



**Minutes of a Special Meeting  
of the Niagara Falls Water Board**

**October 14, 2020 12:00 PM**

**Note: This meeting was held via conference call  
pursuant to Executive Orders 202.1 and 202.67.**

**1. Attendance**

*Chairperson Brown called the meeting to order at 5:00 p.m.*

a. Brown   P   Forster   P   Kimble   P   Larkin   P   [Arrival 5:02 p.m.] Leffler   P  

**2. Resolution 2020-10-002 – ACCEPTING PROPOSAL FOR PROPERTY,  
LIABILITY, AND UMBRELLA INSURANCE POLICIES**

*[Renumbered: Previously presented as Resolution 2020-09-022]*

*Chairperson Brown explained that the special meeting was necessary because the resolution initially was presented as a walk-on and given the timing of the resolution Board members were not comfortable with approving the resolution as a walk-on. The Board now has had time to look it over.*

*Linda Taylor and Jennifer Kirwan were present from the Water Board's broker, USI. Ms. Taylor explained the history of the policies at issue, which replaced a \$500,000 self-insured retention in 2019. The Zurich policies have a \$100,000 deductible, and many special coverages geared to a municipal entity. Ms. Taylor explained that after the September 28 Board meeting USI explored other insurance options and the overall increase in the marketplace right now is 20% to 40%; the Water Board's policy is going up 6.7%. USI was pleased with this and did not identify any more cost-effective options for the Water Board. Ms. Taylor said USI will try to get renewal proposals to the Board earlier in the future.*

*Motion by Mr. Leffler and seconded by Ms. Kimble to approve*

*Brown   Y   Forster   Y   Kimble   Y   Larkin   Y   Leffler   Y*

*Motion was carried, 5-0.*

### 3. Adjournment of Meeting

*Motion by Ms. Leffler and seconded by Ms. Kimble to adjourn at 5:09 p.m.*

*Brown \_\_Y\_\_ Forster \_\_Y\_\_ Kimble \_\_Y\_\_ Larkin \_\_Y\_\_ Leffler \_\_Y\_\_*

*Motion was carried, 5-0.*

DRAFT