

ACADIA DISPOSAL DISTRICT
Non-Minutes of the Informal Meeting of the Board of Directors
March 5, 2004 at Somesville Fire House

PRESENT: Ellen Brawley (clerk), Bob Kates (Trenton), Tony Smith (Mount Desert), Leon Yeaton (Pleasant Bay Management), Sherry Churchill (HCPC) (**not a quorum**)

VISITORS: Damaris Smith (EMR), Pam Corrigan and Kathryn Norton (Maine Municipal Assoc), Trudy Bickford (SWH)

CALL TO ORDER: 1:40

MMA Presentation re self-funded group insurance

Kathryn and Pam told us about the risk management services available to associate members of the MMA. These are self-funded programs, managed and reinsured by MMA. The executive committee of MMA are the trustees of the trusts and the board of directors of the Property and Casualty Pool program. After three years of membership, annual dividends are sometimes returned to members in good times – based on the member's loss records. Associate Membership in MMA (available to quasi-municipal organizations such as ADD) costs \$550 per year.

The Workers Comp program provides statutory coverage. It also includes employer's liability (known as 3rd party over). Each member has its own claims representative, and MMA provides assistance with loss control, safety grants, scholarships to safety programs and loss reviews. They have a nurse on staff to help with serious claims. There are now 560 municipalities and districts participating in this program.

The Property and Casualty Pool has been in operation since 1987, and now has 422 members. Property coverage includes buildings and contents, equipment, automobiles, computers, valuable papers and records. Liability coverage includes general liability and public officials liability. Public officials liability is on an occurrence basis rather than on claims made. This coverage is designed to take advantage of the Maine Tort Claims Act immunities, with a limit under the act of \$400,000 per occurrence, and \$1,000,000 for liability claims outside the Maine Tort Claims Act. There is no aggregate liability limit, though there is a \$3,000,000 annual limit for Public Officials Liability. There is no coverage for pollution as such, and a \$25,000 limit on pollution cleanup. Employees, appointed and elected officials, and volunteers are all covered.

In some cases the coverage consists of defense rather than a payout.

Benefits of Associate Membership include training sessions, newsletters etc, but do not include the legal advice which is available to municipalities which are full members.

Turnaround for a quote once the forms are submitted is likely to be two to three weeks at this season. Leon will submit the forms to request a quote.

Sherry said we already have a quote from J T Robinson. She will email us the details. We will compare the quote from MMA, and if they are comparable, then we will request that J T Robinson make a presentation to us.

Appraisal: Tony has requests in to two appraisal companies, and hasn't heard yet. He's also trying to get in touch with the auditor used by the Town of Mount Desert.

EMR: Tony met with Damaris and Lee about the sales proposal. They proposed a confidentiality agreement, which Tony is having looked at by MMA (through the town). Lee is willing to sit down with Tony and Elliott and an accounting person.

Uniform Record Keeping: Tony said Joelle will get Mt Desert's figures to Leon soon. Leon said that Trenton should be congratulated for prompt and accurate record-keeping. He suggested that the way to encourage towns to keep this up is to have it on the agenda for a Selectmen's meeting at least once a month. He emphasized the importance of each director understanding what it is about and how it works. Bob asked if we could prepare a less intimidating one-page summary of the information, preferably not in spreadsheet format. He will work on this.

Door-to-Door Pickup Info: We have the summaries prepared in 2002 for the bidding process, but we need to update it, especially the information about commercial stops. Leon warned us about how you can't start door-to-door service and then take it away again!

2003 Financials: Tony will have them for the March 18th meeting.

Lee Yeaton Report: Lee attended a meeting of the Trenton Solid Waste Committee. They are very committed to the ADD, but need to make changes soon. While they could ask EMR for an extension to their contract so that it ends at the same time as the other towns' contracts, if it's not clear where ADD is headed by this time next year, they will probably split from the district and act on their own.

Other Solid Waste Committees: Tremont is going to try a volunteer-manned recycling system using centrally located dumpsters during the summer months. They will also have a ton of newspaper present at town meeting. Leon suggested that they not consider going to a pay system without a full year of public education. Mount Desert's committee has been inactive.

NEXT MEETING: The next meeting will be March 18, 2004 at 1:30 pm at the Somesville Fire House.

ADJOURNMENT: Tony adjourned the meeting at 2:50.

Respectfully submitted,
Ellen T. Brawley, Clerk