

**GLASTONBURY INSURANCE ADVISORY COMMITTEE  
SPECIAL MEETING MINUTES  
TUESDAY, APRIL 5, 2022**

The Glastonbury Insurance Advisory Committee held a Special Meeting on Tuesday, April 5, 2022 at 5:30 p.m. in Meeting Room A of Town Hall, 2155 Main Street, Glastonbury.

**Committee members present:** Christopher Griffin (Chairman), Benjamin Kehl (Vice Chairman, *attended via speakerphone*), Stephen Ludwig, Allen Friedrich (*attended via speakerphone*), Luther Weeks, Sridhar Kadaba and Philip Markuszka.

Others present for the meeting were Narae McManus, Controller and Insurance Agent of Record Scott Sundberg from H.D. Segur.

The meeting was called to order at 5:35 p.m. by Chairman Griffin.

1. Public Comment Session - No one from the public submitted comments via the webform, nor was present to speak.
2. Election of Officers – Chairman Griffin submitted his resignation from the Committee.

*Nomination By:* Mr. Weeks  
Mr. Sridhar Kadaba for **Chairman**

*Seconded By:* Mr. Friedrich

*Result:* Mr. Kadaba elected Chairman by a unanimous vote (7-0-0)

*Nomination By:* Mr. Ludwig  
Mr. Benjamin Kehl for **Vice Chairman**

*Seconded By:* Mr. Griffin

*Result:* Mr. Kehl elected Vice Chairman by a unanimous vote (7-0-0)

3. Communication: Minutes of 6/22/2021 meeting were approved as presented.
4. Communication: Schedule of Insurance
  - a. Mr. Sundberg provided the final schedule of insurance and commented that it was a good renewal with savings for the BOE and the Town. It was under budget due to their conservative estimate, regular contact with the Director of Finance, monitoring the constant changes in the industry and the rate lock with Travelers.
  - b. Additional conversation ensued including:
    - i. Mr. Kadaba asked if the property premium is based on the blanket limit and Mr. Sundberg responded yes.
    - ii. Mr. Weeks asked how long we are locked in with Travelers and Mr. Sundberg responded another year (until next July).

- iii. Mr. Weeks asked what is the renewal deal that we are looking for and Mr. Sundberg responded that he felt that the current 4% deal we have with Travelers is reasonable and he is looking for the same parameters. He wants to extend the policy with Travelers as long as possible (preferably more than one year). The Town has been happy with Travelers technology and the turn-around time on getting information.
- iv. Mr. Griffin asked for an update on the Cyber Liability coverage and Mr. Sundberg responded he has been working with the BOE and the Town since November and he feels that Glastonbury has everything in place. He is planning on presenting Julie and Karen with alternative limits.
- v. Mr. Griffin asked if Travelers is staying in Connecticut and Mr. Sundberg responded yes, they are committed to Connecticut.

5. Communication: Claim Experience

- a. Mr. Sundberg reviewed the Claim Experience, noting that the claims are more of a severity issue and not a frequency issue. There are some big claims from Workers' Compensation. Mr. Sundberg is working with the Town Manager to provide in-person loss control training to reduce future claims. He mentioned there were 14 claims over \$10,000 this year which was similar to prior year claims and he is not concerned. It is to the Town's advantage that the Town Manager takes the claims seriously and tries to implement preventative measures.
- b. Additional conversation ensued including:
  - i. Mr. Kadaba asked if we provide proactive training for the employees and Mr. Sundberg responded yes, there is proactive training required by state statutes.
  - ii. Mr. Friedrich asked for the detailed information regarding the Town's active Workers' Compensation claims and Mr. Griffin advised him that the information is confidential and to contact the Town staff to see what information is available to the Insurance Advisory Committee.
  - iii. Mr. Ludwig asked if the loss control audit is done and Mr. Sundberg responded yes.

6. Communication: General Market Update

- a. Mr. Sundberg stated that there are only 3 markets available in Connecticut which makes it a limited market.
- b. Mr. Kadaba asked if insurance companies are becoming specialized (i.e. cyber security) and Mr. Sundberg responded yes.

7. Communication: Health self-insurance fund

- a. Ms. McManus reviewed the report for the health self-insurance fund
- b. Mr. Weeks asked if the Town considered buying into the State health insurance program to save money. Ms. McManus responded that she will follow up with the Finance Director to provide additional information.

8. Other Comments and Questions

- a. Mr. Ludwig asked if there was potential liability if claims are filed from previous years when we were covered by CIRMA and Mr. Sundberg responded there is a potential liability but it depends what year the claim was in.
- b. Mr. Friedrich asked if there was potential liability if CIRMA is not financially sound and Mr. Sundberg responded that there is always a risk being pooled together in a policy but the Town is no longer a member of CIRMA. Mr. Sundberg also mentioned there is governance in place and that CIRMA is regulated by the State.
- c. Mr. Kadaba formally thanked Mr. Griffin for his tenure as chairman and wished him the very best in bigger and better roles.

9. Adjournment

- a. With no further business to review, the meeting adjourned at 6:28 p.m.

Respectfully submitted,



Narae McManus  
Controller