

From: MOLLJ001@hartford.gov
Sent: Thursday, June 20, 2013 2:36 PM
To: GRIFJ002@hartfordschools.org
Subject: FW: City of Hartford
Attachments: img20130408_14210692.pdf

fyi

From: Cloud, Adam
Sent: Thursday, June 20, 2013 10:41 AM
To: Molleda, Julio C.
Subject: FW: City of Hartford

Julio,

Please see the e-mail below from Hybrid Insurance. The point of the e-mail is that they are a certified minority contractor of the City of Hartford and should get a serious look from Segur as they seek brokers to place the insurance business of the City.

Adam

From: "Earl O. O'Garro" , "Jr." <earl.ogarro@hybridins.com>
Date: Wed, 19 Jun 2013 13:23:54 -0500
To: Tresury Dept <adam.cloud@hartford.gov>
Subject: City of Hartford

Good afternoon Treasurer Cloud,

Based on the success that we had placing the City of Hartford's Fiduciary Liability policy, I wanted to make you aware that we are working closely with the city's appointed agent, H.D. Segur in placing the cities insurance effective July 1 2013. As an excess and surplus lines broker and City of Hartford Minority Business Enterprise, I wanted to bring to your attention the fact that we've presented proposals to HD Segur for your review which outlines superior coverage, better pricing and stronger financial strength from a market perspective. I am confident that H.D. Segur will do a great job presenting the terms that we have proposed but I wanted to take a moment and let you know that we are actively involved in this process and enjoy the work thus far that we've been able to do with and for the city.

I appreciate the time that you've taken to review this information and look forward in assisting you and the rest of the City of Hartford,

Earl O. O'Garro, Jr.

Hybrid Insurance Group
30 Lewis Street
Hartford, CT 06103
www.hybridins.com

From: GRIFJ002@hartfordschools.org [mailto:GRIFJ002@hartfordschools.org]
Sent: Tuesday, September 10, 2013 5:18 PM
To: paltieri@hartfordschools.org
Subject: FW: Hybird Insurance

Here is a background on Hybrid. No action, just FYI. There is no blowback on the City, however Adam recommended this firm.

John W. Griffin
Executive Director
Risk, Insurance and Compliance Management
Office of Financial Management
Hartford Public Schools
960 Main Street - 9th Floor
Hartford, CT 06103

O: 860.695.8644
C: 860.986.2201
F: 860.722.8565
E: grifj002@hartfordschools.org



From: Griffin, John
Sent: Monday, September 09, 2013 3:54 PM
To: Molleda, Julio C.
Subject: Hybird Insurance

Hi Julio,

Nicole sent the wire confirmation number and the Federal wire number confirmation showing Hybird received the funds noted below. It is the umbrella insurers, Starr (premium \$441,900) and National (premium \$228,097) that indicate Hybird has not paid them. No cancellation notice has been sent to the City on either policy and that must happen before cancellation is a concern. Hybird is an agent of both insurers and paying Hybird is essentially the same as paying the insurer directly. However, Hybird has been uncooperative and non-responses on this very serious issue and unless Hybird turns this situations around immediately the City should cease doing business with them. Also, the City should file a complaint with the Insurance Department if the matter is not fully resolved by Thursday. **Please call to discuss.**

Many thanks!

-----Original Message-----

From: GRIFJ002@hartfordschools.org [mailto:GRIFJ002@hartfordschools.org]
Sent: Tuesday, September 24, 2013 10:06 AM
To: Richard.Reid@ct.gov
Cc: NBC@hdsegur.com
Subject: Hybrid 04944

We have a connection and a conflict of interest with our City Treasurer, Adam Cloud, and Hybrid. Hybrid's office is located at 30 Lewis Street, Hartford. This location is owned by Adam Cloud's father, see attached. Also, in recent communication, I provided documentation where:

- 1) Mr. Cloud stated "Hybrid should be given strong consideration" by HD Segur.
- 2) Mr. Cloud provided wire instruction to send fund to Hybrid opposed the HD Segur who first invoiced the City
- 3) Mr. Cloud moved the Fiduciary Liability policy from the City's Insurance broker RC Knox in February 2012 to Hybrid with no change in premium and to my knowledge no substantial change in terms and conditions.
- 4) Mr. Cloud is on record telling HD Segur, current Insurance Broker, that the umbrella coverage was in danger of being cancelled and that Hybrid needed to be paid ASAP when in fact the policies were not in danger of being cancelled.

The City is very concerned regarding Hybrid's nonpayment to Starr and National and the City Treasurer's involvement with Hybrid. Again, we stress the high importance of this matter and request the Attorney General Office be contacted if your investigation warrants such action.

Thank you,

John W. Griffin
Executive Director
Risk, Insurance and Compliance Management Office of Financial Management Hartford Public
Schools 960 Main Street - 9th Floor Hartford, CT 06103

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-----Original Message-----

From: John Griffin [mailto:GRIFJ002@hartfordschools.org]
Sent: Tuesday, September 24, 2013 9:19 AM
To: Griffin, John
Subject: