

**NEW WHITELAND TOWN COUNCIL
JUNE 19, 2024
SPECIAL MEETING MINUTES**

Town Council President John Perrin opened the meeting at 5:00p.m. Council members present were John Perrin, John Purdie, John Schilawski, Dennis Combs, and Chad Waltz. Clerk-Treasurer DeVoss and Town Attorney Lee Robbins were absent.

OLD BUSINESS

Property and Liability Insurance

Public Works Superintendent Duane McCauslin introduces John Parmley with EPIC insurance who has provided quotes from four markets. He is taking over some of Jim Wise's clients, who was our agent, because he is retiring. Mr. Parmley has been with EPIC for 25-26 years and helps 17 other municipalities with their insurance needs. EMC is the carrier the Town of Whiteland has had for a long time but they are non-renewing this year due to losses. We need to renew by July 1, 2024, which is less than two weeks away. Mr. Parmley presents the four quotes. CWG is not listed here because they would not provide employee practices liability coverage and therefore are not a viable option to cover the Town's needs. The other three quotes are as follows:

	Trident	Travelers	Liberty
Total (Excluding WC)	\$116,744	\$132,089	\$159,248
Deductible	\$5,000 property \$25,000 water damage \$50,000 wind/hail	\$10,000 property, water damage, or wind/hail for <i>any</i> occurrence	\$10,000 property \$50,000 water damage \$100,000 wind/hail

Mr. Parmley explains that he is recommending the Town go with Travelers. Even though the premium is higher than Trident, given the deductibles, Travelers is the best option. Workers compensation is excluded in the quotes because we renewed workers compensation in April. When Mr. Parmley did a tour to get our new quotes, he noted that we were underinsured. There were buildings valued much less than their actual value and some items were not listed in our coverages. With Travelers, the replacement cost of \$36,160,041 is more in line with our true cost. We are currently insured at \$14,475,000.

Councilman Purdie asks why the premiums have increased so much. The previous year's premium was \$72,001. This is almost a 100% increase. Utility Supt. Matt Gillock adds that for Proctor Park, for example, none of the monuments were insured. Public Works Supt. Duane McCauslin states that of the two shelter houses at Proctor Park, only one was covered. And of the playground equipment, only one swing set was covered. Unbeknownst to us, we were only half insured to begin with. Therefore, in order to bring coverages up to where everything is insured and taking into account the three recent losses, our premiums have increased. Councilman Purdie notes these factors and suggests that we should look at other vendors at some point to be sure we are getting the best price. Mr. Parmley adds that there are only so many markets that will write coverage for municipalities. He notes that there were a couple other markets that would not offer quotes for us due to our losses. Councilman Purdie asks, if at some point we find a better deal, are we able to come out of this policy. Mr. Parmley states that we can and that there are multiple payment options to give us time to plan for the increase in our budgets. There is no discount for paying the premium in full annually so there is no incentive to pay the premium all at once. Council discusses and decides that the best option is to pay semi-annually. We have the funds this year to cover it and that will give us time to review other options.

There is a discussion about cyber coverage. We are not sure if we already have cyber coverage and will need time to look into that. Mr. Parmley states that we can always add the cyber coverage later.

Councilman Purdie moves to approve the Travelers quote at \$132,089 and is seconded by Councilman Schilawski. **Vote 5 affirmative.**

Master Plan

Utility Supt. Matt Gillock shares updates about the master plan which was discussed at the previous meeting and is necessary to apply for several grants to fund Tracy Road improvements. He states that they are looking at providers and prices and he would like to have a Zoom meeting with two of the Councilmembers present next week. Councilman Purdie notes that he would like to attend the meeting.

Council President Perrin reminds Council of the gentleman who lived in Town and sold his house next to the WWTP. Council President Perrin attended the auction of the property and purchased a flag that was flown over the Capital. He would like to donate the flag to the Town to display in the lobby of the Police Department.

Compliance Issues


Councilman Purdie asks for updates regarding the homes in Town that need to be brought into compliance. He notes that in his neighborhood there is an area where the sewer and sidewalk were removed and plywood was put over it. It has been that way for a year and needs to be addressed. Council President Perrin notes that he and Councilman Purdie are meeting next week with the Compliance Officer in order to go over the process of handling ordinance violations.

OPEN TO THE PUBLIC

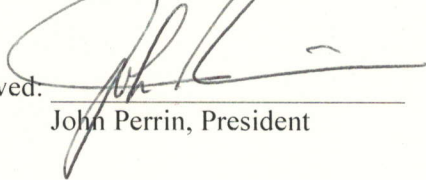
None.

Being no further business, the meeting was adjourned at 6:11pm by Council President John Perrin.

Respectfully submitted,



Angela DeVoss, Clerk-Treasurer

Approved: 

John Perrin, President