

PMLA Fire Insurance Ad Hoc Committee Charter

Authority to Form the Committee

The PML Board of Directors is granted the authority to form and appoint all committees in accordance with the PMLA Bylaws, Article IX, Section 9.01 (p) and Article X, Section 10.01.

Committee Assignment

The assignment of the committee is to research and evaluate the scope and impact of fire insurance non-renewals and pricing increases on PML members, and to provide recommendations to the Board regarding actions the Association can take to assist members with these issues. The recommendations must be in the best interests of the entire Association membership. The Association is not responsible for securing insurance coverage for any individual member or group of members, and the expectation is that the committee will gather data, facts and information and provide information on how best to assist members through communication of availability of outside resources.

Committee Membership

Only PML members in good standing may serve on the committee. No PML employee may serve as a member of the committee, but they may serve as staff advisors under the direction of the General Manager.

Committee Applicants

The committee will be established and appointed by the Board of Directors. If a committee position becomes available during the term of the committee, the committee may recommend a replacement member. This recommendation will go to the Board of Directors for consideration.

In the event a position becomes available, the committee will review all applications for membership, and arrange a time to meet with applicants to interview and get to know them, so that they can make an informed recommendation to the Board.

After the formation of the committee, all subsequent committee applications will be voted on by an established quorum of the committee and reflected in the committee meeting minutes. These minutes will be included with the recommendation and provided to the Board secretary or General Manager to add to the next available Board meeting agenda for consideration.

Qualifications and Experience

Education, qualifications and experience related to the committee assignment will be considered, but are not required as long as the applicant is a PML member in good standing.

Structure and Quorum

The committee structure will be five (5) PML members in good standing, and a Board member liaison. The Committee will make a recommendation to select one of its own to serve as the chairperson of the committee. The selection will be voted on by an established quorum of the committee and reflected in the committee meeting minutes. These minutes will be included with the recommendation and provided to the Board secretary or General Manager to add to the next available Board meeting agenda for consideration. The Board will consider appointment of the recommended member to serve as the chairperson for the committee.

Committee Type and Duration

This is an ad hoc committee. Once the Board has determined that the tasks assigned to the committee are completed, the Board will disband the committee and thank them for their service.

Appointment and Removal

The PML Board of Directors is the governing body who appoints and removes committee members, as they deem appropriate in accordance with current policy. The term of the committee will be determined by the accomplishment of the assignment or one-year, whichever comes first. The expected timeframe to conclude the assignment is six months from the date of formation of the committee. Members may be reappointed in accordance with current Board policy and approval. Committee members may be removed by the Board at any time, with or without cause.

Committee Funding

The committee will submit in advance, for Board approval, any funding requests needed to accomplish the tasks assigned in this charter.

Attendance

Committee members shall attend all committee meetings possible. Three (3) consecutive unexcused absences may result in removal from the committee.

Board Liaison

A member of the Board may be assigned as liaison to the committee. The liaison will attend all meetings when possible. All requests for information, data or assistance from staff will be given to the Board liaison who will submit this to the General Manager for assignment to staff as appropriate. Committee members will not approach or direct staff regarding the work of the committee or operational matters. If there is no Board liaison, the committee chairperson will handle requests through the General Manager as needed.

Meetings

Committee meetings will be held a minimum of once a month and at least one hour in duration if possible. The committee may meet more often and longer as needed. Meetings will be held at the PML Administration Office or other PML common area location if office space is not available. Meetings will be conducted within the normal working hours of the Administration Office if this space is the location for the meeting. The committee chairperson will be responsible for scheduling meeting space in advance.

Role of the Committee Chairperson

The role of the committee Chairperson is that of a facilitator. The Chair has no more authority than other Committee members. The Chair is responsible for creating the meeting agendas with committee member input. The Chair is also responsible for scheduling meetings and arranging for meeting space, and times and ensuring that committee-meeting minutes are prepared, voted on by the committee, and submitted to the Board secretary or General Manager to be maintained and kept as an official record of the Association. The Chairperson will be designated to present all reports and recommendations to the Board of Directors at Board meetings, unless the committee selects another member of the Committee to handle the task.

Committee Objectives:

Review current and past member complaints regarding fire insurance non-renewals and/or significant fire insurance premium increases.

Review, evaluate and determine the impacts of the number of fire insurance non-renewals and/or significant fire insurance premium increases on our Association.

Gather, review and evaluate State and County laws, regulations and ordinances related to fire insurance non-renewals and/or significant fire insurance premium increases.

Gather, review and evaluate information provided by the State Insurance Commissioner and his agency and the Tuolumne County CAO and Board of Supervisors to determine what actions they are taking related to fire insurance non-renewals and/or significant fire insurance premium increases.

Gather, review and evaluate information provided by insurance companies who have written policies or continue to write policies within PML.

Gather, review and evaluate current, average insurance premium pricing for coverage provided to individual members in PML.

Gather information from other common interest developments of similar size and operations as PML to determine what actions they are taking related to fire insurance non-renewals and/or significant fire insurance premium increases. Review these actions to determine if they could be useful or applicable to PML.

Conduct a survey of the membership to gather input on the impact related to fire insurance non-renewals and/or significant fire insurance premium increases.

Submit a monthly written report to the Board on the committees' activities and any progress on tasks assigned to the committee by the Board, by the 10th of each month. The committee chairperson or designated committee members will present the report to the Board of Directors at the monthly Association Board of Directors business meeting.

Prepare a written report of recommendations to the Association to the Board of Directors for review and consideration. Consider all perspectives before finalizing a recommendation to the Board.

Date Charter is approved by the Board of Directors - September 14, 2019 Regular Board Meeting.

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