



Town of Griswold

28 Main Street
Griswold, CT 06351

Board of Selectman Special Meeting

Griswold Town Hall

Tuesday, January 25, 2011

5:30 PM

APPROVED MINUTES



1. **Call to Order:** Meeting was called to order at 5:35 PM by First Selectman, Philip Anthony.

Members Present: Philip Anthony, First Selectman
Steve Mikutel, Second Selectman
Theresa Madonna, Third Selectwoman
Lisa M. Wood, Executive Secretary
Barbara Richardson-Crouch, Finance Director

2. **Interviews for Insurance Broker**

USI – Present for USI were Chris Wardrop, Summer Dickenson and Cecile May. Chris Wardrop gave a presentation on what USI has to offer. USI is based in Meriden, Connecticut and work with about 45 public entities in Connecticut. Points covered by Chris Wardrop were working with FEMA last year during the flooding, regionalization strategies, use of volunteers in hard economic times while protecting them and the town, standard school programs in terms of internship, environmental risk issues, cyber issues and human resources. HR 911 is a full time consultant who is also an attorney that is available for use by the town. C. Wardrop stressed their carrier relations with the three major insurance providers. USI would start by looking at all the program coverage currently in place and evaluating it. Summer Dickenson and Cecile May gave a brief overview of their responsibilities at USI. P. Anthony asked C. May how her review of a claim is done. C. May responded she follows claims based on the reserve set, but is available at any time if you need to call. P. Anthony asked C. Wardrop what he has done for other towns to advocate regionalization. C. Wardrop commented he has been able to secure big pieces of equipment and have them shared and insured through a host town. This was done by sitting down with several towns and discussing what items towns need that are expensive, but do not use much. P. Anthony also asked what his role was working with FEMA during last year's flooding. C. Wardrop commented it was to advocate for the interest of clients and provide them with some technical expertise and ask the right questions to FEMA to get some help. T. Madonna asked for some examples of what they might consider underwriting red flags prior to submission. C. Wardrop commented one flag would be large reserves on certain claims, large number of similar claims or an employee who has had several claims. T. Madonna asked if the Risk Management Services proactively assisted in helping the town with creating safer environments for

some of their programs. C. Wardrop commented there is a full-time loss control person, Pam Hunter, who would be utilized by the Town. Playground and OSHA inspections would be part of the Risk Management Services Program.

H.D. Segur - Present for H.D. Segur were Scott Sumberg, Luke Pense, Nancy Cosgrove and Lou Garescio (?). Scott Sumberg started the presentation for H.D. Segur. The company is located in Cheshire, Connecticut. They are currently the largest writer of municipal policies in Connecticut and are current broker. S. Sumberg commented they represent all markets available for Connecticut Municipalities today and because of that they can bid one company against the other to get the best rate. Since 2008 your premiums with H.D. Segur have gone down. In 2009, H.D. Segur inspected all facilities owned by the town and provided a risk management survey. Having the information in this format allows them to contact all markets for bids. Luke Pense introduced himself and gave background on his experience. He is able to offer a lot of certified, qualified training programs because of his qualifications. He commented he has done a lot of work with Ryan Aubin on the parks and playgrounds and scheduling workshops for the fire departments at night. P. Anthony asked if they were able to provide human resources support service. S. Sumberg commented we have legal firms that are available to help you with that at no expense to the town. L. Pense commented he also has a lot of experience from working at CIRMA and often fields HR questions. N. Cosgrove commented that Travelers currently has a website with employment policies and procedures available and Trident is working on one. S. Mikutel asked how they tackle getting worker's comp costs down. S. Sumberg commented the town is what their losses are but Griswold has been able to bring those costs down over the last three years. L. Pense commented risk management is what needs to be done and one thing is to provide accountability for your supervisors by training them on hazard investigation and accident investigation.

J.D. Waitte – Present for J.D. Waitte were J. Waitte and Pat Gilles. J. Waitte commented both of them are residents of Griswold. J.D. Waitte is affiliated with Fergus McGuire who is a partner agency and has access to a number of insurance companies. J.D. Waitte's experience with the town started in 2006 helping with the town hall fire. In 2007 the town decided to go with a consultant. J. Waitte then distributed a handout and went over highlighted points regarding worker's compensation claims and rates in the state and MIRMA. After reviewing the sheet J. Waitte commented the Town should never go with a policy that is assessable. He is available at any time if some emergency come up and recommends Travelers for the company. T. Madonna asked to describe their risk management program. J. Waitte explained that Fergus McGuire has a group that would come out and they have a check list to address locations in town and could do as much or as little as necessary. P. Anthony asked if there were programs to come into town departments such as fire departments. J. Waitte responded they do have those programs available at no cost to the town.

3. Discussion and possible action on selecting an Insurance Broker

MOTION: Motion was made by S. Mikutel, seconded by T. Madonna, to table action any action and further discussion on Insurance Brokers at this time. **Motion carried unanimously.**

4. Adjournment

MOTION: Motion was made by S. Mikutel, seconded by T. Madonna to adjourn the meeting at 6:43 PM. **Motion carried unanimously.**

Respectfully submitted,

*Lisa M. Wood,
Executive Assistant*