

MINUTES
Insurance Advisory Committee
February 13, 2006
Conference Room 4, Town Hall
7:30 a.m.

The members of the Insurance Advisory Committee convened in open session on February 13, 2006 in Conference Room 4 of the Town Hall. The meeting was called to order at 7:45 AM. Chair June Roberts, Bob Watson, and Jeff Conti were in attendance. John Borelli and Robert Masse were not present.

Mr. Conti reported that he had received positive feedback from committee members on the question of upgrading the only major fire vehicle which is not currently insured for replacement value. He indicated he is working on making this change.

The Committee discussed a local homeowner whose basement was flooded with sewage in the fall and is seeking payment from the town for renovation costs. Mr. Conti deemed the estimates submitted by the homeowner's contractors unreasonable and has been working to try to find a compromise solution. He has discussed with the homeowner having the Town hire a consultant to inspect the mold and bacteria damage and recommend a reasonable figure to clean the basement. Committee members felt this should not be pursued further without the advice of Town Counsel, and Mr. Conti agreed he will consult with counsel.

The Committee discussed insurance re-bidding. Mr. Conti reported that he had received two bids and both were higher than expected. He spoke to one bidder (Licata Kelleher) about narrowing the scope of work and the revised bid still came in well over where we wanted to be. The Committee suggested making the same approach to Terry Curtin of Kevin F. Donaghue and associates, narrowing the scope of work to reviewing the bids after they come in and making recommendations, rather than also preparing the RFP as had been done in the past. The Committee felt that this should result in an agreement that would meet our expected budget of \$6,500. Mr. Conti agreed to pursue this.

The Committee briefly discussed worker's compensation and asked about what the Town does to ensure that injured workers are returning to work as soon as they are able to do so. Mr. Conti noted that Human Resources Director Diane Jenkins oversees this program and suggested that she be invited to the next meeting of the Committee to answer questions in this area. The Committee agreed. Mr. Watson expressed an interest in seeing MIIA's experience ratings for this coverage and wondered whether the Light Department's would be better or worse than the Town's.

The Committee reviewed the RFP from the 2002 re-bid. Committee members asked to receive electronic versions of this and Mr. Conti agreed he should be able to find some version of it that will be e-mailed out to members.

The Committee discussed employee benefit liability and wondered whether this is covered under our Professional Liability policy. Mr. Conti agreed to look into this.

The Committee recommended that Mr. Conti seek a quote from Deland, Gibson on General Liability independently of the re-bid process, which will also include consideration of this coverage.

The Committee reviewed the minutes from its January meeting. One wording change was suggested and accepted.

The Committee moved: To approve the minutes as amended.

Motion carried unanimously (2-0).

The Committee agreed to hold its next meeting on Thursday, March 9 at 7:30 AM in Conference Room 4 of the Town Hall.

The meeting adjourned at 8:40 a.m.

Jeffrey B. Conti
Assistant Town Administrator