

**City of Bristol, Connecticut
Insurance Committee Meeting
October 3, 2019**

A meeting of the Insurance Committee of the Board of Finance was held on October 3, 2019 in the 1st Floor Meeting Room of City Hall. The following were in attendance: Committee Members: John Smith (entered at 9:30 am), Ron Burns and Jake Carrier City: Diane Waldron, Robin Manuele, Tracy Driscoll: Mike Rivers HD Segur: Nancy Cosgrove and Mary Ann Rosa BOE: Sam Galloway Lockton: Lisa Daley and Brenton Milardo PMA: Fred Moreno, Dawn Warner and Dom Perno.

1. Call to order.

Ron Burns called the meeting to order at 9:06 a.m.

2. Discussion on the City 's Liability Insurance with Tracy Driscoll and HD Segur and to take any action as necessary.

Mary Ann reviewed the claims report. A comparison of years from 2014 was presented, there have been a total of 411 total claims since 2014 with 371 closed and 40 open for all categories. Mary Ann broke it down by category, automobile, general liability, law enforcement, public officials, educator's liability and employment practice liability. A review of the open suits, open liability and open automobile claims was presented. The first quarter of fiscal year 2019 has been good so far with a total of thirteen claims for all categories, four of which are general liability, seven are automobile, one is educator's liability and one is public officials.

9:21 a.m. HD Segur left and PMA entered

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

Dawn reviewed the Workers' Compensation injuries for 7/1/19-9/30/19 for both the City and Board of Education. There have been 39 City claims and 27 Board of Education claims, with 8 at the Police Department and 7 at Public Works. A lot of the claims are record only as everything is reported and documented, including seven animal bite related and four contact related such as poison ivy or bee stings. The Water Department had the largest dollar amount of claims occurred to date. Dawn suggested a safe lifting class, as every lifting injury is preventable. Dawn stated for fiscal year 2019 the total amount of claims for the City was 154 and for the Board of Education 205.

Dom questioned if there were any requests for training or any feedback from Department Heads. He has met with the Police and Fire Chiefs recently, and welcomes any additional feedback. Discussion was held on the new legislation on PTSD and how it may affect Workers' Compensation claims.

9:55 am PMA left and Lockton entered.

4. Discussion on the City 's Health Insurance with Lockton Companies and to take any action as necessary.

Lisa and Brenton reviewed the experience detail for the City and BOE for 2018-2019 and July to August 2019. For 2018-2019, actual vs. budget was 95.2% with everything added together for total plan costs. For 2019, there is an additional plan expense of Stop Loss which was added on July 1, actual costs were \$22,721 for July and \$22,697 for August. High claims over \$250,000 were reviewed, for 2018-2019 there were a total of nine claims in this category and for 2019-2020 one claim has already reached this threshold. It was agreed for future meetings to lower the threshold shown to \$150,000 so the City isn't surprised with these claims later in the year. Lisa stated there will also be a page for Dental added, an updated report will be emailed to the Committee after the meeting. For last year, Dental came in under budget at 91%.

Discussion was held on the Dental RFP, which was put on hold back in March. Diane asked for it to be revisited for July 1 implementation. Lisa will ask the vendors to update their bids. Robin will look into if the HMO Cigna plan has to be offered. Diane questioned if the City and BOE both have to change at the same time, which Lisa confirmed they do not they can have different plans and different vendors however administratively if everyone was the same it would be easier to administer.

Diane stated CIGNA has put together a Wellness calendar that can be distributed to the Committee, they are coming in once a month to City Hall to meet with employees on various topics.

5. Adjournment.

Jake Carrier made a motion to adjourn at 10:25 a.m.

Respectfully Submitted,

John Smith/jam
John Smith, Chairman