director of Legal Services

Approved by:

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Kathleen Gargano, Chair  
Coverage, Claims & Litigation Committee