

Town Board Discussions Relating to Selection of Insurance Coverage

The following is a summary of town board minutes from some time in 1991 through 12/31/2007 based on a computer keyword search of the term “insurance.” There were a total of 443 “hits,” most of which dealt with insurance relating to specific insurance bonds, or specific insurance issues that were not related to discussions regarding the selection of insurance brokers or the purchase of insurance policies.

- 12/3/91 Eugene Harris had done a study of town’s policies
- 10/5/93 Res #556: set up Risk Management Committee
- 12/15/93 Harris submitted proposal to be self insured. Board felt it involved more risk than necessary of prudent. Spadaccia Ryan & Haas submitted another proposal with limited elements of self insurance
- 12/16/93 Harris submits letter relating to his proposal
- 12/31/93 Harris asks board to reconsider its decision to go with Spadaccia Ryan & Haas He shows board a comparison of policies
- Res #678. Board gives Spadaccia Ryan & Haas authority to negotiate and process insurance coverage for Yorktown for 1994
- Harris says that the Spadaccia Ryan & Haas proposal is two and half times higher than anyone else pays
- 12/22/93 Board discussions involving an employee safety committee and risk management committee
- 6/8/94 Board discusses insurance issue relating to YCCC track. Spadaccia talks about risk and liability. (Note: subsequent discussions about specific insurance issues that included Spadaccia are not included in this summary.)
- 11/15/94 Spadaccia Ryabn & Haas is “hereby designated exclusive insurance agent for the Town of Yorktown for the year 1995, NYMIR quotes and other companies which have not been solicited by Spadaccia Ryan & Haas also to be solicited by Public Entitles Affiliates, Inc. (Note: resolution # not available)
- 12/14/94 Spadaccia presents information on alternative health insurance proposals. On workers’ compensation, he suggests that the town establish a separate fund for compensation reserve. He’ll supply necessary paperwork.
- 12/21/94 Gene Harris and Derek O’Dell presented insurance proposals from Lloyds of London for 1995 that carried lower premiums than those offered by Spadaccia Ryan & Haas – but contained certain risk items (not identified in minutes) that would be higher. Supervisor Bock questioned Lloyd’s “unadmitted” status and other specific items (also not identified in minutes.)
- Councilman Martorano asked questions relating to a cap.
- 1/4/95 Harris presented analysis of his company’s proposal with Spadaccia Ryan & Haas’s proposal. The board wanted to see written confirmation from Spadaccia Ryan & Haas.
- 3/8/95 Work session. On the agenda was the creation of an Insurance Review Committee. (Note: there was no discussion of the item.)
- 5/17/95 Board went into executive session to appoint members to the proposed Insurance Advisory Council.
- 5/31/95 Discussed Insurance Advisory Council
- 6/6/95 Res # 349: formed Insurance Advisory Council and appointed three members

7/26/95 Res #474 Sets up self insured workers' comp program and Spadaccia Ryan & Haas is designated as the town's insurance agent.

8/1/95 Notice that the town is accepting proposals for insurance for 1996

11/29/95 Representative of spadaccia Ryan & Haas answer questions based on Insurance Advisory Council's report to the board. The report is attached to the minutes.

12/5/95 Board grants Spadaccia Ryan & Haas authority to negotiate insurance matters for 1996

10/23/96 Work session. Spadaccia discusses insurance matters with the board

2/12/97 Work session. Insurance review with Spadaccia who says that self insurance is working well

3/4/97 Supervisor Cooper thanks Spadaccia for "excellent work on behalf of the town."

7/23/97 Work session. Auditor's report for 1996. A deficit in self insured lines is noted.

1/7/98 Work session. Comptroller Joan Goldberg presents multiple proposals and analysis for long term disability insurance.

1/20/98 Res #57: authorizes contract with Oracle Management Services to administer workers' compensation

2/11/98 Work session: Went into executive session to discuss "miscellaneous insurance matters."

4/6/99 Authorizes Oracle Management Services to administer workers' compensation for \$23,000, "plus per case handling fee as authorized in the agreement."

11/14/99 Work session. Spadaccia discussed workers' compensation. Also insurance for 2000 reviewed.

4/18/00 Res #210. Board appoints USI Northeast (aka Spadaccia) as its risk manager/insurance broker for 2000.

8/15/01 Work session. Spadaccia reported on workers' compensation and paid out claims.

5/2/02 Res #233. Board okayed budget transfers, including transfers to self insurance.

5/20/03 Res #219. Board okayed budget transfers, including transfers to self insurance.

10/25/05 Res #412 Board changes carrier for health insurance.

1/10/06 Res #23. Board cancels third party contract with PMA Insurance Group for workers' compensation effective March 31, 2006. (Note: there was no prior resolution authorizing the contract with PMA Insurance Group.)

3/7/06 Res \$149. Authorizes contract with USA/TPA for third party administration of workers' compensation "upon review and recommendation of Comptroller and our insurance agent."

10/24/06 Work session. Spadaccia's annual review of workers' compensation. Board also went into executive session to discuss workers' compensation.

1/3/07 Res #13. Authorizes contract with Selective Insurance for variety of insurance coverage. A 3 year contract.

As of 1/2/2009, town board minutes for 2008 could not be searched by keyword. However, a review of board agendas for the year do not indicate any resolutions relating to the selection of an insurance agent or a specific insurance company for a specific policy.