INSURANCE CONTROL COMMISSION

TOWN OF SOUTH WINDSOR

Caucus Room

1. **Call Meeting to Order – 9:30am**

There being no quorum present, the documents were reviewed but no votes or discussion was had. The Commission reviewed the documents provided as Exhibit A and Exhibit B as listed below.

2. **Roll Call**

Members Present: Michael Maniscalco, Town Manager
Rich Carella, Town Attorney (via zoom)

Also Present: Chris Chemerka, Business Manager, Board of Education
Patricia Perry, Director of Finance
Vanessa Perry, Assistant Town Manager/H.R. Director
Mallory Monaco, CIRMA Representatives
Lisa Daley, Lockton Representative
Chris Wardrop, USI Insurance Services, LLC

3. **Approval of Minutes – June 28, 2023**

None

4. **Discussion Items**

A. Updated Lockton Cost Reports for the Town and Board of Education through August 2023

Lisa Daley of Lockton reviewed the Town and Board of Education Lockton cost reports as shown in **Exhibit A**

For detailed information and breakdowns of claims, please see **Exhibit A**.

B. Liability, Automobile, and Property (LAP) and Workers Compensation Claims – CIRMA

Ms. Mallory Monaco of CIRMA reported on 22-23 Workers Compensation and Liability–Auto Property Budget Indications and Worker's Compensation (WC) losses as of August 2023 for the Town of South Windsor and the Board of Education **(Exhibit B, CIRMA Agenda)**.

For detailed information and breakdowns of claims, please see **Exhibit B Cirma Agenda**.

5. Schedule the next meeting

6. Adjournment

The meeting adjourned at 10:30am

Respectfully submitted,

Katherine Senerth
Executive Assistant

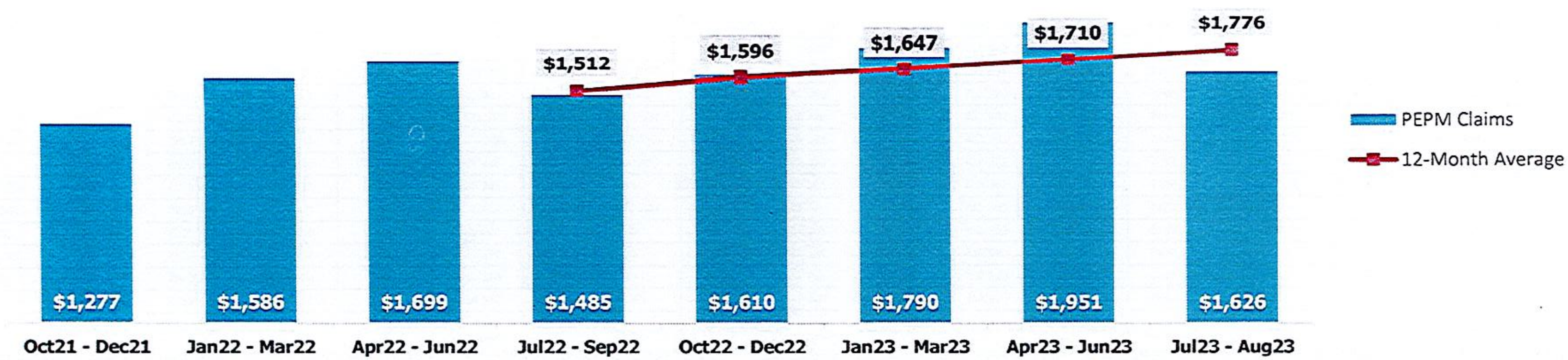
Exhibit A: Lockton Cost Reports through August 2023
Exhibit B: CIRMA Agenda

Exhibit A

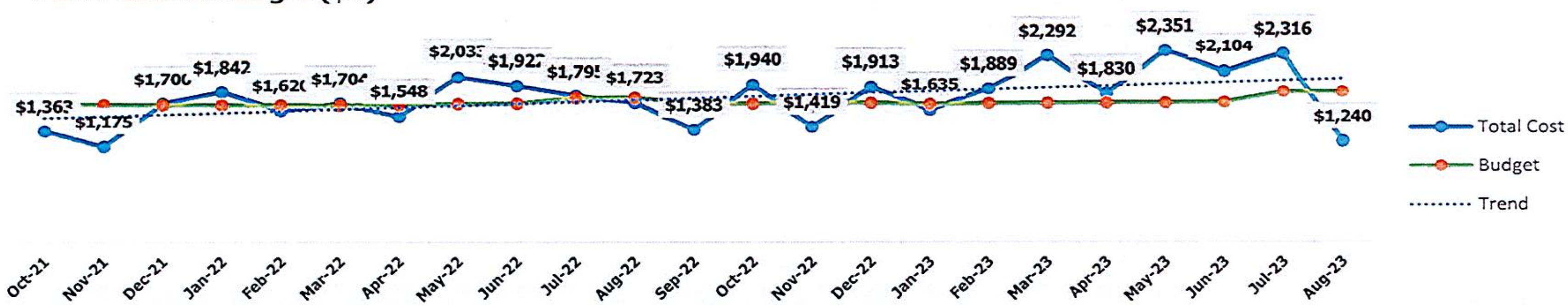
South Windsor Board of Education
Claim Trends

Self Funded Medical Through August 2023

PEPM Claims by Policy Year Quarter ($K)



PEPM Cost vs Budget ($K)



** Total Cost includes, Stop Loss, Administration Fees and Claim Cost

LOCKTON

South Windsor Board of Education

Experience Detail

Self Funded Medical through August 2023

Current Policy Year Experience

		Claims								Plan Expenses				Plan Cost Totals		Total Plan Cost vs Budget*		
Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	Total Net Claims	Net Claims PEPM	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
July 2023	533	$988,382	$166,787	$0	$1,155,168	$2,167	($741)	$1,154,428	$2,166	$377	$79,603	$79,981	$150	$1,234,408	$2,316	$984,060	$1,846	125.4%
August 2023	533	$401,925	$176,574	$0	$578,499	$1,085	$0	$578,499	$1,085	$3,131	$79,449	$82,580	$155	$661,079	$1,240	$984,060	$1,846	67.2%
Total	**1,066**	**$1,390,306**	**$343,361**	**$0**	**$1,733,667**	**$1,626**	**($741)**	**$1,732,926**	**$1,626**	**$3,509**	**$159,052**	**$162,561**	**$152**	**$1,895,487**	**$1,778**	**$1,968,120**	**$1,846**	**96.3%**

