

A meeting of the Insurance Committee was held on Thursday September 24, at 8:00 am in the Purchasing Office's conference room. The following people were in attendance: City: John Smith, Roald Erling, Greg Fradette, Robin Manuele, Diane Ferguson, Roger Spear, BOE: Dennis Bieu, PMA Management Group: Fred Moreno

The meeting was called to order at 8:03am.

Agenda item # 2 - City's Standardized Insurance Requirements as related to Snowplowing operations - A motion was made by Roald and seconded by Greg to go out of order and move to agenda item # 2. The motion was approved unanimously. Roger Rousseau entered the meeting to discuss the Standardized Insurance Requirements related to snowplowing operations that are in existence and what he is proposing. Roger consulted with Fred Denote from Tracy Driscoll about the proper coverage the City should require. Currently, the Standardized Insurance Requirements require \$750,000 combined single limit coverage of automobile liability insurance for snowplow operations. Roger asked for an increase to \$1,000,000, Roald made the motion, "To increase automobile liability insurance to \$1,000,000 combined single limit for snowplowing operations and refer to the Board of Finance for approval" seconded by Greg. The motion was approved unanimously.

The committee then discussed the inclusion of the additional insurance requirements as they apply to general liability. The Purchasing Agent outlined a claim that occurred in the previous winter, wherein a plower reportedly hit a rock that caused damage to a vehicle and to a home. Such claim is typically covered under the automobile coverage, but the insurer denied the claim on the grounds that the general liability excluded snow plowing operations. Fred DeNote subsequently advised that the most effective way to ensure that general liability includes snow plowing operations is to require "slip and fall" coverage. The cost impact to snow plowers was questioned; larger businesses would likely already be carrying sufficient coverage and would not incur an additional cost but individuals would potentially be required to purchase additional coverage. The actual cost for such coverage is unknown. The bid documents for snow plowing operations had recently been released, incorporating the proposed revisions. The committee agreed to allow the revised insurance requirements to remain in the bid documents. The Purchasing Agent will report back to the committee with any impact to the bidding cycle for these services. *Roger left the meeting at 8:18 am.*

Agenda item # 1 - Workers' Compensation / PMA Management Corp - Fred discussed the Lag time report and commented that the City's lag time for reporting claims is 2.15 days, which is excellent for a municipality. At one time when the City was insured with CIRMA, the lag time was 29 days.

Fred then discussed the Claim Comparison report noting for 09-10 there are 72 claims with a total incurred of \$129,203. There have been no claims over \$100,000. Greg asked if a modification number could be calculated so Bristol can compare itself to other municipalities. Fred said he would get that for the Committee members. *Fred left the meeting at 8:43 am.*

Agenda item # 3 - Health Insurance- John mentioned that AON has started the bid process for health, dental, and prescription drugs for fiscal year 10-11. John also wants to get moving with the dependent eligibility audit which should pay for itself. John also mentioned having a meeting with AON before Diane goes into union negotiations. Robin said she would coordinate with AON.

Agenda item # 4 - Wellness Program - Robin mentioned that after speaking with the City's Anthem rep. and Diane it was going to be too difficult to get the health fair up and running for November. The plan is to have it in March or April of 2010 when there are more available resources and all of the flu clinics will be over.

Agenda item # 5 - Owner Controlled Insured Program (OCIP) - John said he felt that that OCIP was definitely something worthwhile for the City to use for the two school projects and that there could be some significant savings.

The meeting adjourned at 9:18 am.

Respectfully submitted,

John Smith, Chairman