

**I. CALL TO ORDER** 6:30 pm in the basement meeting room at the Fremont Town Hall. Present were Selectmen Neal Janvrin, Roger Barham and Gene Cordes; Town Administrator Heidi Carlson; and Shelley Walts from Primex. All rose for the Pledge of Allegiance.

Selectmen began by meeting with Shelley Walts to review the Primex Property Liability Insurance Proposal.

Walts began by indicating that at Primex when looking at rates, they gather a lot of information from the Town, looking at 5 years of claims experience to set the Town's final contribution, Fremont's overall property value \$9.2 million, and last audited payroll of \$854,859; among other exposures. She said they look at 5 years of claims because it provides more stability and you don't see as many ups and downs over time. Fremont's Loss Ratio adjustment factor is 1.35. Meaning if the pool average is a 1, the Town's claims are 35% higher. She noted that is an average of \$39,000 in claims per year (this is actually two years of rather large claims).

She said they focus on good risk management and training to help reduce overall rates; and that with some work and achievement of "PRIME" status, the Town's contribution may go down over time. There is also a discount for multi-lines of insurance which the Town is eligible for as a Workers Compensation client as well.

In response to questions, she stated that Primex currently insures over 400 members including towns, village districts, counties and school districts. They also insure the Fremont School District.

Cordes said the current coverage that we are exiting, is claims made, and Primex is occurrence based. He asked what coverage is available to us covering losses where claims have not yet been made. Walts explained that Primex asks for a transition endorsement, where any potential claim out there that has been filed or sense that may occur. Department Heads need to come forward with any such information as part of this documentation. That is then sent to NH PLT with a request for it to be receipted. This is for notification of any potential claims that would have occurred under the PLT coverage. Walts said in any event that Primex will hold the member harmless and work with member to get claim resolved.

Cordes then asked about mold and mildew coverage. Walts said they do not cover pollution, but mold and mildew doesn't not come under that. She said she will talk further with someone about that coverage and get back to the Town tomorrow.

Cordes asked about a volunteer using their personal vehicle for Town business and whether the policy includes non-owned hired autos. She said that Primex will cover up to \$500 of the deductible but not pay the claim. She added that Primex will subrogate with the personal insurer.

A question was asked about in-service fire apparatus and whether it is covered at replacement cost. She replied that it is, only for actual in-service apparatus. A question was posed about whether this includes the Town's rescue vehicle and Walts will ask and get back to the Town. This is not true of police cruisers and other regular vehicles.

Selectmen asked what Primex coverage does for the Town versus commercial insurance. She mentioned that as a Risk Pool, the only members are municipal, school district and county governments. They provide a lot of training and education geared toward that sector membership, specifically focused on the needs of local governments.

She also stated that as part of a Risk Pool, performance matters; and that with lower risk and good claims experience, pricing stabilizes.

She also mentioned protections by the Statutes, including limitations on what the Town can be sued for and the immunities provided. The potential for dividends exists but she said that has not been the case for some time.

Carlson asked if once a premium is put together, that the cost could be detailed out for the specific parts of the coverage, and she said that could be done.

Walts said the Town can also decide now if they would like to be a July or January renewal. With no other questions, Walts was thanked for her time and information and she left the meeting at 7:15 pm.

Selectmen continued to discuss the uniqueness of NH municipalities.

Selectman Cordes then read through the announcements:

## **II. ANNOUNCEMENTS**

1. This meeting is live broadcast on Channel 22 and will be rebroadcast throughout the week ahead.
2. Tax bills are due on Friday July 1, 2016. The Collector is open 9:00 am to 12 noon that day.
3. Summer hours for the Town Clerk Tax Collector begin next week. The office will be CLOSED on Mondays beginning June 20, 2016.
4. During the week of July 4<sup>th</sup> the Town Clerk Tax Collector will have REDUCED hours. The office will be closed on Monday July 4 and Friday July 8; and will have reduced hours the rest of the week as follows: Tuesday July 5 from 7:30 am to 12 noon; Wednesday July 6 from 12 noon to 5:00 pm; and Thursday July 7 from 12 noon to 5:00 pm.

## **III. LIAISON REPORTS**

06/14/2016 Board of Selectmen – Basement renovation meeting with Building Inspector. Bob Meade is the lead on the renovation project. Selectmen reviewed the basement progress to date and then did a tabletop review of the plans and some of the layouts. The minutes will be posted online. The Board also had a brief meeting with Jon Benson that night about recent ballfield vandalism and how to remedy it, including additional locking of the gates and added security.

