

## Cohen, Jeff

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**From:** Kupiec, Jared W. [KUPIJ001@hartford.gov]  
**Sent:** Thursday, December 06, 2012 9:25 AM  
**To:** chris cloud  
**Cc:** Earl O. O'Garro Jr. ; Clarke II, Thomas J.  
**Subject:** Re: Hybrid Insurance

Hey Chris:

Happy to meet. TJ, can you get something on the calendar for Chris, Earl and I?

Thanks!

-J

Sent from my iPhone

On Nov 28, 2012, at 5:35 PM, "chris cloud" <cloud2464@gmail.com> wrote:

> Jared, I would like to schedule a brief meeting with you and Earl  
> O'Garro (CEO) of Hybrid Insurance to discuss a confidential new line of business that he  
is pursuing. We may need some help from the City to assist in the launch of this effort  
that we would like to explain to you at your earliest convenience. I know that you are  
headed out of town next week so whenever your schedule permits we will be happy to stop by  
to chat. All the best!

## Cohen, Jeff

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**From:** Earl O. O'Garro, Jr. [earl.ogarro@hybridins.com]  
**Sent:** Wednesday, February 06, 2013 9:38 AM  
**To:** Kupiec, Jared W.; chris cloud  
**Subject:** RE: Rescue Insurance

Good morning Jared,

This information is very useful, thank you. I'll await your response on the comments from HFD.

Earl O. O'Garro, Jr.  
President & Chief Executive Officer

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

**From:** Kupiec, Jared W. [mailto:KUPIJ001@hartford.gov]  
**Sent:** Tuesday, February 05, 2013 9:39 AM  
**To:** chris cloud  
**Cc:** Earl O. O'Garro, Jr.  
**Subject:** Rescue Insurance

Hey Chris (and Earl):

Just wanted to let you know that I have heard back from HPD and they do not have the capacity to break out what their costs are. They use staff-on-duty and they don't have the ability to determine whether their marine units were deployed for an event like the boat races or for a search and rescue effort, which is only authorized by the HFD on-scene commander.

Here are a sample of responses I received from relevant HPD staff:

Technically the Fire Department is responsible for search and rescue on the Water. The Police Department is responsible for law enforcement patrol and recovery. Our Marine Unit and Crest Dive teams are only called in for a search and rescue at the behest of an on scene commander, and in a search and rescue, that's ranking on-scene fire chief. That being said, we rarely spend anything in OT for that sort of thing. Once a year, maybe, for search and rescue.

I have limited records but they only go back approximately 5 years and they do not always indicate specific OT hours. Often we use on-duty personnel. I can tell you that very little OT has been used for search and rescue as that is a Fire Department role. We are

more of a recovery type response.

Many times when the divers are sent, it is a recovery not really a search. Since we use on duty personnel for land searches (like the one you bought food for) I don't know how we could account for time. I can contact CT Canine SAR but they have been used minimally in the city and would certainly under estimate search times.

I am still waiting on numbers/a response for HFD.

-J

Sent from my iPhone