

Connecticut General Assembly
Logistics
Subcommittee
Police Transparency & Accountability Task Force

Rep. Joshua Hall, Chairperson



c/o Judiciary Committee, Room 2500
Legislative Office Building
300 Capitol Avenue
Hartford, Ct 06106

Minutes
Tuesday, October 27, 2020
5:00 p.m., via Zoom

Attendees: Joshua Hall (Chair), Chief William Wright, Tanya Hughes, Ken Green, John Szewczyk, Melvin Medina, Stephen Saloom, Bishop John Selders

Others: Ken Barone (CCSU), Deb Blanchard (Judiciary Committee), Renee LaMark Muir (CCSU), Sharad Samy (Guest), Peter Kochenburger (UCONN Law), Peter Siegelman (UCONN Law), Mike Muszynski (CCM), David Demchak (CIRMA), Kean Zimmerman (Guest), Fiona Porto (CIRMA), Jake Gibbs (UCONN Law), Sherry Adams (CIRMA)

- I.** Convene meeting and welcome
 - a. Chair Hall convened the meeting at 5:00pm. At the request of the chair, members and guests introduced themselves.*

- II.** Approve October 20, 2020 meeting minutes
 - a. Upon a motion and second, the minutes were approved via voice vote.*

- III.** CIRMA CEO Dave Demchak presentation/discussion regarding liability insurance
 - a. Dave Demchak, President & CEO of CIRMA, presented information about CIRMA and the current liability insurance market. CIRMA was established in 1980 as a service program of the Connecticut Conference of Municipalities. Their membership includes 366 (approximately 85% of the municipal market) cities, towns, school districts, and local public entities in Connecticut. CIRMA is member owned and member governed. The insurance coverages provided include workers' compensation, general liability, automobile liability, property, public official liability, school leader liability, law enforcement liability, auto physical damage and several other municipal specific tailored coverages.*

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Mr. Demchak informed members that Connecticut General Statute requires municipalities to indemnify and defend municipal officials including police officers for claims arising from acts occurring within the course and scope of employment. Law Enforcement Liability (LEL) insurance coverage was developed by the insurance industry to provide a specific coverage for the unique operations and exposures presented by law enforcement. CIRMA provides LEL coverage to 119 municipalities and 3,055 police officers. LEL insurance provides both indemnification and the duty to defend to both the municipalities and its law enforcement personnel. The insurance is triggered when a third party alleges that as a result of a wrongful act committed by an insured in the course and scope of their employment which results in bodily injury, property damage, or personal injury. The LEL coverage also provides a duty to defend any suit or claim seeking covered damages, even if the allegations of the suit are groundless or unsubstantiated. Legal defense includes associated costs such as expert fees and court filing costs.

Mr. Demchak indicated that over the past five years, they have begun to see a trend in broader underwriting restrictions and increased rates for LEL. This has been especially pronounced in the excess and reinsurance markets. CIRMA was currently unaware of any viable insurance markets or organizations offering individual police officer liability insurance.

- b. Members asked questions about CIRMA, officer liability insurance, and the impact of changes to government immunity on the insurance market.*

IV. General Discussion

- a. There was no general discussion.*

V. Announcement of time and date of next meeting.

- a. Next Wednesday, November 4th at 5:00 p.m.*

VI. Adjournment

Meeting was adjourned at 6:42 p.m.