

**VILLAGE OF CARPENTERSVILLE
BOARD OF TRUSTEES
COMMITTEE OF THE WHOLE
May 24, 2005**

A special meeting of the Board of Trustees was called to order at 7:00 p.m. Those present for roll call were Trustees Frost, Ritter, Teeter, Ramirez Sliwinski, Humpfer and President Sarto. Also present were Village Manager Anderson and Assistant Village Manager Wucki-Rossbach. Trustee Sigwalt was absent.

The Pledge of Allegiance followed.

Presentation by Intergovernmental Risk Management Agency (IRMA) on Public Officials Liability

Assistant Village Manager Wucki-Rossbach thanked everyone for attending this evening's workshop on Public Official Liability and provided a brief overview of the history of the Intergovernmental Risk Management Agency (IRMA) and the Village's participation as a member. She detailed various services that the Agency provides to the Village and discussed the coverage provided for and claims processed under Worker's Compensation, General Liability, Public Official Liability, Property Damage, Vehicle Damage, and Unemployment and the assistance provided for safety training as well as establishing safety policies and procedures.

Assistant Village Manager Wucki-Rossbach introduced Mr. Dan Le Tourneau who is the Director of Risk Management Services for IRMA. Mr. Le Tourneau provided additional details of the history of IRMA; how it became the first public risk pool in Illinois and how membership has grown over the years. He discussed how a risk pool is maintained and operated to provide the unique services that it offers to its members enabling the Agency to address their specific needs. Mr. Le Tourneau further discussed areas from which public officials exposure may arise, the steps to negate exposure and the coverage IRMA provides should these steps fail.

Mr. Le Tourneau introduced Ms. Susan Garvey who is the Director of Legal Services for IRMA. Ms. Garvey provided details of the various exposures to liability that can arise relating to both public officials and to the Village. She further provided examples of actions that are common causes of exposure for Village Officials and what types of actions or conduct by an official could expose them to liability.

Ms. Garvey provided direction on ways that public officials could avoid or minimize exposures to liability. She further provided the protections that are afforded to public officials by law and by IRMA.

Discussion ensued regarding the services that are provided by IRMA to its members, the various coverages that are provided to the Village, and additional benefits and enhancements that participation in the Agency offers.

Because IRMA is not an insurance company but a not-for-profit intergovernmental agency, discussion ensued regarding how losses are handled through the pool, the investments of the Agency, how credits and modifiers are determined and additional benefits that are provided to members of IRMA versus those of an insurance company.

The Board thanked Mr. Le Tourneau and Ms. Garvey for the information that was provided.

ADJOURNMENT

As there was no further business, Trustee Ritter moved to adjourn the meeting. Trustee Ramirez Sliwinski seconded. Vote was unanimous. The meeting adjourned at 8:00 p.m.

Respectfully submitted,

Therese Wilde, Village Clerk