Prior Policy Year Experience

		Claims								Plan Expenses				Plan Cost Totals		Total Plan Cost vs Budget*		
Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	Total Net Claims	Net Claims PEPM	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
July 2022	530	$683,499	$191,217	$0	$874,716	$1,650	($85)	$874,631	$1,650	$930	$75,809	$76,739	$145	$951,370	$1,795	$939,125	$1,772	101.3%
August 2022	529	$660,507	$174,204	$0	$834,710	$1,578	$0	$834,710	$1,578	$1,553	$75,240	$76,792	$145	$911,503	$1,723	$939,125	$1,775	97.1%
September 2022	551	$433,105	$248,181	$0	$681,286	$1,236	$0	$681,286	$1,236	$1,512	$79,080	$80,592	$146	$761,877	$1,383	$939,125	$1,704	81.1%
October 2022	551	$702,871	$287,220	$0	$990,091	$1,797	$0	$990,091	$1,797	$1,422	$77,373	$78,796	$143	$1,068,886	$1,940	$939,125	$1,704	113.8%
November 2022	548	$572,381	$198,794	$0	$771,174	$1,407	($77,493)	$693,681	$1,266	$5,966	$77,942	$83,908	$153	$777,589	$1,419	$939,125	$1,714	82.8%
December 2022	548	$619,870	$348,477	$0	$968,347	$1,767	$0	$968,347	$1,767	$2,010	$77,942	$79,952	$146	$1,048,299	$1,913	$939,125	$1,714	111.6%
January 2023	553	$703,914	$330,640	($183,072)	$851,482	$1,540	($27,680)	$823,803	$1,490	$1,589	$78,795	$80,385	$145	$904,187	$1,635	$939,125	$1,698	96.3%
February 2023	550	$826,506	$274,181	$0	$1,100,687	$2,001	($145,126)	$955,561	$1,737	$5,248	$77,942	$83,190	$151	$1,038,751	$1,889	$939,125	$1,708	110.6%
March 2023	549	$792,234	$445,128	$0	$1,237,362	$2,254	($59,078)	$1,178,284	$2,146	$2,230	$77,805	$80,035	$146	$1,258,319	$2,292	$939,125	$1,711	134.0%
April 2023	548	$678,541	$254,517	$0	$933,057	$1,703	($9,687)	$923,371	$1,685	$1,808	$77,800	$79,608	$145	$1,002,978	$1,830	$939,125	$1,714	106.8%
May 2023	548	$1,020,720	$367,458	($154,549)	$1,233,629	$2,251	($22,558)	$1,211,071	$2,210	$4,721	$72,671	$77,391	$141	$1,288,462	$2,351	$939,125	$1,714	137.2%
June 2023	545	$738,417	$361,811	$0	$1,100,228	$2,019	($33,172)	$1,067,056	$1,958	$2,413	$77,185	$79,597	$146	$1,146,653	$2,104	$939,125	$1,723	122.1%
Total	**6,550**	**$8,432,564**	**$3,481,827**	**($337,621)**	**$11,576,770**	**$1,767**	**($374,879)**	**$11,201,892**	**$1,710**	**$31,401**	**$925,583**	**$956,984**	**$146**	**$12,158,875**	**$1,856**	**$11,269,502**	**$1,721**	**107.9%**

LOCKTON

South Windsor Board of Education
High Claimants

Self Funded (Paid July 2022 to August 2023)

Claimants $50K+

#	Age/DOB	Relationship	Active (Yes/No)	Diagnosis	Medical Claim Total	Rx Claim Total	Med-Rx Claim Total	ISL Threshold	Claims over ISL	Net Claim after Stop Loss
1	Ages 60-64	Spouse/Partner	Yes	OTHER CARDIAC ARRHYTHMIAS	$133,168	$4	$133,172	$200,000		$133,172
2	Ages 55-59	Spouse/Partner	Yes	OTHER VENOUS EMBOLISM & THROMBOSIS	$81,579	$307	$81,885	$200,000		$81,885
3	Ages 65-74	Spouse/Partner	Yes	PERS ENC HLTH SRVC OTH CIRCUMSTANCE	$17,704	$45,865	$63,569	$200,000		$63,569
4	Ages 75+	Employee/Self	Yes	ATHEROSCLEROSIS	$52,708	$92	$52,800	$200,000		$52,800
5	Ages 60-64	Spouse/Partner	Yes	MALIGNANT NEOPLASM OF PROSTATE	$51,572		$51,572	$200,000		$51,572
				Total	**$336,730**	**$46,268**	**$382,997**		**$0**	**$382,997**

South Windsor Board of Education
Experience Detail
Self Funded Dental through August 2023
Current Policy Year Experience

		Claims		Plan Expenses		Plan Cost Totals		Total Plan Cost vs Accrual		
Month	Employees	Total Net Claims	Net Claims PEPM	Admin Fees	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Accrual Rate Cost	Accrual PEPM	Actual vs Accrual
July 2023	648	$58,903	$90.90	$2,261	$3.49	$61,164	$94.39	$57,789	$89	105.8%
August 2023	649	$67,698	$104.31	$2,268	$3.49	$69,966	$107.81	$57,789	$89	121.1%
Total	1,297	$126,601	$97.61	$4,529	$3.49	$131,130	$101.10	$115,578	$89	113.5%

