

**City of Bristol, Connecticut
Insurance Committee Meeting
September 10, 2010**

A meeting of the Insurance Committee of the Board of Finance was held on September 10, 2010 in the Purchasing Conference Room 2nd Floor of City Hall. The following were in attendance: Committee Members: John Smith and Robert Casar City: Glenn Klocko, Robin Manuele, Diane Ferguson, Roger Spear, Dennis Bieu, Roger Rousseau PMA: Dom Perno and Fred Moreno.

The meeting was called to order at 8:35 a.m.

1. Meet with PMA Management Corp. to discuss the City's Self Insured Workers' Compensation Plan and take any action as necessary.

Fred went over the Claim Comparison report. There have been no individual claims valued over \$100,000 for the past year. The Committee also reviewed the loss run detail report for claims by year. The Committee briefly discussed a Water Dept. claim where a contractor was using a wooden ladder to do work for the Water Dept. Fred explained the training and programs which have been completed and are coming up. The supervisors were recently trained on accident investigation and the outside workers have some training coming up. PMA has recently upgraded their computer system and Fred presented graphs that are available now. The City's claims review is coming up and Department Heads are asked to attend to review their department's claims.

Roger Spear discussed OSHA's visit to the City. The generator in the Police Department is wrapped with asbestos. The City has options to clean it up and are investigating the options. The maintenance staff will now have to be trained on asbestos.

2. Discuss and take any action necessary on the management of Police and Fire Heart and Hypertension Claims.

Dom Perno explained the new reporting requirements under Medicare Section 111 and the fines associated with it. Dom presented a proposal to Diane and Glenn for PMA to take over the management of the police and fire heart and hypertension claims. The fee was negotiated to \$325 for current claims and \$725 for new claims opened after PMA takes over the management. Diane stated the process to pay prescriptions is complicated and this will make it easier on the departments and Corporation Counsel. Diane has looked into another service to do the reporting, but it was over \$10,000 a year and didn't offer the management of the claims.

Commissioner Casar made a motion "To award the management of Police and Fire Heart & Hypertension Claims to PMA and request a bid waiver from the Board of Finance."

Dom and Fred left the meeting at 8:30 am.

3. Discuss and take any action necessary on Employee Benefit Programs.

Dennis Bieu provided an update of the Board of Education's side. The shift has caused more administrative work. His office has become the intermediary between employees and the providers. There have also been cases where physicians are not recognizing the plan is unique. John suggested having a meeting to recap the transition with Cigna, Medco and Aon. Diane stated Cigna will have to come in to discuss a wellness plan.

Glenn discussed the City's side and some of the issues his office has encountered. The issue with chiropractors still remains.

The Committee discussed issuing an RFP sometime next year for the health benefits consultant.

4. Discuss and take any action necessary on the development of guidelines for provision of personal services by individuals.

Roger Rousseau entered the meeting at 9:20 am.

In light of the recent incident regarding independent contractors with the Water Department the Purchasing Committee began developing guidelines for the services provided by individuals as independent contractors or employees. Roger provided the example of Parks & Recreation's summer sports clinic where the instructor is a Board of Education teacher and also a coach for the BOE. They are paid by Parks & Rec as an independent contractor. In this case, these independent contractors are not required to provide any type of insurance, but the question is where does the liability fall, on the City or person. John Smith suggested having a hold harmless waiver signed by the individuals. Roger explained if these individuals were required to provide general liability insurance and worker's compensation insurance the cost would probably be more then they are making by doing the sports clinic.

Dennis provided the example of referees for Friday night football games. The referees are assigned by the CIAC and if you hand them a hold harmless agreement ten minutes before kick off there may be problems with them signing it. Dennis will look into the CIAC's regulations and insurance requirements.

Until the new policy is adopted by the Board of Finance, the City will continue to operate as in the past, while Roger works with Corporation Counsel to come up with a hold harmless agreement to be presented to Purchasing Committee for approval.

5. Adjournment.

Commissioner Casar made a motion to adjourn at 9:40 a.m.

Respectfully Submitted,

John Smith/jam

John Smith, Chairman