

Town of Prattsville
Special Meeting
March 30th, 2026

The Town Board of the Town of Prattsville, NY and County of Greene, NY held a Special Meeting at the Prattsville Town Hall on Monday, March 30th, 2026, at 6:00pm.

Present:	Greg Cross	Supervisor
	Eli Martin	Councilman
	Heidi Ruehlmann	Councilperson
	Mason Chase	Councilman
	Theresa Whitworth	Town Clerk
Absent:	Joyce Peckham	Councilperson
Others present:	None	

Supervisor Cross opened the meeting at 6:00pm with the Pledge of Allegiance.

BUSINESS:

1. Insurance Quotes -The Town's current insurance carrier, Marshall & Sterling through NYMIR, submitted a renewal quote in the amount of \$53,465.83. A new proposal was also received from The Reis Group through Travelers, totaling \$49,304. Supervisor Cross reviewed and explained the differences between the two quotes.

NYMIR provides umbrella liability coverage of \$4 million per occurrence with an \$8 million aggregate limit. In comparison, the Travelers proposal includes \$4 million per occurrence with a \$4 million aggregate limit and does not offer a higher aggregate option.

Another key difference is that the Travelers proposal does not include coverage for the former Spanhank building located on Washington Street. The Reis Group indicated that a separate stand-alone policy could be obtained for this property, either for both property and liability coverage or for liability only. The estimated cost for both coverages is approximately \$1,900, with liability-only coverage available at a lower cost.

Additionally, the Travelers proposal includes certain \$1,000 deductible. The most significant difference in deductibles relates to public entity management liability, where the proposed policy carries a \$10,000 deductible compared to the current policy's \$2,500 deductible.

Even with the addition of a stand-alone policy for the Washington Street building, the Town would realize an estimated savings of at least \$2,200, potentially closer to \$3,000. Following discussion of these differences, a decision was made.

A motion was made by Councilman Chase and seconded by Councilperson Ruehlmann to accept the proposal from the Reis Group and move our insurance plan to Travelers with the additional stand-alone policy just liability.

Ayes 4 Cross, Martin, Ruehlmann, Chase

Nays 0

Absent 1 Peckham

Supervisor Cross briefly mentioned the septic study and how CWC wanted to know if we were moving forward with the project. He noted that the study showed we would process approximately 4,000 more gallons per week (4 trucks per month) at 15-20 cents per gallon. The current sewer plant operates at breakeven, and this would not bring anymore money for a lot of work. Supervisor Cross said he would have the study emailed to the Board and we would go over it more at the next board meeting.

With no further business a motion was made by Councilperson Ruehlmann and seconded by Councilman Martin to adjourn the meeting at 6:12 pm.

Ayes 5 Cross, Martin, Ruehlmann, Chase

Nays 0

Absent 1 Peckham

Respectfully Submitted
Theresa Whitworth
Town Clerk