

**City of Bristol, Connecticut  
Insurance Committee Meeting  
August 24, 2023**

A meeting of the Insurance Committee of the Board of Finance was held on August 24, 2023 in Meeting Room 1 of City Hall West. The following were in attendance: Committee Members: Marie O'Brien (Zoom – left at 9:45 a.m.), Ron Burns and Glenn Heiser City: Diane Waldron and Mark Penney BOE: Kim Culkin and Lynn Boisvert HD Segur: Nancy Cosgrove, Kim Berglund and Jennifer Richard Tracy Driscoll: Mike Rivers, MARRISA SYLVESTER and Brian Dehm.

**1. Call to order.**

Chairman O'Brien called the meeting to order at 9:04 a.m.

**2. To discuss the City's Insurance with Tracy Driscoll and HD Segur and to take any action as necessary.**

Mike Rivers let the Committee know he will be retiring on September 1, and introduced his colleagues from Tracy Driscoll who will be taking over the City's account.

Jennifer Richard reviewed the Loss Summary and Claims Experience for each insurance category as of 8/4/23 for the policy term, incurred and paid. There have been a few new claims since 8/4/23, but nothing significant. Any case that is currently in a lawsuit, the incurred amount includes defense costs. Open claims were reviewed in detail by policy year.

Commissioner Heiser questioned if trends are looked at. Jen stated they are reviewed and discussed with their Risk Management Department. If there are a high number of a certain claim category such as trip and fall claims, training can be directed towards that. Nancy discussed training opportunities available and what was done in the past. Glenn also questioned the other side, with repeat or multiple offenders from the same law firm, which was discussed.

Jen provided follow up on two claims discussed at the last meeting, including the police pursuit with Palma's Diner and a claim regarding an Ordinance. The Ordinance was changed, and minimal legal fees were paid regarding the matter.

*Tracy Driscoll and HD Segur left the meeting at 9:43 and Lockton entered.*

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

Commissioner Heiser discussed retiree healthcare and strategic planning primarily looking at projecting retiree healthcare and how it will impact the City's budget in the future. Brenton discussed the retiree claim costs which are actually less than actives. Diane discussed the actuarial report, and recent discussions she had with the actuary regarding this topic. In the past, the city has had really good experience with retirees, however healthcare is similar to the investment market and can experience significant fluctuations over time.

Brenton reviewed the claim experience through June 2023 for the City and BOE. The high claims were reviewed and it was noted that there were no claims that reached the stop loss limit last fiscal year. Discussion was held on the healthcare market in general.

**4. Adjournment.**

*Commissioner Burns made a motion seconded by Commissioner Heiser to adjourn at 10:22 a.m.*

Respectfully Submitted,

*Jodi A. McGrane*  
Recording Secretary