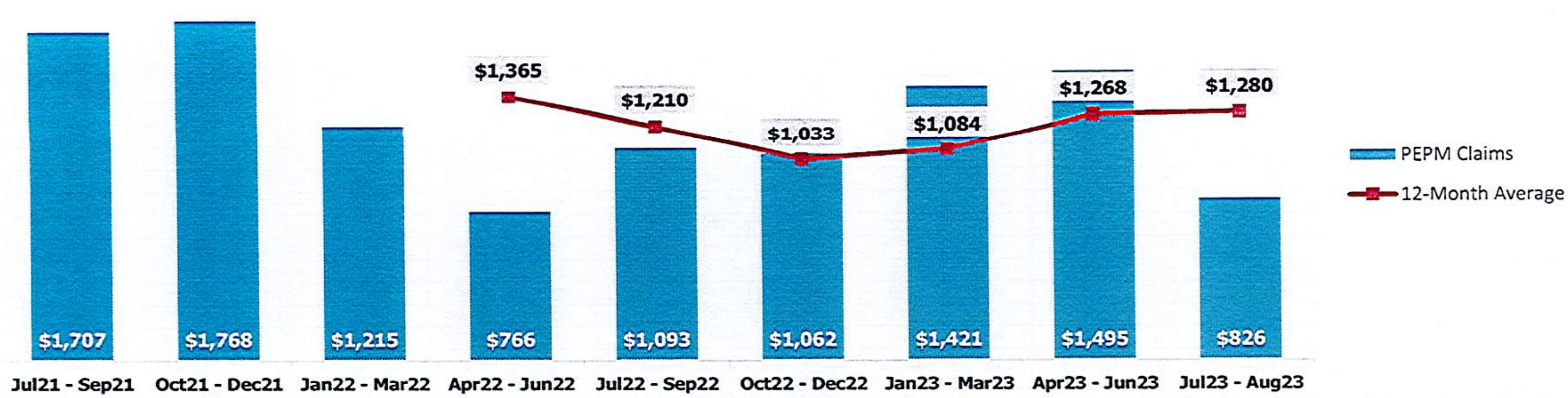
Prior Policy Year Experience

		Claims		Plan Expenses		Plan Cost Totals		Total Plan Cost vs Accrual		
Month	Employees	Total Net Claims	Net Claims PEPM	Admin Fees	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Accrual Rate Cost	Accrual PEPM	Actual vs Accrual
July 2022	648	$45,850	$70.76	$3,586	$5.53	$49,436	$76.29	$56,511	$87	87.5%
August 2022	646	$52,964	$81.99	$3,548	$5.49	$56,512	$87.48	$56,511	$87	100.0%
September 2022	671	$44,258	$65.96	$3,724	$5.55	$47,981	$71.51	$56,511	$84	84.9%
October 2022	670	$58,846	$87.83	$3,641	$5.43	$62,487	$93.26	$56,511	$84	110.6%
November 2022	667	$30,091	$45.11	$3,669	$5.50	$33,760	$50.61	$56,511	$85	59.7%
December 2022	664	$44,685	$67.30	$3,652	$5.50	$48,337	$72.80	$56,511	$85	85.5%
January 2023	668	$58,228	$87.17	$3,685	$5.52	$61,913	$92.68	$56,511	$85	109.6%
February 2023	666	$39,230	$58.90	$3,641	$5.47	$42,871	$64.37	$56,511	$85	75.9%
March 2023	665	$45,738	$68.78	$3,680	$5.53	$49,417	$74.31	$56,511	$85	87.4%
April 2023	662	$38,035	$57.45	$3,630	$5.48	$41,665	$62.94	$56,511	$85	73.7%
May 2023	662	$51,651	$78.02	$3,636	$5.49	$55,286	$83.51	$56,511	$85	97.8%
June 2023	659	$36,408	$55.25	$3,636	$5.52	$40,043	$60.76	$56,511	$86	70.9%
Total	7,948	$545,982	$68.69	$43,725	$5.50	$589,707	$74.20	$678,126	$85	87.0%

LOCKTON

Town of South Windsor
Claim Trends
Self Funded Medical Through August 2023

PEPM Claims by Policy Year Quarter ($K)



PEPM Cost vs Budget ($K)

** Total Cost refers to Stop Loss + Administration Fees + Claim Cost

LOCKTON

Town of South Windsor
Experience Detail
Self Funded Medical through August 2023

Current Policy Year Experience

		Claims								Plan Expenses				Plan Cost Totals		Total Plan Cost vs Budget		
Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	Total Net Claims	Net Claims PEPM	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
July 2023	165	$236,097	$64,652	($212,835)	$87,914	$533	($59,207)	$28,707	$174	$286	$23,991	$24,277	$147	$52,984	$321	$253,378	$1,536	20.9%
August 2023	167	$198,335	$47,237	$0	$245,573	$1,470	$0	$245,573	$1,470	$0	$23,752	$23,752	$142	$269,325	$1,613	$253,378	$1,517	106.3%
Total	332	$434,432	$111,890	($212,835)	$333,486	$1,004	($59,207)	$274,280	$826	$286	$47,743	$48,029	$145	$322,309	$971	$506,755	$1,526	63.6%

