

March 31, 2026

First Selectman Bernie Dennler
Town of Colchester
127 Norwich Avenue
Colchester, CT 06415

Dear First Selectman Dennler,

My name is Chuck Petruccione and I lead our municipal benefits department at Brown & Brown Insurance here in Connecticut. We represent more than 50 towns and school districts in the state for their insurance brokerage needs, and we have decades of experience in this space. Recently we were pleased to have been chosen as a finalist for the insurance brokerage RFP that Colchester Town & Public Schools released. We met with several representatives from the town and schools at a finalist meeting on Thursday, Dec. 4 at 11 a.m. We had an excellent discussion while we were there, outlining the various services we provide and answering many questions that were posed to us by the interview panel.

Upon returning to our office that day, we were notified that we were not chosen to become the next insurance broker for Colchester. These things happen, we've interviewed in many places, and we're not always the right fit. You win some you lose some. But there were some things in the interview that seemed a little off to me and my team. Having participated in many finalist meetings over the years, they are often primarily driven by either a Finance Director or Director of Human Resources, or possibly a risk management coordinator – some employee of the town or schools with an intimate knowledge of the day-to-day operations of the group. They would know their own strengths and weaknesses and what they are most looking for in a new brokerage firm to assist in those areas.

During our meeting with Colchester however, much of the conversation and questions were driven by the one non-employee who was representing Colchester, a resident by the name of Jillian Vinci, who is an elected member of the Town's Board of Finance. Ms. Vinci seemed to have a strong grasp of the health insurance market and asked some good questions.

After that day though, it came to our attention that Ms. Vinci's day job is as a financial and benefits consultant for OneDigital. If you are not familiar with OneDigital, they are another insurance brokerage firm with a strong client base in Connecticut. Like Brown & Brown, they are one of the larger firms servicing the public sector space in the state.

My team and I were quite disturbed when we found this out. We were invited to participate in a finalist meeting, where we unknowingly sat across the table from one of our direct competitors in the market for an hour, answering various questions she posed to us about our processes, our customer base, how we would handle certain situations, our opinions on industry matters and governmental regulations, etc. We provided samples of our work, discussed proprietary programs and gave details about solutions that had been specifically requested related to other customers we currently represent. We answered everything honestly and truthfully, as we would in speaking with any potential customer. We acted in good faith, not knowing the entire time that the information we were sharing was being provided to one of our direct competitors.

It is my understanding that OneDigital did not apply to the RFP that had been released. We can't know why for sure, but there is a logical assumption to be drawn that they did not apply given the position that Ms. Vinci holds with the town and how that would create a conflict of interest. Since OneDigital was not directly involved in the finalist meetings, I don't know if it would or wouldn't have been appropriate for Ms. Vinci to recuse herself from the finalist meetings with several of her direct competitors. But I certainly feel strongly that – at the very least – she should have made her professional affiliation known to us. We may have wanted to continue with the process, but we should have been given the opportunity to refuse if we did not want to be put in to a position where we would be interviewed by one of our market competitors.

This situation casts doubt in our mind about the validity of the RFP process that was conducted. In reviewing the town's web site, we see that there is an Ethics Commission and a formal Code of Ethics. Section 53-9 of that code speaks to Public employees and officials. Section A notes, *"No public employee or public official shall engage in or participate in any business or transaction, including but not limited to outside employment with a private business, or have an interest, direct or indirect, which is incompatible with the proper discharge of his/her official responsibility in the public interest or which would tend to impair his/her independent judgment or action in the performance of his/her official responsibilities."*

Then in Section C, Paragraph 1 with regards to Voting, the Code notes, *“A public employee or public official shall refrain from voting upon or otherwise participating in any matter on behalf of the municipality if that employee or official, a business with whom he/she is associated, an individual with which he/she is associated or a member of his/her immediate family has a financial or personal interest in the transaction or contract, including but not limited to the sale of real estate, materials, supplies or services to the municipality.”* Paragraph 2 of that section specifically states, *“If such participation is within the scope of the public employee’s or public official’s official responsibility, he/she shall be required to provide written disclosure, which sets forth in detail the nature and extent of such interest, to the Commission.”*

I would like to know if Ms. Vinci had provided notice in writing to the Ethics Commission that she is an employee of a large benefits brokerage firm and that she would be sitting in on interviews with, and directing questions to, several of her largest competitors in the industry without their knowledge. Because one of two things must be true – either she disclosed this to the Commission and a decision was made to not inform our company of this situation; or she did not disclose this and unilaterally decided to withhold this pertinent information from both the Commission and our company.

We would have directed this request to the town’s Ethics Commission, but per the town’s Web site it appears that three of five positions on the commission are currently vacant, and we wanted to make sure this would be reviewed in a timely manner. I trust you will review this matter thoroughly and let us know your findings. I would be happy to speak to you, the commission or its chair about this matter. Thank you.

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CC:

Karen Belding, Board of Finance Chair
Daniel P. Sullivan III, Superintendent of Schools
Stefanie Tracey-Calash, Board of Education Chair