

## 9/17/22 5:01pm Alan to Judy Kerrigan

**From:** Alan Stokke <[astokke@comcast.net](mailto:astokke@comcast.net)>  
**Sent:** Saturday, September 17, 2022 5:01 PM  
**To:** Judy Kerrigan <[Judy.Kerrigan@bbrown.com](mailto:Judy.Kerrigan@bbrown.com)>  
**Subject:** Hidden Lake Association Liability Insurance

Hi Judy:

I would like to inquire if the liability and excess liability coverage for Hidden Lake Association has been allowed to expire. As you may recall, I handled all the insurance renewals for many years, and it is my understanding that Brown and Brown is still handling our insurance.

My records from those years shows that the liability insurance would expire on September 10 every year unless renewed, and that it would not be “automatically renewed.”

The reason for my inquiry is that Jay Casella, the president of HLA, notified members of the Association that our three beaches are closed until further notice. He cited a substantial increase in policy premiums and that negotiations are underway “for the best price on liability insurance for all three beaches.”

It is my understanding that our liability insurance covered more than just the 3 beaches, including roads, the lake, etc., not **just** the 3 beaches. If that is true, and we don't have liability insurance in force, could it also expose us for road incidents, boating incidents, etc.?

I hope that you can see my concern here. If you are no longer handling the Hidden Lake Association Account, I'd appreciate it if you could forward it to the appropriate agent.

Thanks for your cooperation.

Regards,  
Alan J. Stokke  
Member  
Hidden Lake Association  
Higganum, CT

## 9/19/22 8:13am Judy Kerrigan to Therese Parsons

**From:** Judy Kerrigan <Judy.Kerrigan@bbrown.com>  
**Sent:** Monday, September 19, 2022 8:13 AM  
**To:** Therese Parsons <Therese.Parsons@bbrown.com>  
**Subject:** Hidden Lake Association Liability Insurance

Therese-  
For your insured.  
Thank You!

### Judy Kerrigan

Subway Account Manager,  
Subway Gold Standard Program  
Scott Shea CA License #OF90247

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## 9/19/22 9:56am Therese to Alan

**Therese Parsons**<therese.parsons@bbrown.com>  
9/19/2022 9:56 AM  
**To** [astokke@comcast.net](mailto:astokke@comcast.net), [Bob Kiehm](#) **Copy** [Jay Cassella](#), [Judy Kerrigan](#)  
Good Morning,

Thank you for reaching out.

**Yes the general liability insurance for Hidden Lake has expired on 9/10/2022.** That is correct the renewals are not automatic. We did provide an offer for the renewal which was our best option.

We still are the agent for bond that expires on 7/5/2022 and directors and officers coverage that expires on 10/4/2022.

Looking at the insurance coverage in the past you were covered for one beach and the roads. Yes with out liability insurance you are exposing yourself to those incidents described in your email.

Please let me know if there is anything else I can help with.

Sincerely,

**Therese Parsons**

**ACSR**

*Commercial Lines Account Manager*

*Bond Account Manager*

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**9/19/22 9:56am Therese to Jay, Alan, Bob**

**RE: Hidden Lake Association, Inc No Coverage 9/10/2022**

From: **Therese Parsons**<therese.parsons@bbrown.com>

9/19/2022 9:56 AM

To [Jay Cassella](#), [astokke@comcast.net](#) **Copy** [Bob Kiehm](#), [Judy Kerrigan](#)

RE: Policy: General Liability  
Carrier: Colony Insurance Company  
Policy Period: 9/10/2021 - 9/10/2022  
Policy Number: 101GL018400001

Dear Jay:

The policy referenced above has been cancelled and coverage is no longer in effect with this agency. If your intention was to keep coverage in effect, please contact us immediately.

We appreciated the opportunity to serve as your insurance broker.

Our goal has been to provide appropriate financial protection, with highly regarded insurers at competitive rates. Insurance market conditions change regularly, and as an independent agent, we can select from a variety of carriers and programs.

We plan to stay in touch and hope we will have the opportunity to represent you again in the future. In the meantime, whenever we may be of assistance or answer questions, please don't hesitate to call us.

Sincerely,

**Therese Parsons**

**ACSR**

*Commercial Lines Account Manager*

## 9/23/22 10:58am Alan to Therese

**From:** Alan Stokke <[astokke@comcast.net](mailto:astokke@comcast.net)>  
**Sent:** Friday, September 23, 2022 10:58 AM  
**To:** Therese Parsons <[Therese.Parsons@bbrown.com](mailto:Therese.Parsons@bbrown.com)>  
**Subject:** RE: Hidden Lake Association Liability Insurance

Therese:

Thank you very much for your reply.

