City of Bristol, Connecticut
Insurance Committee Meeting
August 1, 2024

A meeting of the Insurance Committee of the Board of Finance was held on August 1, 2024 in 3rd Floor Meeting Room of City Hall. The following were in attendance: Committee Members: Marie O'Brien and Glenn Heiser City: Diane Waldron, Robin Manuele and Mark Penney BOE: Kim Culkin and Lynn Boisvert
Future Comp: Steve Grahn, Rob Bolduc and Fonda Carmody Lockton: Lisa Daley and Brenton Milardo

1. **Call to order.**

   Commissioner O'Brien called the meeting to order at 8:30 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 Comprehensive Loss Analysis with the Committee for June 30, 2024.. The City of Bristol has been impacted by two recent major events (COVID pandemic & events on October 12, 2022). In some areas, these statistics and in others were omitted where it was felt it could give a better picture of historical trends.

   Looking at the past five years there has been a total of 1,812 claims reported by the City, averaging approximately 362 claims per fiscal year since July 1, 2019. In a similar timeframe, the City has incurred just over $11.4 million in loss or workers' compensation costs, averaging $2.3 million per fiscal year.

   Frequency of claims were on a slight uptick from 2019 into 2022, and the 2022-23 fiscal year was seriously impacted by the October 2022 event, in which there were 103 claims associated. In 2021, there were 117 COVID related claims reported by the City division, but it is important to note that in total these claims only incurred approximately $100k in lost dollars. What is good to see is that in the most recently completed fiscal year, things look to be strong from both a frequency and a severity standpoint, however this is still a very "green" year. Commissioner O'Brien questioned the increase in payroll for 2023-2024, which Robin explained it is unaudited, the number will be firmed up after the audit and be in line with previous numbers.

   For the BOE 74% of all accidents have either been student related or slip and falls. It is important to note that student related are those were incidents where students were a direct or root cause of incident, for instance, biting or hitting an employee. Kim explained when reports are made the Director of Special Services is copied not only for the employee but for the student for their programming.

   Focusing on historical trends with City employees, the most costly accidents have been related to slip/falls, strains and lifting accounting for 68% of total incurred loss or approximately $4.1 million in loss. Looking at some of the falls, a lot occur within the Police Department when on duty (not directly tied to suspect) and again individuals responsible for snow and ice removal. From a lifting standpoint, a lot of injuries when removing manhole covers, individuals removing trees/brush and then instances where employees were required to assist/move patients or "patient related", for instance suspects, fire related services. Taking both frequency and severity into consideration and even removing the outliers, the Police and Fire Departments account for 53% of reported claims for the City Division since July 1, 2019 and 67% of incurred lost dollars.

   The Committee reviewed the large loss by division for the BOE and the City. The BOE has had five and City has 16 incidents since July 2019 with reserves at or above $100,000.

   FutureComp left the meeting at 9:38 a.m.

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

   Brenton reviewed the claim experience through June 2024 for the City and BOE. Retirees are at a 4.5% trend, and Actives 17% which averages out to 11%. The number of retirees in total is down from 6,057 to 5,661.

   It was noted the drug costs were increasing, any changes here would need to require buy in from the unions as it's a change in benefit. The City looked into this a few years ago in the past. The Committee asked for this to be looked at in future negotiations. Lockton also works with the Hospital and can look into with them.

The high claims were reviewed and it was noted that there was one claim that reached the stop loss limit last fiscal year. The total of high claimants over $200,000 were 17 in count at $6.2 million compared to 12 at $5.7 million in the previous year. Dental finished favorably.

4. Adjournment.

Commissioner Heiser made a motion seconded by Commissioner s to adjourn at 9:55 a.m.

Respectfully Submitted,

Jodi A. McGrane
Recording Secretary