06/15/2016 Planning Board – Barham said that the excavation permits were all renewed for the ensuing period through July 1, 2017. Scott Surprenant (459 Whittier Drive) met with the Board regarding the expansion of his business which currently exceeds a “Home Occupation.” He doesn’t have the space for a commercial operation at the site. Over the next 120 days he will work with the Building Inspector to downsize and meet the Home Occupation section.

## **IV. APPROVAL OF MINUTES**

Two items needed to be fixed, including a second on one motion on page one, and to add that the Board had requested a spreadsheet of Waste Management complaints to be kept up. With those two amendments, Janvrin moved to approve the minutes of 08 June 2016 as amended. Barham seconded and the vote was approved 3-0.

Barham moved to approve the minutes of 14 June 2016. Janvrin seconded and the vote was approved 3-0.

**V. SCHEDULED AGENDA ITEMS**

At 7:30 pm Dave Goodwin and Brian Jacobsen from Immanuel Insurance and Caimin O’Beirne from Travelers Insurance met with the Board. Goodwin circulated some informational materials.

Cordes explained that the Town had been part of a pooled risk group for many years and it was a change to be looking at commercial insurance. O’Beirne said that they currently are covering the Towns of Wakefield, Hooksett, Franklin; and the Town of Winchester just voted last week to switch to Travelers. Before that the State was dominated by the two risk pools. He said they have only recently become more involved.

O’Beirne ventured to say that their proposal has all of these items the Town needs for coverage. He said the Public Entity Liability or PEL, is protecting the Town and its individuals; LEL is Police liability coverage.

As far as training and resources, he mentioned the Traveler’s Center of Excellence which includes legal liability, with all of the attorneys in Pennsylvania and doing claims adjusting, and attorneys on staff who work to settle claims quickly and reduce billable hours.

Goodwin said that the schedule of “other property” was not in the original proposal, which would add approximately \$350 to the proposal. He also added that to change coverage to replacement cost for the newest fire truck, using a value of \$350,000, would add \$5,390 to the cost of the proposal. He said most private carriers do not offer replacement value; but instead provide cash value for vehicles. He further said that a higher deductible might be a couple hundred dollars less, and that with private insurance, the \$2,500 deductible quoted is as low as it would be. They don’t typically offer a \$1,000 deductible on property. Vehicle is a \$500 collision and comprehensive deductible.

With these changes, we are looking at a quote closer to \$45,000 and at least \$1,500 more in deductible per incident.

In response to questions, they quoted mold and mildew coverage is limited to \$15,000 per claim. Cordes explained that we have claims made coverage now, and asked about a transition coverage.

Goodwin indicated that we would be still on a claims made, but they are providing a retro date to 1990.

Cordes asked about non-owned hired auto coverage. Goodwin replied that the coverage does not cover deductible for a personal vehicle used with not enough coverage.

Selectmen asked about loss prevention and training and they cited “thousands of resources” are available online, and that the Town can call Dave Goodwin with any questions. That would be the Town’s local contact number. Further, a Portsmouth law firm handles their legal matters and inquiries. He said that claims can be reported online or by calling David. They stated that filing claims is an easy process.

There was discussion about attorneys being members of the NH Bar Association and a payment plan being available that met the Town’s needs. There was clarification about blanket coverage in a certain amount for miscellaneous tools, and that there is no need to itemize the small items.

There is a spring renewal period and any new exposures should be reported when they are purchased. For renewal, the items and exposures are reviewed with copies of schedules and updates are made a few months prior to July 1 annually.

The Town will be billed for all new items as they are added. Currently the Town can add up to \$50K annually without an additional premium charge.

O'Beirne stated that the Town still has all of the governmental immunity protections outlined in statute and that Fremont's Government immunity will not be compromised by the insurance.

The lookback period is five years.

In response to discussion about the Town's claim last year for the highway truck, there is no rental insurance coverage.

The insurance representatives all said it would be an easy transition for the Town, and clarified that the coverage is \$1M plus \$5M.

With no further questions, representatives from Immanuel Insurance and Travelers left the meeting at 8:25 pm, with Selectmen thanking them for all of their time.

Selectmen discussed the fact that commercial insurance is not as sensitive to the volunteer type activities so common to municipalities; and the fact that deductibles are so much higher than the current. With the added coverage for the fire truck (replacement cost); and the added deductibles the two premium quotes are much closer in number.

Cordes stated that we have coverage for the liability exposure for prior occurrences that are covered by claims made policies now, which go away on June 30<sup>th</sup>. Then there is a period of events that may have already happened but have not been claimed yet, which will not be covered by the occurrence policy that Primex offers. There is concern about being provided a transition endorsement that has at least a three year lookback. The Statute of Limitations is 3 years.

The Board discussed at length their thoughts and that they are heavily leaning toward the Primex proposal but looking for clarification in writing on the questions posed.

