

Insurance Committee
March 26, 2009

A meeting of the Insurance Committee was held on Thursday March 26, 2009 at 8:00 am in the Purchasing Office's conference room. The following people were in attendance:
City: Roald Erling, Ron Messier, Robin Manuele, Diane Ferguson, Roger Spear, Tony Malavenda
PMA Management Group: Fred Moreno and Dom Perno

The meeting was called to order at 8:05am.

Agenda item # 1 - Workers' Compensation /PMA Management Corp- Fred went over the Claim Comparison report as of 3/15/09. This fiscal year to date there are 233 claims with a total incurred of \$626,913. There are no individual claims valued over \$100,000. John asked about the open claims in previous years and Dom stated he will have Donna prepare an analysis of the open claims for the next meeting.

Since the last meeting in January, Fred noted that there was training at the BOE and two safety committee meetings. Fred and Roger both commented that the safety committees are providing a lot of good feedback and asking questions. There will be forklift training in April. Fred mentioned something to consider implementing is Accident Investigation. He said the BOE has a large number of slips and falls on wet surfaces as well as strains. He said Supervisory training could be done to have the Supervisor's conduct an investigation as to why these are happening repeatedly. John said it is something to look into going forward. *Diane Ferguson entered the meeting at 8:15 am.* At the next meeting, Fred will prepare analysis of the percentage of incurred claims by both frequency and dollars by department. The Committee felt this would be a useful report. Fred and Dom exited the meeting at 8:35 am.

Agenda item # 2 - Life Insurance- John mentioned that he and Diane met with Clyde Villa of National Insurance Services (NIS) in February. John and Diane said they were quite impressed with Clyde and what his company has to offer the City. NIS serves many municipalities and BOE's. John wants to move ahead with allowing NIS to serve as the broker for the City and administer the life and disability plans. *Roger Rousseau entered the meeting at 8:40 am.* John asked some questions of Roger and how to proceed with naming NIS as the City's broker for life and disability. After some discussion, it was determined that more information would be needed from Clyde and we would address this at the next meeting. *Roger left the meeting at 8:50 am.*

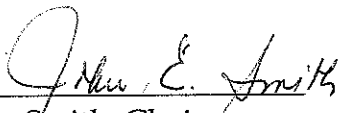
Agenda item # 3 - Wellness Program - John spoke about the importance of getting a wellness plan implemented and the savings that would come from it. He wants some money put into the budget for the program and also wants to look into having health screenings done in collaboration with the hospital. He said he would discuss with the Mayor the importance of instituting a wellness program and the cost/benefit for it. There is going to be another meeting with Anthem to discuss more options that are available at little or no cost.

Agenda item # 4 – Corporate Benefit Consultants – John met with two representatives from Corporate Benefit Consultants in early March at the request of Richard Miecznikowski. After, a brief discussion, it was determined that the City is not currently interested in procuring their services. Their brochure and contact information will be placed on file.

Agenda item #5 – Health Insurance offered by Treasurer’s Office – Robin explained she received a quote from Anthem to switch to another benefit plan for retirees after they come off of the 10 year retiree health insurance paid for by the City. It is a better plan design for both the retiree and the City, with a lower price. It would go into effect July 1, 2009 with an option for current retirees to switch during an open enrollment period. Also, the existing plan would become a closed group. After a brief discussion, Ron made a motion to, “accept the new retiree insurance plan from Anthem offered through the Treasurer’s office and close the existing plan effective July 1, 2009 and refer to the Board of Finance for approval.” The motion was seconded by Roald.

The meeting adjourned at 9:20 am.

Respectfully submitted,


John Smith, Chairman