

**City of Bristol, Connecticut  
Insurance Committee Meeting  
August 4, 2021**

A meeting of the Insurance Committee of the Board of Finance was held on August 4, 2021 in the 1<sup>st</sup> Floor Meeting Room. The following were in attendance: Committee Members: John Smith and Marie O'Brien City: Diane Waldron, Robin Manuele and Mark Penney BOE: Jill Browne Future Comp: Steve Grahn, Fonda Carmody and Julia Coco Lockton: Lisa Daley

**1. Call to order.**

John Smith called the meeting to order at 9:00 a.m.

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

FutureComp reviewed the yearly report with the Committee for June 30, 2021. Open claim counts and financials as of June 30 were reviewed totaling \$12,108,821. Open indemnity and medical claim counts by Department totaled 165, 123 for indemnity and 42 for medical, which includes all departments and heart and hypertension. For this fiscal year West Bristol, Stafford and BEHS are the three schools with the highest claim counts. Of the City's 98 claims, Police has the most with 32, 14 within Streets and 12 at Fire. There was a discussion on handling COVID claims, as the City is not handling them as Worker's Compensation currently.

There are 19 H&H claims, John questioned the total number of claims vs open. Robin stated in March there were 23 claims and 51 total. There are 18 eligible to still file potential claims.

The Board of Education is still due for a claims review. John would like to see FutureComp or HD Segur perform more training working with Department Heads to target training areas or based on injury trends. Discussion was held on the benefits of Risk Manager for the coordination, investigation, training as well as health and well-being aspect of employees to prevent injury.

FutureComp reviewed the claim comparison report with previous years, total claims for 2021 was 340 compared to 295 in 2020 but the total incurred was \$1,126,426 down from last year's incurred of \$1,928,095. During the year the City settled six Workers' Compensation claims and five H&H claims.

*At 9:58 a.m., FutureComp left the meeting, Lockton entered.*

**3. To discuss the City's Health Insurance with Lockton Companies and to take any action as necessary.**

Lockton reviewed the monthly cost reports for Fiscal Year 2021. The City is averaging \$2.79 million in medical claims per month. To date, there has been seventeen claims over \$200,000. For dental, the City averages \$81 thousand per month. Lisa has checked with Brenton Milardo at Lockton and he doesn't feel that when the budget is prepared there will be any COVID suppression of claims based on the 12 months of data as the City is 100% credible.

**4. Adjournment.**

*Marie O'Brien made a motion to adjourn at 10:15 a.m.*

Respectfully Submitted,

John Smith/jam  
John Smith, Chairman