The Board decided to recess this meeting to Tuesday night at 6:30 pm to make a final decision in a timely manner. They continued to discuss pros and cons of the two insurance coverages.

## **VI. OLD BUSINESS**

1. Selectmen discussed Shirkin Road and prepared further for the Public Hearing next week. They reviewed a draft agenda and discussed an outline for the meeting. Carlson circulated a first draft of the agenda and shared the Road Agent thoughts that these are woods roads, and the Town is having trouble financially keeping up with Class V roads, and cannot add additional Class VI. He did agree that in an emergency, they would take care of urgent matters for public safety access.

Selectmen asked for additional information from Chief Twiss regarding the activity and Police presence in the area.

2. Selectmen approved and signed Memorial Day letters to Peter Koester and Jon Benson on a motion from Janvrin and second from Barham.

3. Selectmen reviewed a request from Bruce White to create an FCTV stipend of \$20 for an assistant to set up when the Library Meeting Room is used for live broadcast. The camera operator needs assistance, and in many cases, the room needs to be set up for the hearing. Carlson indicated that Town staff would

normally do this for a Selectmen's meeting, but it is not believe anyone form the Planning Board does it for those meetings. Cordes felt that the money should come from the Town's maintenance budget, as it would normally be that function, but the Town does not currently have enough maintenance help to make it happen.

With some further discussion that some of it comes from maintenance budget, motion was made by Janvrin and seconded by Barham to authorize a \$20 FCTV Stipend for this work (same as two hours of maintenance time at \$10). The vote was approved 3-0.

4. Carlson explained that the 05/26/2016 deed to Emil & Sandra Plante needed to be signed again as the Registry would not record it without the Plante's address on it. Barham moved to re-sign the deed to Emil & Sandra Plante for 4 lots in the Leavitt Cemetery as dated 05/26/2016. Janvrin seconded and the vote was approved 3-0.

5. Bids were received for the Sandown Road and Whittier Drive paving work and have been tallied by the Town's consulting engineer. Bid Results were as follows:

GMI Asphalt LLC	\$222,708.00
Advanced Paving & Excavation	\$242,955.00
Bell & Flynn Inc	\$259,972.50
Pike Industries Inc	\$272,540.00

GMI comes highly recommended by other towns as verified in the reference checks, and has been in business for over 25 years. The Road Agent is comfortable with the engineer's recommendation of GMI and is especially pleased at the technical assistance provided by the engineer, and that the bid process allowed the town as much as \$20,000 more in paving monies, even with the engineering fees included.

Selectmen reviewed the material and had some questions about budget and how the project came in. According to Stantec, this is about \$20,000 under the original estimate, which will go directly back into paving work for the Town.

Based on the Engineer's and Holmes' recommendation, Barham moved to award the work to GMI Asphalt LLC in the amount of \$222,708 pursuant to the bid specifications. Janvrin seconded and the vote was approved 3-0.

6. The new sweeper has been received at the dealership. Funds have been requested from the Trustees of Trust Funds, and it is anticipated the invoice will be paid next week so the sweeper can be picked up on Friday June 24<sup>th</sup>. The Road Agent likes the new machine and feels it will last even longer than our current unit as there is no drive shaft, and less parts to break down over time.

7. Carlson presented the 2016 MS-232 Form for the Department of Revenue Administration (voted appropriations) and explained that due to the state software portal, this is a conversion of the actual default budget as presented, and does not include changes made by the Board for operational purposes. Janvrin moved to sign the prepared 2016 MS-232. Barham seconded and the vote was approved 3-0.

8. The Town is currently undergoing a routine audit by NHRS, but the information requested and spreadsheets needed are taking an immense amount of time to create. We have not yet begun copying and preparing the three years of retiree timesheets.

## **VII. NEW BUSINESS**

1. Selectmen reviewed the manifests. Barham moved to approve the payroll warrant of \$24,601.06 for the current week dated 17 June 2016. Janvrin seconded and the vote was approved 3-0. Janvrin moved to approve the accounts payable manifests \$1,478,395.48 for the current week dated 17 June 2016. The accounts payable manifest contains the final Fremont School District payment for their 2015-2016 fiscal year. Barham seconded and the vote was approved 3-0.

2. Selectmen reviewed an abatement processed by Assessors:

06-010.002.001            Attila Zsiros            9 Shirkin Road

Applicant's concern was that value was excessive and the Assessor is recommending denial because it is similar to other properties and is similarly assessed. Janvrin moved to deny the abatement based on the Assessor's recommendation on parcel 06-010.002.001. Barham seconded and the vote was approved 3-0.

