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**Town of Wethersfield  
Insurance Committee Minutes  
February 20, 2008  
Town Manager's Conference Room**

The meeting was called to order by Polly Moon at 5:34 PM.

**Attendance:**

Polly Moon-Chairwoman, Chris Lyons, Matthias DeAngelo, Chris Bazinet, Sey Adil (arrived at 5:35PM), Paul Meade (arrived at 5:35PM), Karen Clancy, Director of Business Services, BOE (arrived at 5:35PM) Lisa Hancock-Director of Finance, Bonnie Therrien, Town Manager, Chris Monroe - Savino, Sturrock & Sullivan, Greg Bedula - TD BankNorth Insurance.

Excused Absences: Mike Fortunato, Jeffrey Kotkin

**Public Comments:**

No one was present from the public for comment.

**Approval of Minutes:**

Chris Lyons moved for the approval of the [minutes from the meeting on January 31, 2008](#); seconded by Chris Bazinet. Motion carried (Matthias DeAngelo abstained).

**Reports from Agents of Record:**

Chris Monroe - SS&S

Chris Monroe suggested that the Town look into the prescription coalition by Segal. Lisa Hancock suggested that the Town delay until we get a good understanding of the State program. Chris Monroe stated that the Town might be able to take advantage of prescription savings through Segal until a possible change to the State program (MEHIP).

Chris Monroe stated that January claims report shows substantial increases over the past few months. A majority of this increase is attributed to the nine individuals with claims over \$50,000.

Chris Monroe expressed concerns with our Account Representative from Anthem. He stated she is not responding to our needs in a timely manner. Bonnie Therrien recommended that Chris advise her that we are giving her until the end of the month to respond to the issues from the July and August reports.

Chris Monroe reviewed the January claims reports; in reviewing the reports Chris noted that about 15-20% of the claims are for drugs.

Chris Monroe stated that the Town is looking at a rather sizable renewal of 15-20% for the FY 08/09 budget.

Greg Bedula - TD BankNorth Insurance

Greg Bedula stated he is working on the renewal information for the next budget. Greg reviewed the claims/losses and the current year premiums. He discussed the loss ratios for the last six years.

Greg Bedula stated that claim-wise it has been a tough year, but we there have also been some very good previous years.

Greg Bedula stated that Worker Compensation claims have been down for the Town but that the Board of Education has had some very big claims. He is estimating that the Town budget renewal amount will be a 0% increase in the rate; any premium will increase based on wages. On the Board of Education side he is anticipating a 7% rate increase prior to any salary increases. Chris Lyons would like to see the information that is used to develop the workers compensation rates. Greg is estimating a 5% rate increase on the LAP policy. His estimates do not include an exposure increase.

### **Old Business -**

MEHIP - Lisa Hancock discussed the MEHIP plan that is being offered by the State. There may or may not be potential savings. The Town really needs to review the plan and potential costs. Lisa Hancock will keep the Committee up to date on the program as it progresses.

Segal Audit - Polly Moon asked whether the Committee wished to make a formal recommendation to the Town Council to solicit RFP's for a claims audit to be done on Anthem. Sey Adil responded that the Committee needs to review information that we are awaiting regarding the large claims before doing an audit.

Chris Monroe is looking at the results of another of his client's recent audits to see how their experience was. Without further, more in-depth review, it is difficult to determine whether it was of real benefit. He stated that he plans to study the report and forward a synopsis to committee members.

Chris Bazinet left the meeting at 6:48PM

The Committee will reconsider next month.

**New Business - None**

### **Adjournment -**

Sey Adil moved to adjourn at 6:50 PM. Seconded by Paul Meade. Motion carried unanimously.