

Insurance Committee Meeting
July 30, 2026

A meeting of the Insurance Committee of the Board of Finance was held on July 30, 2026 in Meeting Room 3-1 of City Hall. The following were in attendance: Committee Members: Bill Campion, Mike Massarelli, and Marie O'Brien, Chair. City: Diane Waldron, Jim Haselkamp, Robin Manuele and Jeff Steeg BOE: Jodi Bond and Joe Grabowski Future Comp: Rob Bolduc and Fonda Carmody Lockton: Jenna Gargano, Dan Hebert and Hayley Rosenblatt.

1. Call to order.

Marie O'Brien called the meeting to order at 8:30 a.m.

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

FutureComp reviewed the report with the Committee for fiscal year 2026. Open claim counts and financials for all fiscal years as of June 30 were reviewed. A total of 1,898 claims have been reported by the City & BOE, averaging approximately 380 claims per fiscal year since July 1, 2021. In a similar timeframe, just over \$9.6 million in loss or workers' compensation costs, averaging \$1.9 million per fiscal year.

FutureComp highlighted any trends in 2025-26 compared to 2024-25. Student related, struck by, and lifting were the top three categories of injuries. BAIMS had its first claim reported related to a slip/fall.

Looking at individual claims Commissioner Massarelli questioned Hubbell Elementary and asked for a breakdown of those claims per the number of students. Joe Grabowski stated the concentration of special education at Hubbell is high, next year West Bristol will increase the number of special education students so it will be interesting to see if there is a shift in the coming year as students shift.

For the City, no significant trending developments in 2025-26 compared to 2024-25. There was one incident in police with several record only claims. Overall the City and BOE are doing well.

Diane stated the RFP for Workers' Comp is going out this week. FutureComp's contract was extended by the Board of Finance through December 31, 2026.

FutureComp left the meeting at 9:26 a.m.

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

Lockton reviewed the previous years' claim experience for the City and BOE for medical insurance. FY2026 plan experience was compared to prior policy years' experience. The City received quarterly RX rebates and the last rebate was high compared to the norm. The same data was reviewed by group - Actives, Active Non-Cobra, Cobra Active, Retiree, 65+ Retiree Medical and Under 65 Retiree Medical.

The high claims were reviewed. For the last plan year there were no claims that reached stop loss, however there were 22 high claims. The Dental experience detail was reviewed which is tracking favorably as it has done in the past.

Lockton left the meeting at 9:51 a.m.

3. Adjournment.

Commissioner Campion made a motion "to adjourn" seconded by Commissioner Massarelli at 9:52 a.m. Motion approved.

Jodi A. McGrane
Recording Secretary