

**STATE INSURANCE & RISK MANAGEMENT BOARD**  
**Minutes of Meeting No. 293**  
**December 1, 2011**  
**10:00 A.M.**

The Two Hundred Ninety-Third meeting of the State Insurance and Risk Management Board was held on Thursday, December 1, 2011 at the Offices of People's United Insurance Agency, R.C, Knox Division, One Goodwin Square, Hartford, CT.

Chairperson Sherman presided.

The following members were in attendance:

State Insurance & Risk Management Board

Ms. M. Alice Sherman, Chairperson  
Mr. Seth T. Mahler, Vice Chairperson  
Mr. Robert Broomall  
Mr. Wallace J. Irish  
Ms. Marjorie F.B. Lemmon  
Mr. Patrick Mahon  
Ms. Linda R. Savitsky  
Ms. Martha Carlson, Deputy Comptroller

Mr. Edward S. Pocock, III was unable to attend.  
Ms. Denise Zamore was unable to attend.

Department of Administrative Services/Insurance and Risk Management Board

Ms. Daria J. Cirish, Risk Manager  
Ms. Eileen G. McNeil

Office of the Agent of Record

Mr. Fred Tanguay, Vice President  
Ms. Doreen Lessard

*M. Alice Sherman*  
*3/8/12*

**STATE INSURANCE & RISK MANAGEMENT BOARD**  
**Minutes of Meeting No. 293**  
**December 1, 2011**  
**Page 2**

1. Approval of the Minutes of Meeting No. 292 held on September 28, 2011 (Exhibit 1)

A motion was made by Mr. Mahon, seconded by Mr. Mahler and unanimously

VOTED: To approve the minutes of Meeting No. 292 held on September 28, 2011.

2. Reconciliation of and Review of Premium Payments, Informal Bids Processed by the Board since the Last Approval (Exhibit 2)

Mr. Tanguay reviewed the expenditures-to-date noting the premiums are up slightly compared to last year's based on the increased property values. He explained that in FY 2012, money was transferred from DOT's STF Account to the Board's STF Account to pay for CT Transit expenses and Metro-North expenses.

The Board suggested that a Memo of Understanding be put in Ms. Cirish's files regarding the CT Transit claims process.

After a review of the payments, a motion was made by Ms. Savitsky, seconded by Mr. Mahon and unanimously

VOTED: To approve the premium, deductible payments and informal bids processed by the Board since the last meeting totaling \$6,348,138.84.

3. Votes

A) Automobile and Highway Liability (Exhibit 3A)

Mr. Tanguay reviewed the exhibit noting this policy covers approximately 12,000 vehicles, 4,000 miles of State roads and highways and other specialized exposures as outlined in Exhibit 3A. The Board discussed the possibility of lowering the SIR. Mr. Tanguay explained that with the loss history of the fleet and highway policies, a reduction in the SIR would substantially increase the premium.

After review of the exhibit, a motion was made by Mr. Mahon, seconded by Ms. Savitsky and unanimously

VOTED: For Option #1, as outlined in Exhibit 3A for an annual premium of \$1,575,260.

3. B) Automobile Physical Damage (Exhibit 3B)

Mr. Tanguay explained that this policy provides collision and comprehensive physical damage on State-owned vehicles with an ACV value of \$100,000 or more, or leased vehicles where insurance is contractually required. He noted that DOT has the majority of the values.

A motion was made by Ms. Savitsky, seconded by Mr. Mahler and unanimously

VOTED: To place coverage as outlined in Exhibit 3B at an annual premium of \$137,140.

**STATE INSURANCE & RISK MANAGEMENT BOARD**  
**Minutes of Meeting No. 293**  
**December 1, 2011**  
**Page 3**

4. Any Other Matters to Properly Come Before the Board

Ms. Cirish followed up on a discussion from the September 2011 Board Meeting. The Board had questioned its authority on the purchase of Athletic Injury Insurance and all Accidental Death and Dismemberment policies. Ms. Cirish contacted the Office of the Attorney General and they advised that this coverage is within the Board's purview.

The Board also discussed sending a letter of introduction to the Board of Regents of Higher Education asking who should be the contact person in the future and request a meeting be set up explaining what the Board does.

Mr. Mahler left the Board meeting and the Board discussed the T.P.A. agreement with Constitution State. Ms. Cirish noted that DAS/Procurement is still in negotiations with Constitution State and a decision will be made on transferring claims from Sedgwick. The Board suggested that a letter be sent from DAS's contract Attorney to Sedgwick outlining what the Board's expectations are, once a decision has been made on what claims will be moved.

5. Date and Location of Next Meeting

The Board scheduled its 2012 meetings. The meetings will be on March 8, June 21, September 27 and December 6, 2012.

6. Motion to Adjourn

It was moved by Mr. Mahon, seconded by Ms. Savitsky and unanimously

VOTED:       The meeting be adjourned. The meeting adjourned at 11:25 P.M.