

RMCA Insurance Meeting MINUTES 19 OCTOBER 2019

Matamata Ski Lodge 3:30pm

ATTENDEES: Mike Jones (Takapuna), Rob Pringle(Manawatu), Gavin Laird (Takapuna), Stewart Neumann (Takapuna), Kim Tatham(Waitomo), Charlotte Wills(UASC), Hugo Thomlinson(UASC), Scott Scobie(UASC), Brian Pike(Aorangi SC), John McGregor(Aorangi SC), Warren Whyte(RMCA Council), Phill Thomas(RMCA Council), Liza Fitzsimmons(RMCA Council), John Vincent(RMCA Council), Gill Mason(Tararua), Grant Matheson(Tauranga), Carey Hayes(Tauranga), Kevin Mason(Tararua), Linda Danen (RMCA Council), Phil Coles(RMCA Council), Blair Muter(Otaihape), Jane Jones(RMCA Council), David Jupp(Scouts)

APOLOGIES: Rob Rea(Tauranga), Jane MacKenzie from Crombie Lockwood

MINUTES OF 2018 Insurance Meeting	Minutes of the last Insurance meeting have been circulated to all clubs via email. Hugo Thomlinson moved that the minutes as tabled be accepted. Seconded: Kim Tatham (Waitomo) Carried	
Crombie Lockwood Annual reports	Linda noted that she was unable to answer any questions. Please direct any questions about the report to Jane MacKenzie at CL	Refer CL Annual report
General Discussion	<p>CL sent out a survey. There has been no response from CL. Warren will chase this with CL.</p> <p>CL responded late in July after the roll-over date, so clubs didn't have a chance to change or query their cover. In one case, after much negotiation, CL decided that they would not offer demolition insurance only and automatically rolled the policy over. A number of attendees felt that CL were manipulating the timing to ensure the existing policies rolled over.</p> <p>Linda reiterated that each club needs to be insured. A question was asked whether if one club doesn't renew does the whole scheme fall over? The answer was NO -the other clubs would remain insured.</p> <p>Linda emphasised not to leave the renewal too late – this gives time to shop around.</p> <p>Warren emphasised that as an 'umbrella' group, we should get a 10% discount, but the cost of the policies doesn't seem to reflect this.</p> <p>Brian Pike noted it was not a good look for CL not to send a representative in Jane's place.</p>	
Role of RMCA	<p>Linda stated that RMCA had a role to play until 2017 when the Insurance scheme ended. The money remaining in the pool managed by RMCA was then divided out between all clubs.</p> <p>Any discount received by clubs now is only because they are a member of RMCA. The RMCA Council no longer has any responsibility. Linda moved that, from now on, Insurance</p>	

General Business		
	<p>would be dealt with as a separate agenda item in the AGM and there will no longer be a separate Insurance meeting. All Agreed. Carried</p> <p>It was suggested that RMCA could write a letter to CL to suggest their treatment of the clubs was disappointing. No action was taken.</p>	
Self-Insurance	<p>At the forum in April, there was a presentation on self-insurance. The idea is that all clubs contribute into a fund and gradually eliminate the insurance company. This idea is not really getting anywhere. It is felt the risks are too high and clubs would have to pay double insurance for a few years.</p> <p>RMCA will not be taking this any further as they do not want to take on the high risk, nor are any of them insurance experts.</p> <p>Any individual within the group who wants to pursue can do so.</p>	
Meeting closed 4:20pm		