Some of our members seem to be under the impression that the policy that expired on 9/10/22 has been extended to 10/4/22, which would allow them extra time to come up with liability insurance. I believe that was a misunderstanding on their part due to the offer to change the policy expiration date to 10/4/23 so that it lined up with the Directors' and Officers' liability policy.

Unless I'm missing something in the email chains that you sent me, I assume that the policy is expired and we have no General Liability insurance with you at this time. This is of great concern as all members of the Association are at financial risk if something should happen.

On another note, and I'm not sure if this was conveyed to you, but we are actually a political subdivision of the State of Connecticut known as a special taxing district. We are a taxing municipality, not a homeowner's association, and we were established by a special act of 1937 by the legislature. I believe that a copy of our bylaws that includes the charter has been sent to you.

Thanks much for your assistance.

Regards,  
Alan Stokke

## 9/23/22 11:41am Therese to Alan

**From:** [Therese Parsons](#)  
**Sent:** Friday, September 23, 2022 11:41 AM  
**To:** [Alan Stokke](#)  
**Subject:** RE: Hidden Lake Association Liability Insurance

Good Morning,

Thank you for reaching out. I have reached out to the carrier for clarification on the expiration date. You are correct there was a misunderstanding due to us asking to extend the expiration date originally. The policy expired on 9/10/2022. There is no general liability coverage in place as our offer was not accepted.

I do know that you are a taxing municipality and not a homeowners association, that was part of the increase in premium as well. I do have a copy of your bylaws.

Please let me know if there is anything else I can help with.

Sincerely,

**Therese Parsons**  
ACSR  
Commercial Lines Account Manager  
Bond Account Manager

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## 10/10/22 2:37pm Alan to Therese

### RE: Hidden Lake Association Liability Insurance Expiration Date

From: **Alan Stokke**<[astokke@comcast.net](mailto:astokke@comcast.net)>  
10/10/2022 2:37 PM

To: [Therese Parsons](#)

Hi Therese:

[Above] is the reply that you sent to me on 9/23 regarding the expiration date of the HLA General Liability policy, which you stated was 9/10/22 after reaching out to the carrier.

At a meeting of the Board of Governors held this past Thursday, 10/6/22, the attached document of nonrenewal was presented by Jay Cassella to the members. This document states that the "General Liability Occurrence" expired on 10/05/2022 at 12:01AM. It was his contention that the General Liability policy for the Association did not expire on 9/10/22, but was extended to 10/5/22 per the document.

There is an obvious difference between the date that was given in your email and the date on the document that he presented. As I stated previously, I am aware that in previous years the Officers' and Directors' General Liability expired on 10/4 every year, which was different from the expiration date of the Association's General Liability policy.

Would you be able to clarify for me which of our policies the attached document refers to as to the expiration date of 10/5/2022 12:01AM? And, in the event that the actual date of expiration was 9/10/22, would you be able to send me a copy of the cancellation or nonrenewal form for that policy?

Thank you very much for your assistance,

Regards,  
Alan Stokke

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## 10/11/22 11:00am Jay to Alan

Subject: Insurance  
Date: Tue 10/11/2022 11:00am  
From: Jay Cassella  
To: Alan Stokke

Alan

I have been notified by Therese Parsons of your attempt to request more information regarding the insurance. Board member Bob Kiehm and myself are the only board members authorized to communicate with the insurance company. You are no longer a member of the board and I had informed Ms. Parsons of this. She will not be responding to your requests. Also, please note. Brown & Brown Insurance Agency no longer represents the Hidden Lake Association. The Marcus Agency is

now the agency for the HLA and has no knowledge of the matter between the Brown & Brown and the HLA.

The entire matter with Brown & Brown is being sent to the Connecticut Insurance Commissioners office for a full investigation. I would hate to see anything you or any other member do to interrupt their investigation.

Your question emailed to Ms. Parson was explained at the October 6th meeting. I am not sure what you are digging at, but please refer any questions pertaining to Association matters to your Governing body as I had requested for all members to do at the October 6th meeting as well. If you feel you don't wish to discuss this or any matter with me for whatever reason, there are eight other members of the board that may be able to answer your questions.

Thank you for your cooperation,

**Jay Cassella / President**  
**Hidden Lake Association**  
**(860) 388-7521**