Prior Policy Year Experience

		Claims								Plan Expenses				Plan Cost Totals		Total Plan Cost vs Budget		
Month	Employees	Medical	Drug	Rx Rebates	Total Gross Claims	Gross Claims PEPM	Claims Over ISL	Total Net Claims	Net Claims PEPM	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
July 2022	157	$164,409	$62,351	($196,855)	$29,905	$190	$0	$29,905	$190	$349	$22,899	$23,248	$148	$53,153	$339	$277,875	$1,770	19.1%
August 2022	157	$222,788	$34,629	$0	$257,417	$1,640	$0	$257,417	$1,640	$1,593	$22,188	$23,781	$151	$281,198	$1,791	$277,875	$1,770	101.2%
September 2022	156	$144,135	$82,203	$0	$226,338	$1,451	$0	$226,338	$1,451	$502	$21,761	$22,263	$143	$248,601	$1,594	$277,875	$1,781	89.5%
October 2022	157	$238,707	$45,036	($163,409)	$120,334	$766	($84,669)	$35,665	$227	$518	$22,472	$22,990	$146	$58,655	$374	$277,875	$1,770	21.1%
November 2022	161	$275,550	$72,410	$0	$347,960	$2,161	($80,368)	$267,591	$1,662	$1,482	$22,472	$23,955	$149	$291,546	$1,811	$277,875	$1,726	104.9%
December 2022	159	$191,007	$71,745	$0	$262,752	$1,653	($59,411)	$203,340	$1,279	$577	$23,183	$23,761	$149	$227,101	$1,428	$277,875	$1,748	81.7%
January 2023	157	$346,009	$68,991	$0	$415,001	$2,643	($74,490)	$340,511	$2,169	$312	$22,472	$22,784	$145	$363,295	$2,314	$277,875	$1,770	130.7%
February 2023	157	$275,208	$35,271	($51,598)	$258,881	$1,649	($108,123)	$150,758	$960	$1,305	$22,046	$23,350	$149	$174,108	$1,109	$277,875	$1,770	62.7%
March 2023	159	$190,155	$48,779	$0	$238,934	$1,503	($57,864)	$181,069	$1,139	$260	$22,188	$22,447	$141	$203,517	$1,280	$277,875	$1,748	73.2%
April 2023	158	$210,253	$52,596	($50,223)	$212,627	$1,346	($57,902)	$154,725	$979	$313	$22,330	$22,643	$143	$177,368	$1,123	$277,875	$1,759	63.8%
May 2023	161	$276,904	$85,337	$0	$362,241	$2,250	($58,145)	$304,096	$1,889	$1,894	$22,899	$24,793	$154	$328,889	$2,043	$277,875	$1,726	118.4%
June 2023	159	$254,921	$59,314	$0	$314,235	$1,976	($58,232)	$256,004	$1,610	$347	$21,839	$22,185	$140	$278,189	$1,750	$277,875	$1,748	100.1%
Total	1,898	$2,790,048	$718,661	($462,085)	$3,046,624	$1,605	($639,204)	$2,407,420	$1,268	$9,450	$268,750	$278,200	$147	$2,685,620	$1,415	$3,334,505	$1,757	80.5%

LOCKTON

Town of South Windsor
High Claimants

Self Funded (Paid July 2022 to August 2023)

Claimants $50K+

#	Age/DOB	Relationship	Active (Yes/No)	Diagnosis	Medical Claim Total	Rx Claim Total	Med-Rx Claim Total	ISL Threshold	Claims over ISL	Net Claim after Stop Loss
1	Ages 55-59	Spouse/Partner	Yes	NEOPLASMS OF UNSPECIFIED BEHAVIOR	$121,297	$11	$121,309	$200,000		$121,309
				Total	$121,297	$11	$121,309		$0	$121,309

Self Funded (Paid July 2022 to June 2023)

Claimants $50K+

#	Age/DOB	Relationship	Active (Yes/No)	Diagnosis	Medical Claim Total	Rx Claim Total	Med-Rx Claim Total	ISL Threshold	Claims over ISL	Net Claim after Stop Loss
1	Ages 55-59	Spouse/Partner	Yes	HYPERFUNCTION OF PITUITARY GLAND	$874,978	$234	$875,212	$200,000	($675,212)	$200,000
2	Ages 50-54	Spouse/Partner	Yes	MALIGNANT NEOPLASM ANUS ANAL CANAL	$170,567	$9,102	$179,670	$200,000		$179,670
3	Ages 55-59	Spouse/Partner	Yes	ARTIFICIAL OPENING STATUS	$3,514	$170,815	$174,329	$200,000		$174,329
4	Ages 55-59	Employee/Self	Yes	COMP INTRL ORTHO PROS DEV IMPL GFT	$160,668	$5,441	$166,109	$200,000		$166,109
5	Ages 60-64	Employee/Self	Yes	PAIN NOT ELSEWHERE CLASSIFIED	$81,573	$1,486	$83,059	$200,000		$83,059
6	Ages 10-14	Child/Other Dependent	Yes	OTHER SOFT TISSUE DISORDERS NEC	$1,019	$76,104	$77,123	$200,000		$77,123
7	Ages 60-64	Employee/Self	Yes	MALIGNANT NEOPLASM OF PROSTATE	$74,636	$1,327	$75,963	$200,000		$75,963
8	Ages 55-59	Employee/Self	Yes	PERSONAL HISTORY CERTAIN OTHER DZ	$6,753	$46,341	$53,094	$200,000		$53,094
9	Ages 40-44	Spouse/Partner	Yes	MIGRAINE	$20,351	$32,229	$52,580	$200,000		$52,580
				Total	$1,394,059	$343,079	$1,737,138		($675,212)	$1,061,926

LOCKTON

Town of South Windsor
Experience Detail
Self Funded Dental through August 2023
Current Policy Year Experience

		Claims		Plan Expenses		Plan Cost Totals		Total Plan Cost vs Budget		
Month	Employees	Total Net Claims	Net Claims PEPM	Admin Fees	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
July 2023	182	$6,713	$36.89	$630	$3.46	$7,343	$40.35	$13,966	$77	52.6%
August 2023	184	$10,626	$57.75	$1,012	$5.50	$11,638	$63.25	$13,966	$76	83.3%
Total	366	$17,339	$47.37	$1,642	$4.49	$18,981	$51.86	$27,933	$76	68.0%

