

**INSURANCE COMMITTEE MINUTES**  
**Thursday, February 17, 2005**  
**Town Manager's Conference Room**

The meeting was called to order at 5:31 pm by Chairperson Polly Moon. In attendance were Sey Adil, Michael Fortunato, Paul Meade, Chris Lyons and Christopher Bazzinet. Also in attendance were Greg Bedula and Lisa A. Hancock, Director of Finance.

There was no public present for public comments.

A motion was made by Michael Fortunato; seconded by Sey Adil to accept [the minutes of December 16, 2004](#). The vote was unanimous.

Chairperson Polly Moon advised the committee that the Town Clerk, Dolores Sassano, had received an official notice of resignation from Dennis O'Conner. Dolores will be contacting appropriate parties. Polly suggested that if anyone had any recommendations to pass them on to their respective parties. No more than 3 licensed brokers may be on the committee with a maximum of two from any one party was also mentioned.

Chris Monroe was unavailable to give an update on the BC/BS plan. He did, however, send a year-to-date report that remains positive. Lisa Hancock stated that Chris is still working with Anthem to obtain the renewal rates for the Fiscal Year 2005-2006 and hopes to have them at the next meeting.

Greg Bedula said that he had received the renewal rate indications for the Workers Compensation policy. There is a proposed increase on the Town side of 10% and 30% on the Board of Education side. The Board of Education's percentage increase translates to approximately \$25,000 to \$30,000.

There is a concern that the workers compensation claims have been deteriorating for the past 3 years. It is due to a combination of frequency and severity. The claims range mostly in the \$25,000 to \$35,000 range with one instance in the \$100,000 range.

One specific claim involved a teacher who broke up a fight between two students and was assaulted during the process. Discussion ensued regarding the claim, and the committee was wondering if CIRMA would subrogate against the parents to recoup some of the costs. Paul Meade mentioned that there is a State Statute that limits the parental exposure.

Chris Lyons questioned as to what percentage of the claims were reserves. Greg stated that approximately 65% were reserves. These claims affect the modification factor which is used in calculating our premium. Chris wanted to know if there was a way to reduce the reserves in order to help improve the effect on the modification factor. Greg felt that this may be possible and agreed to look into it.

Greg is in the process of obtaining claims history for the past 3 years from CIRMA and will try to determine the areas that require improvement in order to have better loss control.

Chairperson Moon stated that there are two issues here. One is the concern that the renewal premium is going to increase due to the recent claims. Secondly, we need to address the issue of loss control once we identify the areas that need improvement.

Greg Bedula also brought to the attention of the committee that he had received the renewal quote for the Town's Errors and Omissions policy which is coming due on March 22, 2005. Two years ago the policy term was extended in order for him to search for alternative policies to provide coverage primarily for the Youth Services Department. The quotes that he found were more expensive. The renewal premium for this policy is \$8,888 as compared to last year's premium of \$8,222.

There was no old or new business to address.

Sey Adil made a motion to adjourn at 6:35 pm; seconded by Paul Meade. The vote was unanimous.