

**OFFICIAL MINUTES  
COMMISSION OF THE CITY OF BRNSWICK, GEORGIA  
CALLED MEETING  
6:00 P.M., JUNE 29, 2000**

**PRESENT:** His Honor Bradford S. Brown, Commissioners Roosevelt Lawrence, Harold E. Jennings, Jonathan Williams, and Doris A. Davis.

**ABSENT:** Commissioner Roosevelt Lawrence.

**INVOCATION:** Commissioner Jennings gave the invocation.

**PLEDGE OF ALLEGIANCE:** The Pledge of Allegiance was recited by everyone in attendance.

**APPROVALS:**

**City's Liability Insurance**

The Director of Finance submitted the following recommendations for Insurance renewals for July 1, 2000 - June 30, 2001:

Coverage	Year
	2001 - 01
Automobile	\$119,222 (208 Vehicles \$573 each (Avg.) Coregis
Gen. Liability	\$39,655
Non Monetary Suit Defense	\$2,470
Law Enforcement Included	\$63,591
Public Official	\$14,033
Property	\$82,671 - Hartford
Workers Compensation	
Claims Admin.	\$21,000
Excess Coverage	\$29,649
Loss Control	\$11,400 - HRH
<b>TOTAL</b>	<b>\$383,691</b>

The Director of Finance reported that the City has 208 vehicles, and had losses of premiums in the current year. He recommended Coregis Insurance Company in the amount of \$119,222.00. He pointed out that the City used Coregis Insurance Company in the past and that the City's automobile insurance went up because the City has more vehicles than last year and more losses. He stated that the City would work with Pat Adams to try to reduce accidents and offer defensive driving classes.

Commissioner Williams recalled discussing with the Director of Finance the type of insurance the City had on vehicles, which was liability, but no comprehensive coverage.

Commissioner Williams mentioned that the City had more accidents with Police cars than any other departments, and if Police cars are a total loss. The City has to

find money to replace the Police vehicles. He asked if the City had a provision in the policy to replace police cars. He expressed his concerns about the City not having a policy to replace these cars when Police Officers have accidents.

The City Attorney stated that this type of coverage is out there and it is expensive. The bottom line is that the coverage would be good if it did not cost so much.

Commissioner Jennings stated that the City should have strong guidelines for Police Officers on when to chase and when not to chase. The City Manager stated that guidelines for Police chases are already in place. Commissioner Jennings stated that guidelines would alleviate some of the problems.

The City Manager stated that one of the things the City will be concentrating on in their staff meetings is looking at trying to get Department Heads involved more in safety. He told Commissioner Williams what he said is true and if an automobile accident is not the City's fault and someone else's fault they would have to replace the City's car. He pointed out that City employees try to be safer drivers and he will try to implement this with each department. He stated that the City is looking at putting some responsibility on the safety group. By requiring that they check vehicles, driver's licenses, and a lot of other things that the City has not been doing in the past. If these departments would get involved in the safety program then the City can reduce the possibility of accidents.

Commissioner Davis questioned the extra expense listed on page five. She asked does this mean that debris can be cleaned after the storm. Mr. McGinty stated an example of extra expense by saying if the Police station burns, and has to be moved and set up some place else the policy will pay for them to relocate. The extra expense is the extra cost for opening up another facility.

The Director of Finance stated that the City is looking at none monetary suit defense insurance for an additional \$2,470.00

The City Attorney stated that three options were listed on the bottom of page two that were not included in the general recommended proposal. Coregis offered a different form of policy endorsement that will cover claims by employees for back wages, which is usually excluded in the coverage. They offer defense cost coverage for non-monetary claims. The additional premium endorsement for \$2,470.00 would cover quite frequent occurrence on claims. He recommended non-monetary suit damage coverage. He felt that it was a pretty good bargain for that type of coverage.

Mayor Brown stated that the increases are valid increases with additional vehicles being covered, additional property being covered, water tank and other payroll issues. He felt that they are cost saving.

Commissioner Jennings made the motion and Commissioner Davis seconded the motion accepting the Director of Finance's recommendation in the amount of \$383,691.00 for Automobile, General Liability, Law Enforcement, Public Officials, and Property and Excess Worker's Comp with a proviso to add the \$2,470.00 for non monetary suit.

Commissioner Williams asked Commissioner Jennings to amend the motion to give the Director of Finance and the City Manager the authority to change minor things when they come up, rather than coming back to a called meeting for the Commission to approve it.

Commissioner Jennings amended the motion to include authorizing the Director of Finance and City Manager to change minor things without having to come back before the Commission. Commissioner Davis seconded the motion. The motion passed.

Commissioner Jennings made the motion and Commissioner Davis seconded the motion to hold an Executive Session to discuss legal issues. The motion passed.

Following the Executive Session, Commissioner Jennings made the motion and Commissioner Williams seconded the motion to adjourn the meeting. All voted by standing.

**MEETING ADJOURNED.**

/s/ Bradford S. Brown  
Mayor

Attest: Georgia E. Marion  
City Clerk