Prior Policy Year Experience

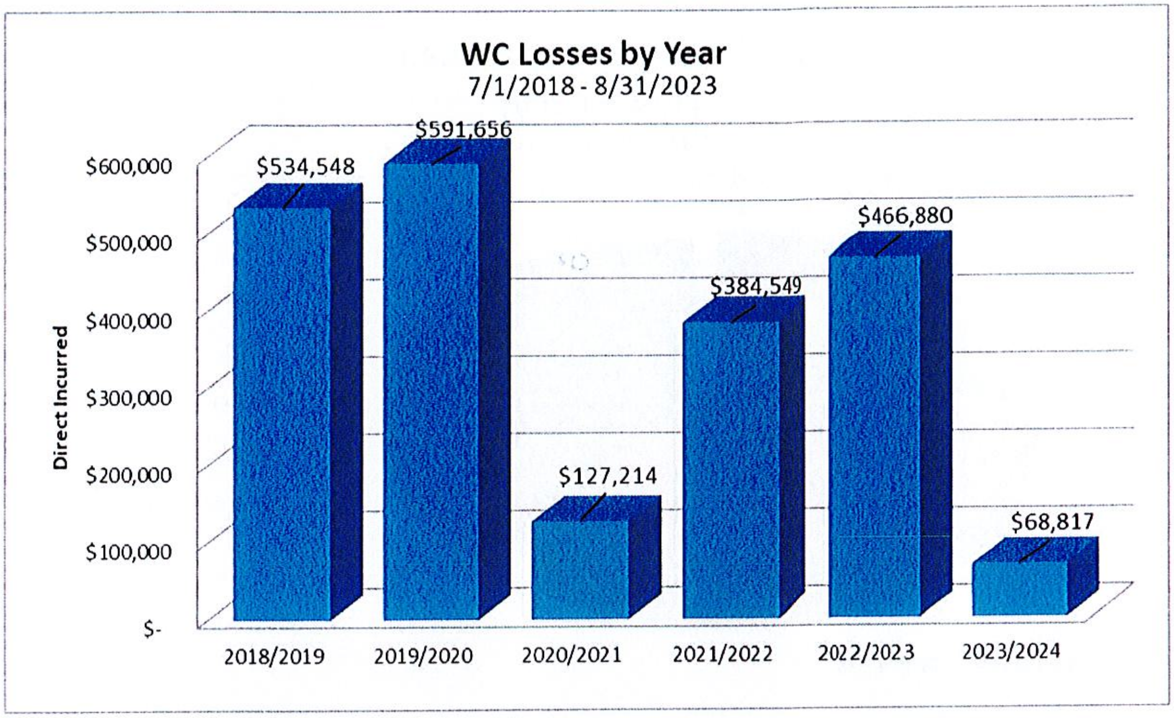
		Claims		Plan Expenses		Plan Cost Totals		Total Plan Cost vs Budget		
Month	Employees	Total Net Claims	Net Claims PEPM	Admin Fees	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
July 2022	173	$12,065	$69.74	$974	$5.63	$13,039	$75.37	$13,937	$81	93.6%
August 2022	174	$15,121	$86.90	$946	$5.44	$16,067	$92.34	$13,937	$80	115.3%
September 2022	171	$9,198	$53.79	$9,198	$53.79	$18,397	$107.58	$13,937	$82	132.0%
October 2022	172	$9,282	$53.97	$979	$5.69	$10,261	$59.66	$13,937	$81	73.6%
November 2022	176	$9,770	$55.51	$946	$5.38	$10,716	$60.88	$13,937	$79	76.9%
December 2022	175	$8,197	$46.84	$990	$5.66	$9,187	$52.50	$13,937	$80	65.9%
January 2023	173	$12,409	$71.73	$952	$5.50	$13,361	$77.23	$13,937	$81	95.9%
February 2023	173	$7,521	$43.47	$946	$5.47	$8,467	$48.94	$13,937	$81	60.7%
March 2023	173	$8,172	$47.24	$952	$5.50	$9,123	$52.74	$13,937	$81	65.5%
April 2023	172	$10,969	$63.77	$941	$5.47	$11,909	$69.24	$13,937	$81	85.5%
May 2023	175	$8,436	$48.21	$968	$5.53	$9,404	$53.74	$13,937	$80	67.5%
June 2023	174	$5,180	$29.77	$957	$5.50	$6,137	$35.27	$13,937	$80	44.0%
Total	2,081	$116,320	$55.90	$19,747	$9.49	$136,068	$65.39	$167,241	$80	81.4%

