

**BOROUGH OF YEADON  
SPECIAL MEETING  
JANUARY 31, 2012  
6:45 P.M.**

**CALL TO ORDER**

John Holden, Council President, called the meeting to order and led the Pledge of Allegiance.

**ROLL CALL**

John Holden, President	Present
Denise Stinson, Vice President	Present
Asher Kemp	Present, Came in late at 6:50 pm
Rosalind Johnson	Present
Deborah Robinson-Howell	Absent
Nelva Wright	Present, Stepped out at 6:46 pm and entered back in at 6:50 pm
Gracie Snead	Present
Dolores Jones-Butler, Mayor	Absent
Caren Andrews, Manager	Present

**CITIZEN'S FORUM**

President Holden called for public comment. Donna Turner stated she came because she thought this may pertain to medical coverage. She became aware tonight this is not part of today's discussion.

**INSURANCE RENEWALS**

President Holden introduced Patrick Larkin, Area President-Pennsylvania, Arthur J. Gallagher Risk Management Services, Inc. He has been handling the Borough's account for twenty-seven years. Mr. Larkin outlined the annual renewal proposal. This year was difficult in getting competitive quotes due to serious loss experiences. He discussed the five year loss run history where losses on the property and casualty totaled \$ 984,000. The original premium submission was \$ 379,766. The annual premiums were reduced to \$ 347,399 without the Heart and Lung policy. With the Heart and Lung policy the annual premiums are \$356,972.

Mr. Larkin stated this is a one year renewal program. Councilor Wright asked for more information about the impact of the loss run experiences. Mr. Larkin stated if the losses stay under control the 2013 Year should show major improvements in the premium costs and deductibles. Workers comp is rated differently from property and casualty being they are different companies. Councilor Kemp asked what is the percentage increase. Mr. Larkin said 4.8%.

Councilor Johnson asked if the Borough did the perils and exposure survey. Mr. Larkin answered that they annually work with the Borough in doing the spreadsheets. Mr. Larkin described the application. Councilor Johnson asked for a copy of the application.

Mr. Larkin provided information on the Employee Workplace Committee which resulted in a 5% premium savings on the workers comp policy. Mr. Larkin stated one of the workshops he is formulating is training in employment practices. Mr. Larkin described the Heart and Lung insurance policy.

Councilor Kemp volunteered to work with Mr. Larkin in facilitating the employment practices training and have it at Borough Hall.

Councilor Johnson asked Mr. Larkin about the indemnification clause in the contract. Mr. Larkin said the Borough Solicitor handles the indemnification agreements and works with Mr. Larkin's staff. President Holden asked if Yeadon Borough was compliant. Mr. Larkin said absolutely.

Council President called for a motion. Mr. Larkin wanted a clarification on removing the Heart and Lung policy from the program. Councilor Wright said it is Murphy's law. If we do not purchase the policy something will happen. President Holden asked everyone their opinion. Everyone agreed to keep the Heart and Lung policy at a cost of \$ 356,972. Mr. Larkin said if there is a police claim this will pay for itself within the first six months.

**Motion:** Council accept Column C, CNA Program, with the Heart and Lung policy

Motioned By: Councilor Kemp  
Seconded By: Councilor Wright

The motion passed 5 to 1 with Councilor Johnson voting no.

## **ADJOURN**

President Holden asked for a motion to adjourn at 7:25 PM.

Motioned By: Councilor Kemp  
Seconded By: Councilor Wright

Respectfully Submitted,



Caren Andrews  
Borough Manager/Secretary