

**MINUTES OF THE VLCT PROPERTY AND CASUALTY INTERMUNICIPAL FUND,  
INC. BOARD OF DIRECTORS MEETING  
FRIDAY, NOVEMBER 4, 2016  
VLCT OFFICES, MONTPELIER, VERMONT**

Directors Present: Pat Scheidel, Walker James, Joshua Powers, John Lawe, Carl Rogers, Brendan Whittaker, Stu Hurd, Mel Adams, Neal Fox, Pete Johnson, Jackie Higgins

Staff Present: Ken Canning, David Sichel, Joe Damiata, Jeremiah Breer

Others Present: Kristen Sharrow (Johnson Lambert) (left at 10:15 am)

The meeting was called to order by President Scheidel at 10:00 a.m.

**Upon motion (James/Johnson) duly adopted, the Board voted unanimously to approve the agenda as presented.**

**Upon motion (Adams/Hurd) duly adopted, the Board voted to approve the minutes from the October 14, 2016 meeting as presented.**

Kristen Sharrow of Johnson Lambert reviewed the 2016 audit plan with the board and staff.

Ken Canning presented the organizational update.

- Ten staff members attended the fall NLC RISC staff conference. It was a good conference with good program content. Topics covered at the conference included law enforcement liability, cloud computing and workers' compensation presumption issues. Further discussion of how these issues impact VLCT PACIF followed.
- Stephanie Fleury, Workers' Compensation Claims Representative Trainee recently passed her workers' compensation adjuster's license test.

Joe Damiata reviewed the 2016 renewal status.

- Rates and forms were filed with the Department of Financial Regulation.
- Six members are going out to bid: the towns of Guildhall, Londonderry, St. Albans and Newport, the City of South Burlington and the Norwich Fire District. The City of South Burlington completed its bid process and advised PACIF that they will be leaving effective January 1, 2017. Discussion followed.
- New member quotes are being prepared for the towns of Cambridge, Sheldon and Swanton, and also, the Pomfret Fire Department and South Alburg Fire District #2.
- The broker has been given authority to bind all 2017 reinsurance renewals.
- PACIF has received proposals for cyber coverage for member municipalities. Mr. Damiata reviewed the proposals.

**Upon motion (Powers/Fox) duly adopted, the Board voted unanimously to have staff move forward with developing a formal proposal to be presented at the December Board meeting.**

Ken Canning reviewed the process for developing an Enterprise Risk Management plan and how it was incorporated into the Strategic Plan. Mr. Canning also reviewed the updated Strategic Plan.

**Upon motion (Johnson/James) duly adopted, the Board voted unanimously to approve the Strategic/ Enterprise Risk Management Plan.**

David Sichel reviewed proposed amendments to the Claim Settlement Policy and the Policy for Claims and Loss Control Coordination. Mr. Sichel also reviewed a proposed Board Continuing Education Policy.

**Upon motion (Powers/Rogers) duly adopted, the Board voted unanimously to approve the amendments to the Policy for Claims and Loss Control Coordination presented.**

**Upon motion (Hurd/Adams) duly adopted, the Board voted unanimously to approve the amendments to the Claim Settlement Policy with removal of the words "endeavor to" from the last sentence of item 1.**

**Upon motion (James/Johnson) duly adopted, the Board voted unanimously to approve the Board Continuing Education Policy as presented (revised copy handed out at meeting).**

Ken Canning reviewed the results of the workers' compensation bill review program to date. Discussion followed.

**Upon motion (Powers/James) duly adopted, the Board adjourned at 12:10 PM.**

Respectfully submitted,

David Sichel  
Assistant Secretary