



City of Johnstown

Meeting: Common Council, Special Meeting
 Date: Monday, August 26, 2025
 Time: 6:00 p.m.
 Location: Council Chambers, City Hall
 Presiding Officer: Amy Praught, Mayor

Meetings are broadcast using Facebook Live. The public is able to view the meeting from the official City of Johnstown Facebook page: [City of Johnstown, New York](#)

The proceedings of meetings are taped for the benefit of the City Clerk; the minutes are not a verbatim record of the proceedings; therefore, the minutes are not a word-for-word transcript.

Special Meeting Minutes

- **CALL MEETING TO ORDER / PLEDGE OF ALLEGIANCE**
- **ROLL CALL OF COUNCIL-** (record of officials in attendance)

		PRESENT	ABSENT / EXCUSED	LATE
Amy Praught	Mayor	X		
Scott Jeffers	Council Member-at-Large	X		
Bradley Hayner	Council Member Ward 1	X		
Scott Miller	Council Member Ward 2		Absent	
Eric Parker	Council Member Ward 3	X		
Max Spritzer	Council Member Ward 4	X		
Michael M. Albanese	City Attorney		Excused	
Carrie M. Allen	City Clerk	X		
Larry O'Regan	Fire Chief		Excused	
David F. Gilbo	Chief of Police		Excused	
Christopher J. Vose	City Engineer		Excused	
Diedrie M. Roemer	Director, Senior Citizens Program		Excused	

- **PUBLIC COMMENT** - *Persons wishing to address the Council regarding city business are permitted to speak for three (3) minutes. A council member will monitor Facebook during the session and read comments to the Council. There is no exchange of dialogue during this portion of the meeting. Profane language, obscene conduct, or disruptive comments are not acceptable and will not be allowed.*

Representative Bill VanGorder presented NBT's proposal:

- NBT has been the City's insurance agent for approximately 30 years.
- The City's insurance program is currently placed with:
 - NYMIR (New York Municipal Insurance Reciprocal) for general municipal coverage.
 - ESIP (Emergency Services Insurance Program) for fire department coverage.
- Highlighted NBT's history of working with the City, including specialized coverage such as excess flood insurance for the wastewater treatment plant and tailored fire service policies.
- Premium Proposal: \$465,565.99.
- Acknowledged the Mayor's concerns regarding service responsiveness over the past year, apologized for any shortcomings, and committed to improving service.
- Emphasized that NYMIR and ESIP are specifically designed for municipalities and fire departments and have a strong reputation across New York State.
- Noted that many public entities continue to place their trust in these programs because of their track record, coverage depth, and specialized municipal focus.

Representatives Matt Ossenfort and Dominic Gallo presented Gallagher's proposal:

- Premium Proposal: \$445,000 (approximately \$11,000 less than NBT).
- Proposed coverage would be placed with Trident/Ascot, a national carrier with A++ financial strength ratings.
- Gallagher emphasized its ability to provide responsive, local service with access to the resources of one of the largest insurance brokers in the country.
- Representatives noted that Gallagher has worked previously with the Mayor and department heads, building familiarity and trust.
- Proposed a consolidated structure, placing both the City and Fire Department under one policy rather than separate ones, which could lead to additional cost savings and streamlined administration.
- Stated that while NYMIR is a strong program, it is not the only viable municipal insurance solution. Gallagher argued their program is equally comprehensive, with broader flexibility.

- Emphasized a commitment to consistent communication and proactive service, differentiating themselves from NBT's service issues.

• **DISCUSSION**

The City Council held a special meeting to review insurance proposals in advance of the September 1st renewal deadline. Presentations were made by NBT Insurance, the City's longtime carrier (proposal: \$465,565.99 through NYMIR and ESIP), and by Gallagher Insurance, a new proposer (proposal: \$445,000 through Trident/Ascot). Council discussed cost differences, service responsiveness, policy structure, and recent premium increases.

Councilmembers posed a series of questions to both providers:

- Premium Increases: Concern was expressed that under NBT/NYMIR, the City's premiums have risen 37% over three years.
- Deductibles: Clarification was sought on deductible structures between the two proposals.
- Coverage Schedules: Questions were raised about the accuracy of vehicle counts and whether all City vehicles are properly scheduled on the policies.
- Fire Department Coverage: Discussion centered on whether keeping the Fire Department on a separate policy (NBT/ESIP) or combining it under one program (Gallagher/Trident) was preferable.
- Claims & Responsiveness: Councilmembers questioned both agencies about how claims would be handled, turnaround times, and accessibility of agents.
- Wastewater Treatment Plant Loss: The Council inquired whether the recent loss at the wastewater plant was factored into renewal premiums.
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Both agencies responded.

- NBT reaffirmed that its programs were tailored to municipalities and had proven reliability.
- Gallagher stressed lower cost, responsiveness, and consolidation benefits.

Councilmembers deliberated on:

- The cost savings of Gallagher's proposal.
- The service concerns with NBT's recent performance.
- The relative strength and stability of both carriers.
- Whether to allow NBT to attempt to match Gallagher's pricing.
- The imminent September 1 renewal deadline, which required prompt decision-making

• **MOTION**

Action Taken: A Motion was to switch the City's insurance coverage from NBT to Gallagher Insurance, effective with the upcoming renewal.

Motion:	Council Member	Hayner	Ayes:	4	Absent:	1 (Miller)
Seconded:	Council Member	Parker	Noes:	0	Abstain:	0

• **DISCUSSION**

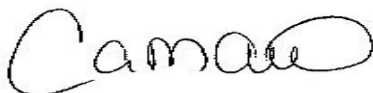
The Mayor noted that the City continues to hold additional policies with NBT.
The Council thanked both NBT and Gallagher representatives for their presentations and service to the City.

• **ADJOURN**

Time: 12:41 pm

Motion:	Council Member	Hayner	Ayes:	4	Absent:	1 (Miller)
Seconded:	Council Member	Jeffers	Noes:	0	Abstain:	0

Respectfully submitted,



Carrie M. Allen, City Clerk