

**City of Bristol, Connecticut
Insurance Committee Meeting
January 16, 2019**

A meeting of the Insurance Committee of the Board of Finance was held on January 16, 2019 in the 1st Floor Meeting Room of City Hall. The following were in attendance: Committee Members: John Smith, Ron Burns and Jake Carrier City: Diane Waldron, Robin Manuele, Linda Milia, Barbara Kashuba Roger Rousseau, and Tom Conlin BOE: Sam Galloway and Jill Browne PMA: Dawn Warner and Dom Perno.

1. Call to order.

John Smith called the meeting to order at 9:03 a.m.

2. To discuss the City 's Self Insured Workers ' Compensation Program with PMA and to take any action as necessary.

Dawn said she expects the City will have the same number of injuries in 2018-19 as it did in 2017-18 based on the data to date, approximately 300. Total incurred from 7/1/18-1/13/19 is \$436,998 with 166 claims. Dawn discussed the BOE reported injury report for the period of 10/1/18-1/13/19 and noted there are 47 injuries with a total incurred of \$52,744. The 2 main types of repetitive claims are slips/falls and student contact. There were a large number of student contact claims at Ivy Drive (6), Hubbell (5) and West Bristol (6). Diane Waldron entered the meeting at 9:07 am. John asked Sam to follow up with the student contact and slips/falls frequency at future staff meetings. On the City side, there were 48 claims with a total incurred of \$156,063 for the same time period. It was noted that there were quite a few material handling claims and related hernias. It was discussed that Fred Moreno of PMA needs to have some additional training and also put up posters for safe lifting. The following services were provided to the City since the last time PMA was here on 9/20/18, Ergonomic Assessment for a Public Works employee, Administration on how to set up a Safety Committee per State Guidelines, attendance at 2 Outside Safety Committee Meetings, 3 days of Annual OSHA Training, and attendance at the Fire Dept. Safety Meeting. Dom mentioned that Ralph from PMA is currently working on the Workers' Compensation and Heart & Hypertension budgets for 2019-20 and that those should be ready by next week. Dawn said that she needs to schedule a Claims Review for the City and BOE with Barbara and Sam.

PMA and Barbara left the meeting at 9:18 am.

A motion was made to move to Agenda item 5. by Jake, and seconded by Ron. Motion passes.

5. To discuss indemnification contract language with Doosan Fuel Cell America and to take any action as necessary.

Roger briefly updated the members on the past discussions with Doosan. After a brief discussion about the possible insurance risks and savings on electricity for WPC of up to \$900,000 over the 20 year term, Jake made the following motion: "To accept limitations of liability as presented within the Doosan fuel agreement and refer to the BOF for approval." Seconded by Ron, motion passes.

The full motion will include the following language and be referred to the BOF as follows: "Notwithstanding any provision of this Agreement to the contrary, Provider's maximum aggregate liability under this Agreement (whether in contract, warranty, tort, negligence, strict liability, indemnity or otherwise) shall in no case exceed Two Million Four Hundred Thirty Thousand and 00/100 US Dollars (\$2,430,000.00); provided that, if any death or bodily injury or property damage claim is covered and accepted by Provider's insurance required in Article 7 and the amount covered and accepted by such insurance is higher than Two Million Four Hundred Thirty Thousand and 00/100 US Dollars (\$2,430,000.00), the liability related to such death or bodily injury or property damage claim will be up to the amount covered by the aforementioned insurance"

John thanked Roger and Tom for their work on this. Roger stated now he would be working with Sean Hennessey (Manager of WPC) for site coordination and installation.

3. To discuss Active Shooter and School Violence Insurance and to take any action as necessary.

Jill discussed that this was a supplemental policy and that the BOE did not want to pursue the coverage at this time. The Committee felt this was an acceptable decision based on a number of processes the BOE has in place such as the new full time Director of Safety position, the Active Shooter training known as ALICE (Alert, Lockdown, Inform, Counter, Evacuate) training, and the Raptor system which is a visitor registration system that enhances school security by reading the government issued photo IDs of visitors and comparing visitor identity

information to different databases. The BOE also implemented the use of laminated booklets detailing emergency procedures and a one page reference sheet for quick access. They are available in every classroom. John commended the BOE and suggested they do a press release to notify the public of these positive actions. It was also noted that the Mayor should be given copies of each of the 2 documents.

4. To discuss Health Insurance and to take any action as necessary.

Diane mentioned that Todd Goodall has left Lockton and the City's new account representative will be Lisa Daley who was formerly at Milliman, and now is at Lockton. She stated we have not received budget numbers yet, but we hope to in the next week or so. For now, she has instructed departments that budget for health care to use 8%.

6. Adjournment.

Jake Carrier made a motion to adjourn at 10:05 a.m.

Respectfully Submitted,

John Smith/rlm
John Smith, Chairman