

Risk Management Advisory Committee, Town of Vernon

~ Minutes of Regular Meeting of 15<sup>th</sup> June 2010 ~  
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- Meeting called to order at 7:06 PM by Chairperson George Males.

Attendees: Committee Members: George Males, Paul Jonas, Carl Slusarczyk and Tony Zapolla.

Absent: Ellen Kates and Bill McManus.

Town Representative: Peter Graczykowski-Asst. Town Administrator

Town of Vernon Broker Representatives: USI: Chris Wardrop, Wayne Porter and Summer Dickinson.

- Public Comment: There was none.
- Approval of Prior Minutes: 11<sup>th</sup> May 2010: Minutes were approved from the previous meeting, A Motion by Tony Zapolla and second by Carl Slusarczyk. Vote was unanimous.
- New Business:

- Town Safety Committee was discussed. In light of the recent appoint of the Fire Chief to head this committee, it was suggested by Mr. Males to have the Fire Chief report to the committee on the town's safety committee progress at the next [14<sup>th</sup> September 2010] RMAC meeting. It was further suggested that Dave Demcheck of CIRMA also attend this next meeting as CIRMA will be a guiding hand in directing our town's safety committee. Peter Graczykowski agreed and would make the necessary arrangements for the Fire Chief and Mr. Demcheck to attend.
- Swimming Pool Safety: Paul Jonas suggested that with the summer season more swimming pools will be put to use and with it the potential hazards and incidents that could occur. Paul suggested that:
  - Our town needs to be more vigilant protecting our children from drowning.
  - Property owners need to be more aware of rules governing pool ownership i.e.-gates-alarms-fences-etc.
  - Parks and Rec department may be able to help.

Mr. Graczykowski thought that possibly the Mayor's Newsletter could act as a venue to convey this message. Mr. Males also suggested that the fire department could also include water safety message in their annual event at K-Mart Plaza. All present agree believe something should be done.

- Mr. Males made a suggestion in light of the Oil Leak Disaster in the Gulf of Mexico, that USI should do an exercise in 'what if' scenarios for our town administration. Mr. Wardrop concurred that such an exercise would benefit the risk management process.
- Old Business:
  - Renewal Proposal: USI presented their insurance proposal for the 7-1-2010/2011 term. A copy of this proposal was provided to all attending. The proposal was for the Town & Town Board of Education. The exhibit of 15<sup>th</sup> June 2010 contained 4 Sections:
    - USI Connecticut Service Team
    - Coverage Summary: 7-1-10-11
    - Premium Summary: 7-1-10-11
    - Discussion Items

USI Representatives went through their proposal that included the responses from various carriers that responded to USI's request for proposals. Overall coverage and premium summary was provided in detail with Mr. Wardrop and his team provided answers to questions that were asked. There were comments and suggestions from committee members with input from USI representatives.

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- Old Business continued:
  - Renewal Proposal-continued:
    - There was a carrier that elected not to provide proposals for property, liability, automobile and workers compensation : CIRMA
    - USI provided a side by side comparison of programs & coverages by both Trident & Travelers that exhibited the strengths and weaknesses.
    - Travelers provided the most comprehensive program for the town's proposal, in addition to the support services for municipalities that the committee has been looking for. Such services include:
      - Claims
      - Loss Control
      - Training for town personnel
      - Travelers Training Facility: 'Claim University'
  - Other Renewal Items that were discussed:
    - Cyber Liability for the town's IT department.
    - Terrorism Coverage: Is it really needed for Vernon?
    - Med- Pay Exclusion: Travelers proposal does not include this coverage. The committee discussed this with USI and was advised that for a municipality such coverage is rarely paid.
    - Valuation of Fire Trucks: USI recommended that all fire trucks be re-evaluated for their replacement cost value [as this is the coverage being provided] to assure their values are up-to-date. The committee suggested that the TVFD provide these up-to-date valuations.
    - USI should confirm that retro-active dates for various coverages are properly stated.
  - Renewal Coverages for 7-1-10/11:
    - It was recommended to the town administration that the renewal coverage's be bound according to 'Option 2' of the exhibits provided under section 3 and 4 of the USI Proposal. The premium from the 7-1-09/10 term was \$520,963. versus \$481,116. for the 7-10/11 term.
    - Mr. Graczykowski will move forward with the completion of the applications for the various coverages as required by the insurance carriers.
- Next Scheduled Meeting:
  - 14<sup>th</sup> September 2010 at 7:00 PM in Town Hall Council Chambers
- Adjournment:
  - Mr. Males asked for a motion to be made to adjourn the meeting. A motion was made by Tony Zapolla and seconded by Paul Jonas. Vote was unanimous. Meeting was adjourned at 8:35 PM.

~ End of Minutes ~