

Larsen Winchester Sanitary District Special Meeting

September 25, 2014

President Mike Pfankuch called a special meeting of the Larsen Winchester Sanitary District Commissioners on September 25, 2014 at 9:00AM at the Winchester Town Hall to go over and discuss the new insurance policy that Brian Riemer and Pam Marrari from McClone Agency are going to present to the Commissioners.

Present were Mike Pfankuch, David McNamee, Mike Kinney, Jim Emmons, Betty Nelson, Mike Siewert, Brian Riemer and Pam Marrari. President Pfankuch called the meeting to order at 9:00 AM.

Mr. Riemer started the meeting by explaining that the letter we received from CNA Insurance was sent in error. The letter should have said that they would not be carrying any of our insurance for 2015 not just Workman's Compensation. They said that because they sent the wrong letter they would issue a policy for 2015 but no longer. Brian then looked into a few other companies and EMC Insurance said that they would write a policy for us which would include Workman's Compensation. Brian said that they are a very reputable company. The quote Brian got from CNA had very few of the changes that were requested by the Commissioners and no Workman's Compensation. One other company offered a quote but at a higher cost than EMC Insurance.

Brian went over each page and item of the policy from EMC. Their policy was right on target with what the Commissioners wanted, including Workman's Compensation. Many physical addresses on the policies were incorrect but Mike Siewert has the correct ones now.

The Commissioners went over the Summary of Insurance. All items were discussed thoroughly. All changes the Commissioners wanted were reflected on the quote from EMC. Brian and Pam answered all the questions the Commissioners had to their satisfaction.

The District might get Fire Numbers from the Town of Clayton. They cost \$125.00 each but Clayton would sell them to us for "cost" which would be \$35.00 each. This will be discussed further at the next meeting.

They then discussed Umbrella coverage. Pam will get quotes for this coverage and get back to Mike Pfankuch within a day or so.

After all items were discussed and any changes made, a motion was made by Mike Pfankuch and seconded by David McNamee to accept the proposed EMC Insurance Policies in the amount of \$3,406.00. Motion carried unanimously. It will be paid yearly and this amount will be due on October 1, 2014.

A motion was made by David McNamee and seconded by Mike Pfankuch to adjourn. Motion carried unanimously.

Respectfully Submitted

Betty Nelson - Secretary /Treasurer


Larsen Winchester Sanitary District