

**GLASTONBURY INSURANCE ADVISORY COMMITTEE
SPECIAL MEETING MINUTES
THURSDAY, APRIL 11, 2019**

The Glastonbury Insurance Advisory Committee with Finance Director, Julie Twilley, in attendance held a Special Meeting at 5:30 p.m. in Meeting Room A, Town Hall, located at 2155 Main Street, Glastonbury, Connecticut. Also in attendance was Insurance Agent of Record, Scott Sundberg, from H.D. Segur.

ROLL CALL

Members

Mr. Christopher Griffin, Chairman
Mr. Benjamin Kehl, Vice Chairman
Mr. Luther Weeks
Mr. Stephen Ludwig
Mr. David Hoopes
Mr. William Wulftange {excused}
Mr. Woodrow Baird {excused}

Chairman Griffin called the meeting to order at 5:30 p.m.

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|----------------------------------|---------------------|
| 1. Public Comment Session | <i>No one spoke</i> |
| 2. Election of Officers | <i>None</i> |

In the absence of elections of new officers, the current officers will remain. There were no objections.

3. Communication: Minutes of 6/21/2018 Meeting

Motion by: Mr. Weeks

Seconded by: Mr. Hoopes

BE IT RESOLVED, that the Glastonbury Insurance Advisory Committee approves the minutes submitted for the meeting held June 21, 2018.

Result: Motion passed unanimously {5-0-0}

4. Communication: Schedule of Insurance

Mr. Sundberg reviewed the Schedule of Insurance. Mr. Ludwig asked about coverage for a crumbling foundation. Mr. Sundberg stated that is not covered by the insurance policy. Mr. Ludwig then asked if any buildings in Town could be a crumbling issue. Ms. Twilley said she has not heard any discussion of that being an issue but will follow up. The Board collectively requested that reports, barring confidentiality, be available for their review, in advance of the Committee meeting.

Mr. Sundberg reviewed updates to various coverage policies and a discussion ensued about the issue of cyber hacking and security. Mr. Kehl asked about pollution liability. Mr. Sundberg stated that there are a couple pollution policies. He noted that the site on Welles Street, which has stabilized in recent years, is up for reissue next year. Mr. Hoopes asked if there are separate premiums associated with the builder's risk insurance. Mr. Sundberg explained that the builder's risk provision has always been built in to the policy, so it is a supplement that the Town can take advantage of. Mr. Sundberg informed the Board that the schedule will be revised again with minor changes.

5. Communication: Review of Loss Experience

Mr. Sundberg reviewed their loss experience, noting that during the last two years, the Town has been doing great. Mr. Ludwig asked about the two sidewalk/fall claims. Mr. Sundberg explained that liability increased from the claims but should come down soon. A discussion ensued about the numbers.

Mr. Kehl left the meeting at 6:15 p.m.

6. Communication: Review of 2019/2020 Renewal

Mr. Sundberg said that he will return in June to discuss the renewal.

7. Communication: Self Insurance Update for Town/Board of Education Health Insurance as of March 31, 2019

Ms. Twilley reviewed the report for self insurance. Mr. Ludwig asked about the possibility of taking money out of the BOE budget to cover the overcharge in health insurance. He noted that the Town of Bloomfield is going through a similar situation. Ms. Twilley said there are ongoing discussions between the BOE, Town Council, and BOF about how to set those premium equivalents.

8. Communication: Next Meeting (Date TBD once 2019/2020 renewal pricing determined)

Ms. Twilley said that once the renewal is determined, she will reach out to the Committee for scheduling the next meeting, which will likely be in June.

9. Adjournment

Motion By: Mr. Hoopes

Seconded By: Mr. Weeks

BE IT RESOLVED, that the Glastonbury Insurance Advisory Committee hereby adjourns their meeting of April 11, 2019, at 6:27 p.m.

Result: Motion passes unanimously {5-0-0}.

Respectfully Submitted,

Lilly Torosyan
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Recording Clerk

For anyone seeking more information about this meeting, an audio recording is available in the Finance and Administrative Services Office.