

**Insurance Committee Meeting**  
**November 17, 2005**  
**(Unofficial Minutes - NO QUORUM)**

Chairperson Polly Moon began the discussion at 5:37 PM.

Committee members present were Mike Fortunato, Sey Adil. Christopher Lyons, Chris Bazinet and Paul Meade had an excused absence. Also present were Chris Monroe and Tom Ragonese from SS&S, Greg Bedula from BankNorth Insurance Agency and Lisa Hancock, Finance Director - Town of Wethersfield.

Public Comments: No one was present from the Public to speak.

Lisa Hancock mentioned that the committee is still one member short and will be checking with the Town Manager to see if there is any update from Town Council.

The minutes from the [September 22, 2005](#) and [October 20, 2005](#) meetings were not approved because of there not being a quorum. They will be submitted on the next agenda for approval.

Lisa Hancock mentioned that she was informed by RaeAnn Palmer that there may have to be a formal request for proposal process because the minutes from January, 2004 stated that the appointment was for the period of one year. Sey Adil feels very strongly against going out for an RFP at this time. He feels that both firms are providing excellent service to the Town. Mike Fortunato mentioned that he vaguely recalls that the original motion for one year by Town Council was changed in the next month to three years. Lisa Hancock went and pulled the next month's minutes and it confirmed what Mike Fortunato had stated. The approval was for a period of three years. Lisa Hancock said that she would discuss this with the Town Manager but there may still be a chance that it might have to go out for RFP for Chris Monroe since the buyout of the accounts was a little different then the buyout of a complete company. She will get back to the committee once she has more information from the Town Manager. Polly Moon and Chris Monroe would like to be informed when it will be on the Town Council agenda.

**Reports from Agents of Record:**

Chris Monroe, R.C. Knox discussed the following:

1. Chris Monroe stated that the trend is looking better for us to have another good year.
2. Firefighter Program - Chris stated that we currently have coverage for firefighters with Provident (Wilcox & Reynolds) for life insurance only. There is also duplicate coverage in place with a VFIS plan. The coverage is only for AD&D and Life pursuant to the duties being performed as a firefighter. There is no coverage for outside the scope of the firefighting duties. Sey Adil mentioned that we have a number of other types of volunteers in this Town that do not have any coverage. Lisa Hancock explained that Firefighters are considered employees even though they are volunteers and fall under special rules. Lisa Hancock suggested that we should look into the VFIS plan to see if there is a way to increase the coverage under that plan to offer what is additionally being offered under the Provident plan in order to be able to avoid some of the duplicate coverage and create some cost savings. Chris Monroe stated that he would check into it. Polly Moon mentioned that there are concerns from firefighters who do not have coverage for when they might be injured doing non-firefighting duties. Chris stated that there is not a plan that offers extended coverage for the off duty activities.

Greg Bedula, BankNorth Insurance Agency, discussed the following:

1. Greg will do a loss control presentation at the December meeting because the CIRMA risk management data is not complete.

**At 6:45 p.m. the discussion ended.**

