

Minutes of Meeting
ICRMP Renewal Presentation
September 2, 2014
1:00 p.m.

The Kootenai County Board of Commissioners: Chairman Todd Tondee, Commissioner Dan Green, and Commissioner Jai Nelson met to discuss the following agenda items. Also present were Human Resources Director Skye Reynolds, Panhandle Insurance President John Goedde, Clerk Jim Brannon, Benefits/Risk Management Specialist Dorothy Cross, Accounting Manager Grace Blomgren, and Deputy Clerk Daniel Robertson. ICRMP Executive Director Rick Ferguson attended via telephone.

- A. Call to Order:** Chairman Tondee called the meeting to order at 1:01 p.m.
- B. Introductions:** There were no introductions made.
- C. Changes to the Agenda:** There were no changes made to the agenda.
- D. Old Business:** There was no old business discussed.
- E. New Business:** The attendees met with the Board to discuss the changes in Idaho Counties Risk Management Program (ICRMP) coverage for the upcoming policy renewal. Panhandle Insurance President John Goedde reviewed the changes he felt were most important, including:
 - No coverage for silica claims, which would normally be a Worker's Compensation claim
 - Clarifications on exclusion for asbestos, mold, and lead exposure
 - Clarification on the definitions of earth movement and property coverage
 - Changes to how cyber liability is handled as a result of third party actions
 - Added coverage for property of others for up to \$50,000
 - Increased property in course of construction coverage to \$1,000,000

Commissioner Nelson requested clarification on what was covered under cyber liability. Mr. Goedde stated that it was for third party acts, such as hacking and data theft. ICRMP Executive Director Rick Ferguson informed the Board that this would cover the costs of a lawyer who specializes in data breaches and could coach the County through the process of notifying affected individuals.

Mr. Goedde notified the Board that the policy includes coverage for acts of terrorism, but the Board may choose to opt for additional coverage. He also informed the Board that the process for reporting property has been changed. The former process was cumbersome and time consuming, but the process has been streamlined.

Commissioner Nelson requested clarification on the definition of terrorism. Mr. Ferguson clarified that this covers domestic acts of terrorism, up to \$50,000 and is shared between all Idaho entities covered by ICRMP. The optional coverage would include certified acts of terrorism, as defined by the Terrorism Risk Insurance Act, for which the premium would be

approximately \$125,000. The Board stated that they do not support purchasing the optional coverage.

F. Staff Reports: There were no staff reports.

G. Public Comment: This section is reserved for citizens wishing to address the Board regarding a County related issue. There was no public comment.

The meeting was adjourned at 1:21 p.m.

Respectfully submitted,

JIM BRANNON, CLERK

TODD TONDEE, CHAIRMAN

BY: _____
Daniel Robertson, Deputy Clerk