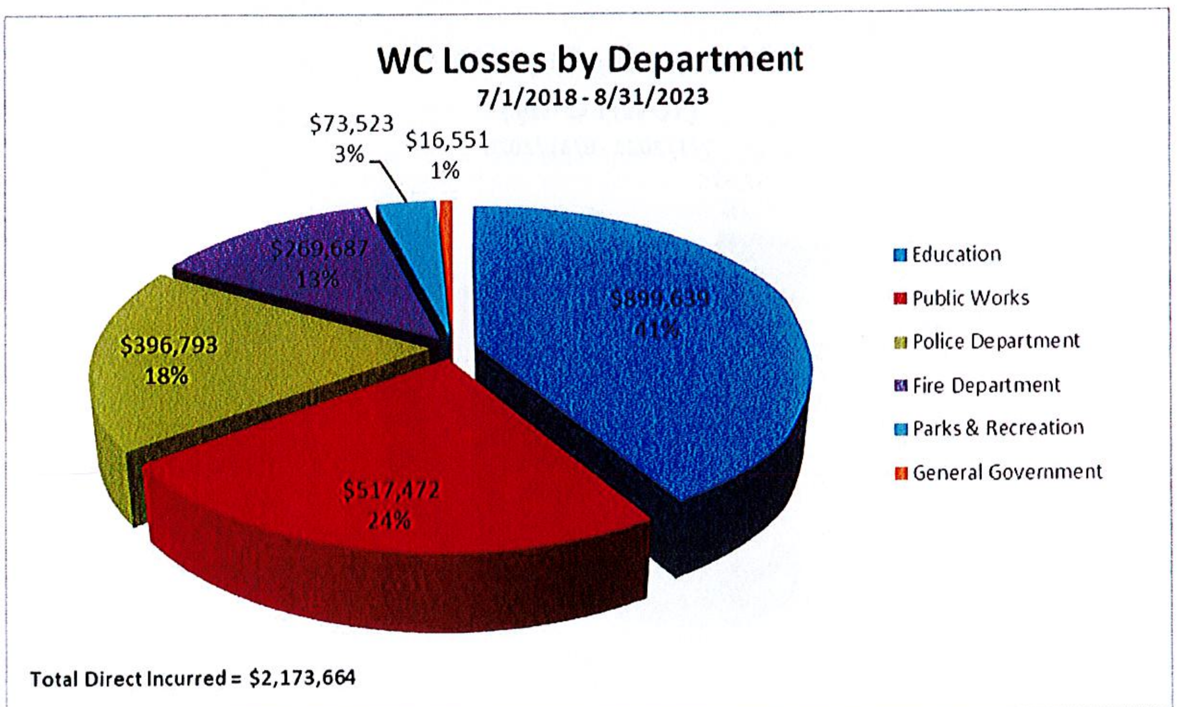
LOCKTON

Exhibit B

Workers' Compensation Loss Analysis

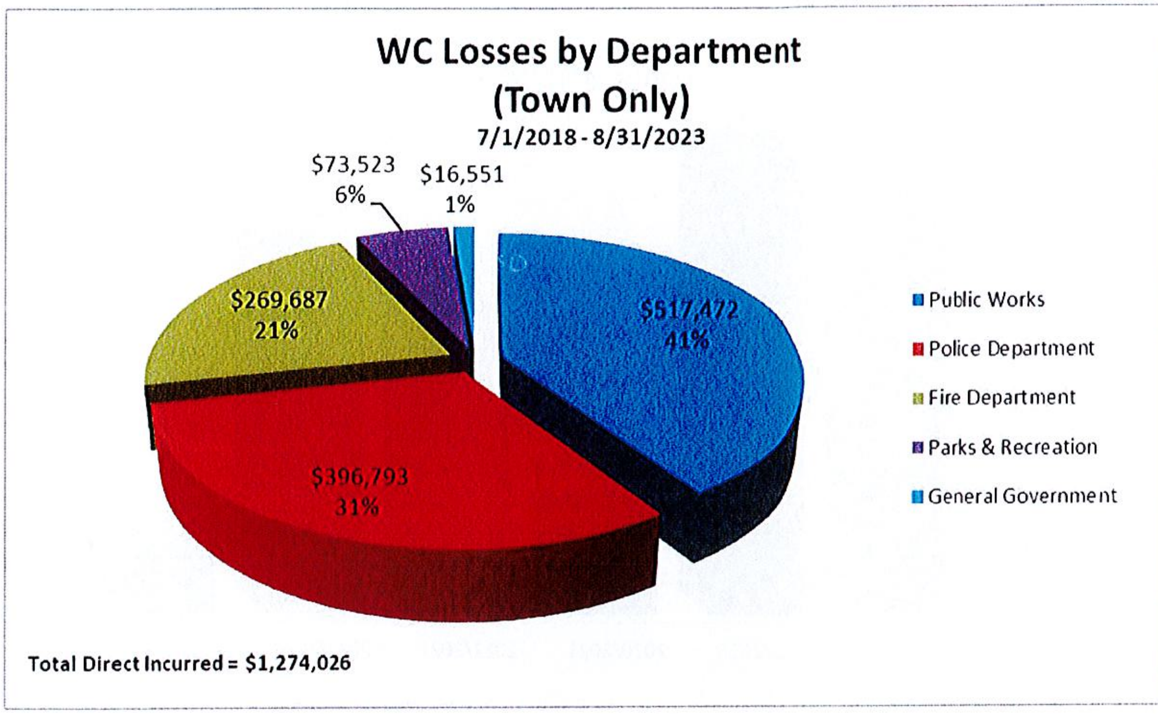
(Losses valued as of 8/31/2023)

