

MINUTES
Snow Hill Board of Commissioners Special Meeting
Tuesday June 22, 2010—9:00 a.m.
Snow Hill Town Hall
201 North Greene Street, North Carolina 28580

The Snow Hill Board of Commissioners special meeting convened at 9:00 a.m. on Tuesday, June 22, 2010 at the Snow Hill Town Hall with the following members present: Mayor Dennis Liles; Commissioners Becki Scarborough, Geraldine Shackelford, Bobby Taylor and Roger Whitson. Others present were Town Clerk Michelle Strickland, Interim Town Administrator Dana Hill, Town Attorney Brian Pridgen and Finance Officer Andy Harris.

- 1. Call to Order** – Mayor Liles called the meeting to order at 9:06 a.m.
- 2. Prayer** – Prayer was offered by Mayor Liles.
- 3. Pledge of Allegiance** – Commissioner Whitson led the Pledge.
- 4. Roll Call** – Miss Strickland called roll. All members were present with the exception of Commissioner O’Brien who had communicated with Miss Strickland that she would not be available due to a work conflict. A quorum was declared.
- 5. Consider Approving Meeting Agenda – Motion was made by Commissioner Whitson, seconded by Commissioner Shackelford and carried unanimously to approve the meeting agenda.**
- 6. Presentations**
 - a. SIA – Mr. Jeff Newsome came forward to present for SIA. Mr. Newsome informed the Board that along with the insurance coverage they also offered services such as evaluating personnel and safety manuals. Mr. Newsome shared that he had a background in local government before going into the insurance business. Mr. Newsome passed around a sample of an employee safety manual that his company had worked on.
 - b. NCLM – Ms. Lisa Kinsey came forward and spoke to the Board about how long the Town had been with the NCLM for property and liability coverage and worker’s compensation coverage. Ms. Kinsey went over (a copy hereby incorporated by reference and made a part of these minutes) the analysis of quotes that the NCLM had provided. Ms. Kinsey informed the Board that the NCLM worked directly with the Local Government Commission. Ms. Kinsey spoke on individual and blanket bonds.
 - c. JW Benefits – Mr. John Register with JW Benefits and Glenn McGrant, program underwriter for Argonaut Insurance, came forward to go over their quote for the Board. Mr. McGrant spoke on the named storm deductible option of their quote as

well as automobile limits. Mr. Register informed the Board that the company had lowered their commission to bring down their quote on worker's compensation insurance. Mr. Register went over the value added services through JW Benefits at no cost. Mr. Register spoke on financial ratings. Mr. Register informed the Board that there was no med-pay included in their quote.

Ms. Beth McCorkle came forward to speak on the health insurance quotes from JW Benefits. Ms. McCorkle spoke on setting up HRA's for higher deductible plans. Ms. McCorkle spoke on the fees for setting up an HRA. Ms. McCorkle recommended that the Town stay with their current dental plan as it was cheaper than what JWB could quote. Ms. McCorkle spoke on the retiree health and informed the Board that since she was not familiar with individual plans she felt that the quotes given by Mr. Darrin Overholt of JWB for the high risk pool were a great way to help save the Town money.

d. Southern Insurance – Mr. Norman Bryant of Southern Insurance and Mr. Travis Shamel, Vice President of Public Entities of America, came forward to discuss the quote provided by Southern Insurance. Mr. Shamel spoke on Public Entities of America and some of the government agencies that they covered as well as highlights of the coverage. Mr. Shamel went over the bonds included in their proposal. Their company does provide defense coverage on injunctive claims. Mr. Bryant went over the coverage of leased equipment; they provide an automatic \$100,000.00 in coverage on leased equipment without having to call for a short-term policy on any equipment the Town may lease. Mr. Bryant spoke on the \$10,000 of med-pay that is included in their coverage. There was discussion of how med-pay worked. Worker's compensation limits were discussed. Mr. Bryant went over highlights of his health, dental, and life quotes.

e. Group Benefits – Mr. Jesse Bennett came forward and informed the Board that Mr. Bobby Spell who was going to speak on their quotes for health insurance was not able to be there at the last minute. Mr. Bennett informed the Board that his recommendation was to stay with the current health policy as it was a good policy at a good price. Mr. Bennett informed the Board that he can provide the same coverage with the benefit of local representation as he lives in Snow Hill.

There was discussion of what could be broken down by carrier. When asked what the penalty would be if the Town were to discontinue their property and liability and worker's compensation with NCLM, Ms. Kinsey informed the Board that the Town would lose their longevity credits but that there was no requirement for staying out of the pool as there had been in the past.

Mayor Liles called a recess at 10:38 a.m. The meeting was reconvened at 10:49 a.m.

7. New Business:

- a. Consider Insurance Proposals – There was discussion on the different companies and benefits offered. The benefits of med-pay were discussed. Motion was made by Commissioner Whitson, seconded by Commissioner Scarborough and carried unanimously go with Southern Insurance for property and liability at option 3 of their quote with a premium of \$23,089 per year with a \$1,000,000 umbrella. Motion was made by Commissioner Whitson, seconded by Commissioner Scarborough and carried unanimously to go with SIA for worker’s compensation for a price of \$12,564.00 per year. Miss Strickland will verify that the price through SIA will stay the same without electing their property and liability coverage.

8. Public Comments - None

9. Commissioner’s Comments - None

10. Adjournment – Motion was made by Commissioner Taylor, seconded by Commissioner Shackelford and carried unanimously to adjourn at 11:51 a.m.

Dennis K. Liles, Mayor

Michelle Strickland, Town Clerk