

Insurance Committee  
November 30, 2007

A meeting of the Insurance Committee was held on November 30, 2007, at 8:00 a.m. in the Purchasing Office's conference room. The following people were in attendance: City: John Smith, Roald Erling, Robin Manuele, Roger Spear, Diane Ferguson, Anthony Malavenda. Webster: Fred Moreno and Dom Perno. Ron Messier and Glenn Klocko were not in attendance.

Agenda item # 1 - The meeting was called to order at 8:02 am and Fred discussed the Claim Comparison report as of 11/26/07. There is still only one claim with a value over \$25,000 and that is Officer Greger's accident. Fred said the self-insurance program is working well and John commended Roger and Diane for their work in making the program is successful.

Fred attended the meeting with local nursing homes to discuss handling obese patients and the involvement of the City's Fire and Police. One of the nursing homes purchased a special lift to handle their obese clients and they were reminded they can't take people in if they don't have the provisions to handle them.

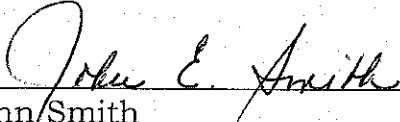
Fred also provided training at City Hall on Oct. 25th and Nov. 7th in conjunction with Roger Spear. Fred said the training was well attended and well received. There will be snowplow safety training on Dec. 13th.

Roger Spear asked if he needed to have a separate site evacuation plan for Water Pollution Control and the Water Plant. Fred said yes, they should have a written plan. Roger also discussed his safety inspection of the Water Plant from Nov. 6th. He said he found 33 items he needs to discuss with Superintendent Bob Longo. Dom and Fred left the meeting at 8:25 am.

Agenda item # 2 - Robin asked Dick Lacey to join the meeting and Dick spoke about Bristol Burlington Health District and the City's responsibility to allow them to continue to be in the City's insurance plan. Dick cited a state statute that states if the District dissolves, the employees would automatically become employees of the City. Dick also stated that if there are any employees at the District that were employed in the City before the District formed, they would also be entitled to City benefits. Upon receiving this information, John realized that the Health District is a different situation than the other outside agencies currently under the City's insurance. Dick Lacey left the meeting and John read a letter from Dale Taylor, CEO of Bristol Municipal Employee Federal Credit Union, that was written to Mayor Ward. Dale said he understood that the Committee was trying to contain costs but asked if they would consider grandfathering current enrollees. The Committee discussed it briefly and then Roald made a motion to, "Discontinue health insurance coverage for outside agencies effective June 30, 2009 and to recommend to the Board of Finance for approval," seconded by John. Robin noted that this group of people would be eligible for COBRA for 18 months at the expiration of their coverage.

Agenda item # 3 – Robin and Roger Spear discussed a situation that recently occurred at the Water Pollution Control plant. A contractor was hired to paint the tanks and all appropriate insurance forms were presented at the contract signing. However, a paint mist overspray ended up covering approximately 30 vehicles parked nearby. The Owner's and Contractor's Protective Policy is taken out in the City's name and it had a \$500 per occurrence deductible. However, the declaration page which was not presented to the City at the contract signing stated a \$500 deductible per claim. Therefore, the City has to pay up to \$500 per car for the removal of the paint mist. Robin spoke with Fred from Tracy Driscoll and he recommended revising the Standardized Insurance Requirements section relating to Owner's and Contractor's Protective Policy to state, "Owners & Contractors Protective Insurance policy to be provided in the name of the City of Bristol with the same limits required for the General Liability insurance with no deductible. A copy of the declaration page shall also be provided." A motion was made by Roald and seconded by John make this revision.

A motion to adjourn was made by Roald at 8:50 am.

  
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John Smith  
Insurance Committee Chairman