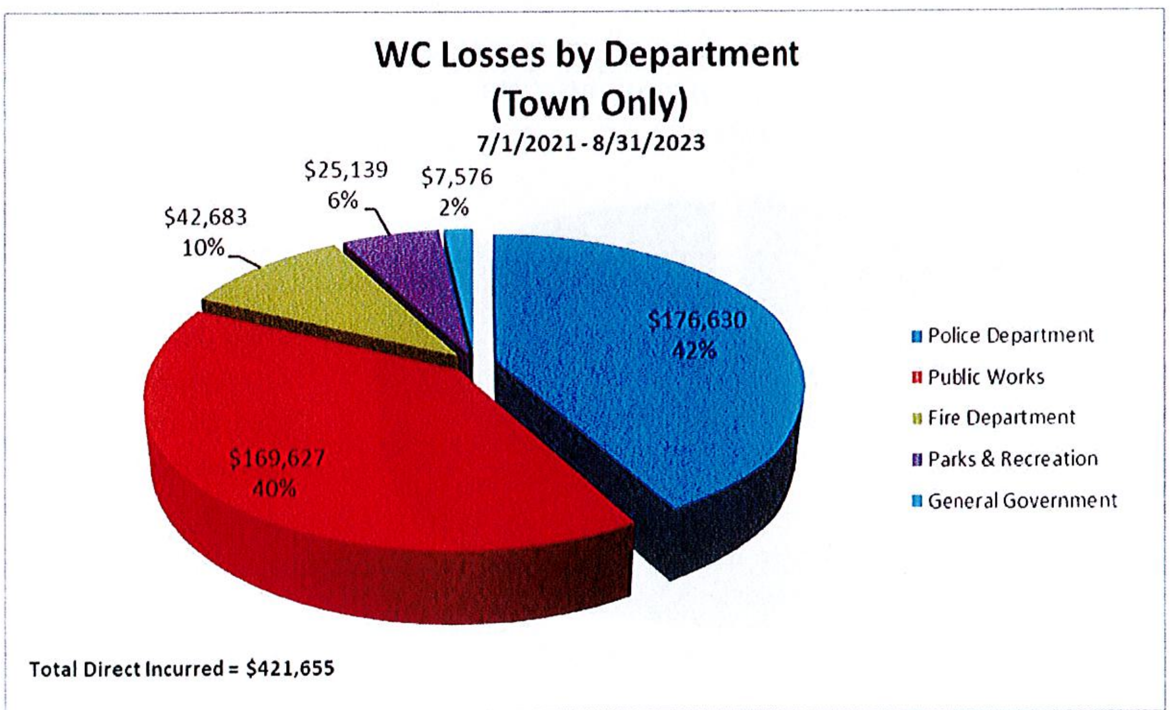




Workers' Compensation Loss Analysis Continued

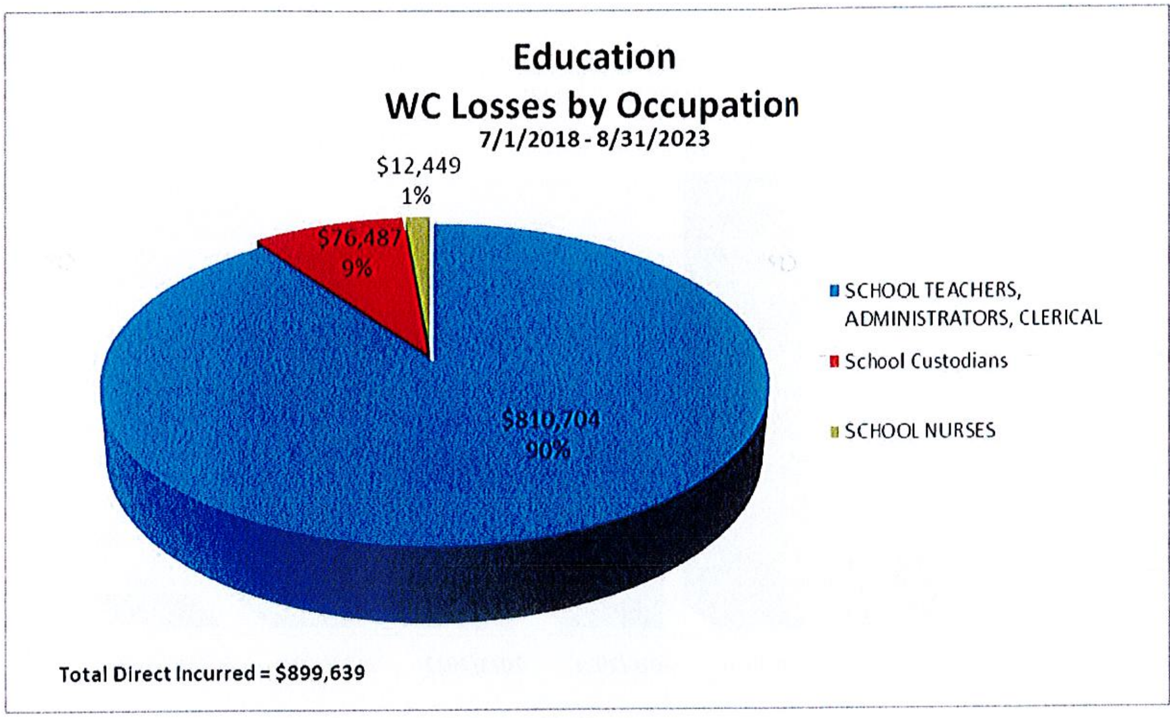
(Losses valued as of 8/31/2023)

