

A workshop of the Town Board of the Town of Moreau was held on April 19, 2018 in the Town of Moreau Municipal Building, 351 Reynolds Road, Moreau, New York for the purpose of discussing a proposal for the Town's insurance renewal.

The Supervisor called the workshop to order at 6:30 p.m.

The Town Clerk called the roll.

Town Board Members Present

John Hogan	Councilman [arrived at 6:55 p.m.]
Alan VanTassel	Councilman
Gina LeClair	Councilwoman
Kyle Noonan	Councilman [arrived at 6:35 p.m.]
Theodore T. Kusnierz, Jr.	Supervisor

Town Board Members Absent

None

Also present: Leeann McCabe, Town Clerk; Dave Meager, Amsure

The Supervisor welcomed everyone to the workshop on the Town's municipal insurance and turned the meeting over to Dave Meager for a presentation of his proposal.

Mr. Meager gave all of the Board members a copy of his proposal along with a schedule of Town properties. He first stated that his company's name had changed from Adirondack Trust to Amsure and then went over his proposal page by page.

He mentioned that last year the Town saved some money by increasing their deductible from \$500 to \$1,000. He explained, that as the cost of a loss gets closer to \$50,000, the deductible decreases and that if a loss occurs in an amount at \$50,000 or greater, the deductible is waived entirely.

On page 8 of his proposal, he explained why some of the listed vehicles had asterisks under the compensation and collision. He stated that if it has an asterisk, it's covered under municipal equipment. He stated that NYMIR has determined that it's less expensive to insure the dump trucks on the contractors equipment form. He stated that the dump trucks are covered for replacement costs, of whatever limits are shown, if they're 10 years old or newer. Mr. Meager stated that the Town could save \$992.00 if they were to increase the Inland Marine (equipment floater) deductible from \$500 to \$1,000.

Mr. Meager explained the total premium, which included the deduction of the capitalization return (\$1,143.06). The premium after this return was less than the previous year's expiring premium.

Mr. Meager asked if the Town's Employee Handbook was up to date and suggested that he could email the Board a copy of a recent book he had received from the Town of Malta. Councilman VanTassel stated that he would like a copy. Councilwoman LeClair asked for a copy as well.

Mr. Meager asked if the Town was going forward with the proposed helipad. Supervisor Kusnierz stated that the project was in limbo. Mr. Meager stated that if it ends up on Town property, he could provide the Town with an aviation policy with limits of \$1,000,000 for \$2,000/year or \$10,000,000 for \$5,000/year.

Mr. Meager stated that NYMIR offers a defensive driving course for employees of the Town. The cost is \$20.00 per employee.

Councilman Noonan asked if there was anything in the proposal that was antiquated and unnecessary. Mr. Meager didn't believe so.

Mr. Meager was thanked for this time.

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A motion was made by Councilwoman LeClair and seconded by Councilman VanTassel to close the workshop for the evening at 7:00 p.m.

Roll call vote resulted as follows:

Councilman Hogan	Aye
Councilman VanTassel	Aye
Councilwoman LeClair	Aye
Councilman Noonan	Aye
Supervisor Kusnierz	Aye

Meeting adjourned.

Respectfully submitted,

Leeann McCabe
Town Clerk