



TOWN OF ORLEANS

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BOARD OF
SELECTMEN

TOWN
ADMINISTRATOR

CHARGE TO THE INSURANCE ADVISORY COMMITTEE

The Town of Orleans is a member of the Massachusetts Interlocal Insurance Association. The Insurance Advisory Committee is charged with assisting the Town Administrator in evaluating the property and casualty insurance coverage available from MIIA that is most beneficial to the Town of Orleans. In addition, the Insurance Advisory Committee may from time to time be asked to evaluate other property and casualty insurance coverage options.

The Insurance Advisory Committee shall be composed of three members who will serve staggered 3-year terms. The Committee shall meet quarterly, and the Assistant Town Administrator shall serve as an ex-officio member. The Committee may have representation from insurance agents and other related occupations as long as there is no direct interest in the financial recommendations of the Committee among its members.

The Committee shall

- Review current insurance policies covering the following: auto liability and auto physical damage; general liability; umbrella/excess liability; property, crime and equipment breakdown; and law enforcement/public officials/school board liability.
- Review loss reports and other information from MIIA to determine risk management needs and priorities.
- Review auto coverage with regard to type and level of coverage, in the context of available Town funds and annual operating budgets.
- Advise the Town Administrator on recommended changes to existing coverages.
- Meet annually with the MIIA Account Representative to review recommendations.

Date Prepared: October 11, 2013

Date Approved: October 16, 2013