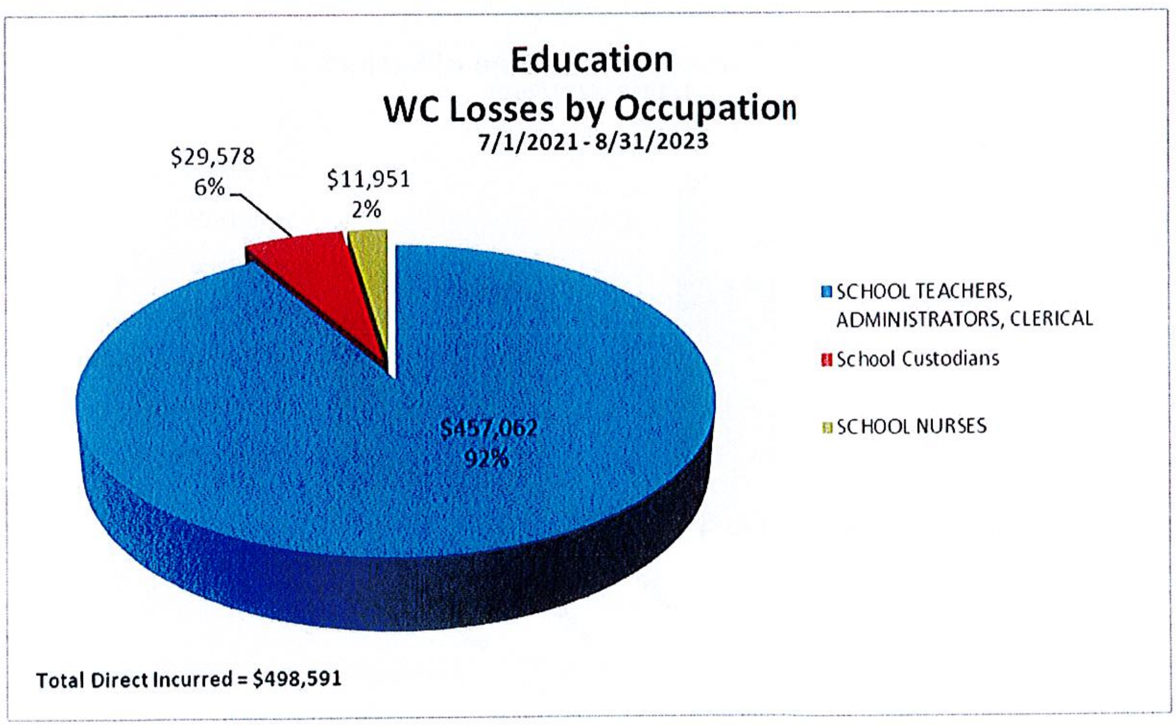




Workers' Compensation Loss Analysis Continued

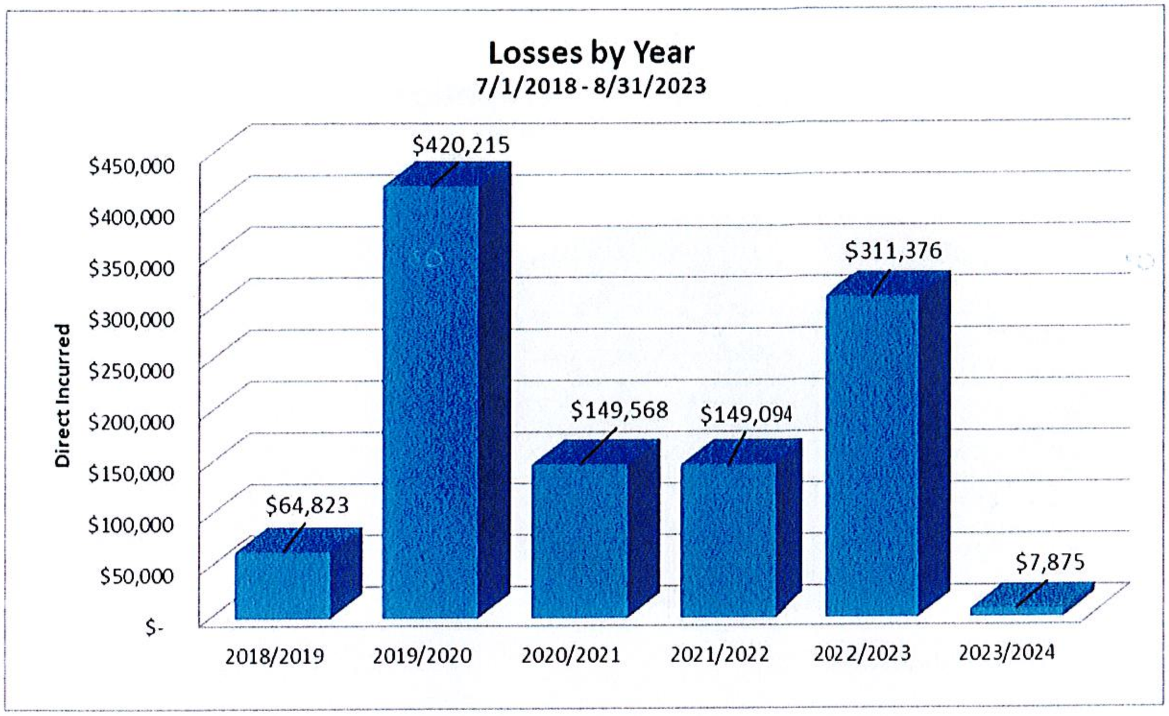
(Losses valued as of 8/31/2023)

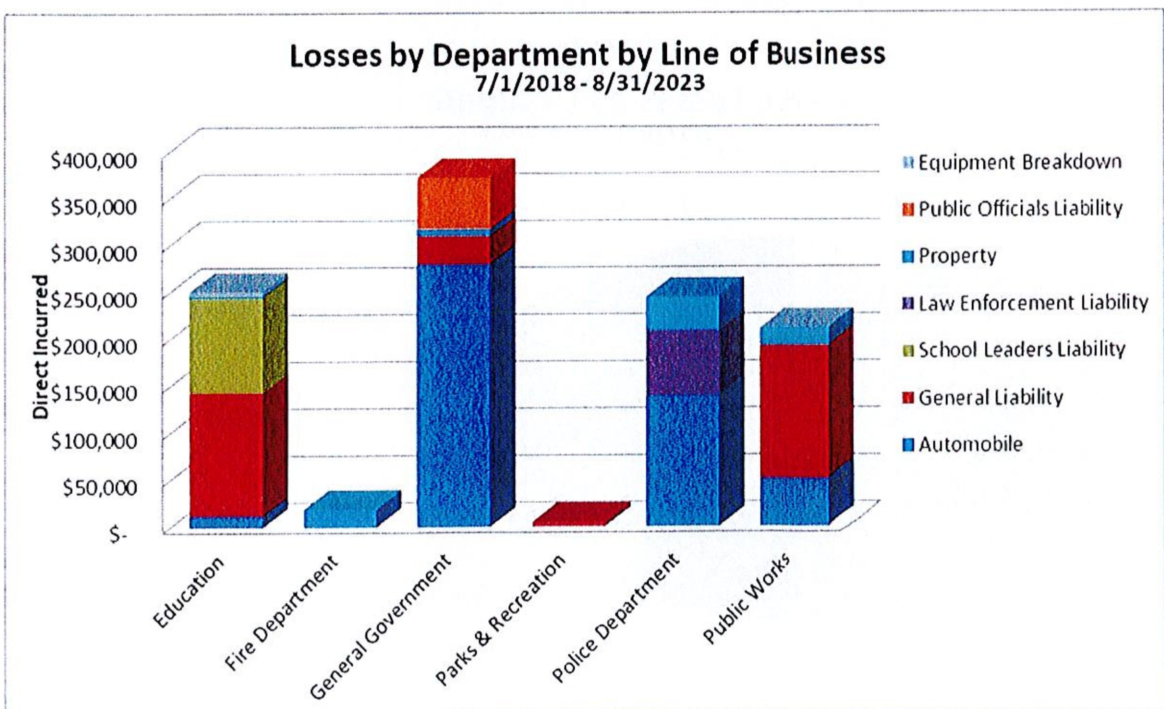




Liability Auto Property Loss Analysis

(Losses valued as of 8/31/2023)





Liability Auto Property Loss Analysis Continued

(Losses valued as of 8/31/2023)