3. Board members reviewed the folder of incoming correspondence.

4. The Town Clerk generated a list of the unlicensed dogs and the Board reviewed the 2016 Warrant for Unlicensed Dogs. Janvrin moved to approve the presented list of unlicensed dogs for the year 2016. Barham seconded and the vote was approved 3-0 and members signed the Warrant for return to the Clerk. She has indicated that the civil forfeiture fees begin on June 21, 2016 when she opens for the week next Tuesday.

The Board took a two minute recess at 9:40 pm.

5. The Board reviewed the July Newsletter. Barham moved to approve the draft. Janvrin seconded and the vote was approved 3-0.

6. Selectmen reviewed PO 2016-009 for use of the Town credit card to renew the Town's online payroll subscription through Intuit for the QuickBooks program in the amount of \$519.00. Barham moved to approve PO 2016-009. Janvrin seconded and the vote was approved 3-0.

7. Members reviewed FCTV Cable Revolving Manifest 2016-011 in the amount of \$392.92 for payroll reimbursement to the General Fund for June 2016 FCTV payroll costs. Barham moved to approve FCTV Manifest 2016-011. Janvrin seconded and the vote was approved 3-0.

8. Janvrin moved to approve a partial interest \$178.89 abatement on the 2014 property tax lien for parcel 05-037 in accord with prior payment plan; and all principal amounts paid for 2014. Barham seconded and the vote was approved 3-0.

### **VIII. WORKS IN PROGRESS**

1. The Town will hold a Public Hearing on Wednesday June 22, 2016 at 6:30 pm at the Fremont Public Library to address some issues and concerns on Shirkin Road, as well as to consider designation of Shirkin Road West of Beede Hill Road), Loon Way, Paradise Drive, and Squire Roads in Fremont as Emergency Lanes pursuant to NH RSA 231:59-a.

2. Currently the Town is in need of members and alternates interested in joining the Zoning Board of Adjustment, and a Rockingham Planning Commission Metropolitan Planning Organization Transportation Advisory Committee member representative. There are also Fremont openings on the Lamprey River Advisory Committee. Anyone interested could begin by contacting Heidi Carlson for more information or attend an upcoming meeting.

**IX. NON-PUBLIC SESSION NH RSA 91-A - None**

The next regular Board meeting will be a work session, to be held on Thursday June 23, 2016 at 6:30 pm.

**IX. ADJOURNMENT**

At 9:55 pm with no further business to come before the Board, motion was made by Janvrin and seconded by Barham to recess this meeting to 6:30 pm on Tuesday June 21, 2016 to finalize the insurance coverage. The vote was unanimously approved 3-0.

Respectfully submitted,

Heidi Carlson  
Town Administrator

The meeting continuation was called to order at 6:32 pm on Tuesday June 21, 2016 in the basement meeting room of the Fremont Town Hall. Present were Selectmen Neal Janvrin, Roger Barham and Gene Cordes.

The single agenda item was to further discuss the insurance proposals that were discussed in some detail June 16<sup>th</sup> and if possible reach a decision as the current coverage ends on June 30<sup>th</sup>.

There was consensus of the Board that the Primex (a pooled insurance group made up of NH cities, towns, school and other districts) proposal was the strongest proposal. Noted strengths is the offering of stronger coverage, lower claim deductibles, no charge for within the policy year change endorsements for the adding property and vehicles to the policy, and strong in-house member support in loss prevention, training and risk and claims management. The one out standing question from the June 16<sup>th</sup> meeting was clarification of the coverage being offered for the liability exposure coming from a "claims made" policy and moving to a "occurrence" based liability insurance policy. Since the 6/16/16 discussion information has been received from Primex that they will provide at no cost a transitional endorsement that will provide liability coverage for any incidents that occurred within the three years prior to July 1, 2016 but whose liability claim was not made until after June 30, 2016. Certain information must be provided to Primex in order for the transitional endorsement to be issued.

After reviewing the strengths of the Primex proposal. Janvrin made a motion to accept the Primex proposal and engage in a contract with Primex for the proposed coverages with the understanding that the Town:

- Wishes to have a January 1<sup>st</sup> to December 31<sup>st</sup> policy year beginning January 1, 2017.
- Expects to qualify for and have issued a transition endorsement for its liability coverage.

The motion was seconded by Barham and was approved 3-0.

Barham then made a motion to authorize Carlson to engage in the contract with Primex on behalf of the Town (in the interest of expediting the transitioning the coverage by July 1, 2016). Janvrin seconded the motion and it was approved 3-0.

With no further business to take care of, at 6:44 PM Janvrin made a motion to adjourn the meeting. It was seconded by Barham and approved 3-0. Meeting adjourned at 6:44 pm.

The next meeting is scheduled for 06/22/2016 at 6:30 pm at the Fremont Public Library meeting room.

Minutes were provided by Gene Cordes