

**Finance Subcommittee Report**  
**E.P.G.S.A. Area 59 Panel 75**  
**September 14, 2025**  
**Area Quarterly Meeting, Q4 Bensalem**

Our committee was presented with a couple topics last quarter to investigate.

First, Alex N asked the subcommittee to look into whether we ought to expand our insurance coverage in A59 to include cyber security or data breaches. He presented the idea that as we have volunteers who have at times access to members personal information (name, address, email, phone numbers), also area accepts online contributions. What is our risk and liability with regard to protecting this information? As part of generating background for this topic our committee sent a survey to all the areas in the northeast region, explaining this issue and asking for experience via these two questions:

- “1. Has your area ever had a cyber security or data breach incident that anyone is aware of?*
- 2. Does your Area insurance policy include coverage for anything related to data breaches? (If so, could you elaborate about your coverage?)”*

We received responses from two out of seventeen areas, both reported no known data or cyber security incidents and no insurance coverage for those issues.

We consulted with an insurance agent. After discussing the background about Area 59, the agent explained they do not offer cyber security policies, and suggested that our issue is more centered around protecting the information and privacy of our members. The agent shared that the most relevant policy for this case would be a general liability policy which would cover misuse or mishandling or abuse of member information by the area officers. With the size of Area 59 as an organization the expected cost for this general policy would be about 3000 to 4000 for the year for this general liability insurance. (Our budget reflects that we currently spend \$325 a year on insurance).

Area 59 collects payments online via paypal. We reviewed Paypal’s service and liability policy and learned that they assume liability for the transaction information.

After looking into this topic, at this time our subcommittee does not see a need to expand our insurance coverage, but we should remain thoughtful about protecting the information of members and limiting our exposure to risks wherever possible.

Tara C. also requested this subcommittee begin collecting information about alternative ways we could provide interpretation services at our Area events, should the need arise in the future if our special servants are unable to attend or if we are unable to fill the positions of the servants. A subcommittee member volunteered to research this issue but rotated out of the position so we have no background to share today. We discussed looking at interpretation services that would provide the same service we currently offer, which is to have a person physically present at the event listening, and translating and helping. We will also investigate the cost of using technology and the the potential benefits and downsides of using AI services for translation at events. We will continue this work into the 4th quarter.

The finance subcommittee will be hosting a workshop at EPGSA this year titled "Our Service Roadmap".

#### **Finance Subcommittee Members**

Andrew D., Chair (D66)

Ellen G . (District 21)

Taylor S. (District 44)

Tim S ., Secretary (District 65)

Pennie, Literature Rep (District 41)

Fred E. (District 58)

Lauren B., Area Secretary, and Subcommittee Advisor

Respectfully submitted,

Andrew D., Chair (District 66)