

INSURANCE CONTROL COMMISSION

TOWN OF SOUTH WINDSOR

Minutes

Page 1

September 29, 2016

Madden Room – South Windsor Town Hall

1. Call Meeting to Order

The meeting was called to order at 8:33 a.m.

2. Roll Call

Members Present: Joseph Durette, Board of Education
Matthew B. Galligan, Town Manager
Carolyn Mirek, Town Council
Keith Yagaloff, Town Attorney, Keith Yagaloff & Associates

Members Absent: Edward Havens, Town Council

Also Present: Chris Chemerka, Business Manager, Board of Education
Robert Lindberg, Arthur J. Gallagher & Co.
Patricia Perry, Director of Finance
Vanessa Perry, Director of Human Resources
Fiona Porto, CIRMA Representative

3. Approval of Minutes (January 27, 2016)

Town Attorney Keith Yagaloff made a motion to approve the January 27, 2016 minutes. Town Manager Matthew Galligan seconded the motion; and they were approved, unanimously with one abstention from Mr. Joseph Durette.

4. Discussion Items

A. General Discussion – Liability, Automobile, and Property (LAP) and Workers' Compensation Claims

Ms. Fiona Porto asked for any questions or concerns before the discussion. Seeing none, Ms. Porto reviewed the Workers Compensation Claims, Liability, Automobile, and Property (LAP); Cyber Liability; Drone Coverage; Employment Practices Liability Helpline; and 2016-17 Training Programs as shown in attached **Exhibit A**.

Since the last Commission meeting, the Fiscal Year renewal for 2016-2017 occurred. CIRMA policy enhancements include Cyber Liability, Drone Coverage, and Employment Practices Liability Helpline. All policies are available to South Windsor, but the Town and Board of Education

ITEM:

4. A. (Continued)

need to meet underwriting guidelines to access Drone Coverage. Town Manager Matthew Galligan said that the Parks and Recreation Department has a drone that is used to take pictures. Ms. Porto said drones are highly regulated by the FAA, and certain guidelines need to be followed in order to obtain coverage.

Ms. Porto said the developed loss ration dropped from 102% to 85% from this time last year, but it is still higher than the break-even amount of 75%. The three year Loss Ratio increased from 24% to 51% as the 2015-2016 year had several relatively large LAP claims. The three year LAP agreement with the Town and Board of Education expires in 2017-2018 regardless of these claims.

Ms. Chris Chemerka asked if those losses were paid out or reserve amounts. Ms. Porto said one of the property losses is still open, but the liability losses are reserve amounts. Councilor Carolyn Mirek asked if the rates are still stable for 2017-2018. Ms. Porto said the rates will be stable until they are reviewed for a new LAP agreement once the current agreement expires.

Ms. Porto explained that Worker's Compensation Loss is decreasing and hopes that it continues. The majority of claims are from the Board of Education which is not unique. Public Works employees are also performing well.

Mr. Joseph Durette asked about specific Board of Education injury categories. Ms. Porto said that the information starts broad then becomes narrower to determine if specific training is needed for certain departments. Ms. Chemerka said there is a Board of Education Safety Committee that meets at least quarterly that reviews all injuries in detail to find prevention methods.

Ms. Porto said that the specific Board of Education injuries are not unique to the pool as most are slip/fall claims. Ms. Chemerka clarified that assault happens when a special education student with disabilities bites or hits an employee, not violent assault.

Town Attorney Keith Yagaloff asked if all injuries are reported. Ms. Porto said that employees are encouraged to report any and all injuries. A

MINUTES

Insurance Control Commission

Page 3

September 29, 2016

ITEM:

4. A. (Continued)

higher number of injuries does not mean all of the claims are severe. Town Manager Galligan said that the Town's Health and Safety Committee likes to review all injuries in case the next one is severe.

Ms. Porto pointed out that Eli Terry Elementary School has a larger number of claims reported than expected. Ms. Chemerka said there is a high special education population at Eli Terry Elementary School. Ms. Porto agreed that could be the cause.

Ms. Porto asked for questions. Town Attorney Yagaloff asked if Fire Commissioners are covered under CIRMA policies. Ms. Porto asked if they were looking for Workers Compensation coverage. Town Manager Galligan suggested Public Official Liability coverage as that would cover the Commissioners in cases of demotion where the demoted employee wanted to sue. As the Commission is not technically part of the Town, they may need extra coverage. Councilor Mirek asked if firefighters and the Fire Commissioners are mandated reporters. Town Manager Galligan said that between the Board of Education and the Police Department, mandated reporting for situations involving children is watched very closely. Town Attorney Yagaloff said the Fire Commissioners want to make sure they are following procedures and have the correct policies. Ms. Porto stated she would confirm what their coverage is.

Town Manager Galligan discussed the Cyber Policy. South Windsor's firewalls do not allow any outside vendors have access to Town servers.

Town Manager Galligan discussed Ms. Vanessa Perry and her involvement in the Health and Safety Committee. The Committee allows employees to monitor their peers.

Town Attorney Yagaloff said that Mr. Raymond Favreau is currently creating an ordinance for drones. Mr. Favreau is concerned about people flying drones on Town property and using those drones for illegal activities such as surveillance and damaging property. He would like to provide safe spaces for drone usage and does not want to ban their use. Ms. Porto pointed out that South Windsor is close to the airport so they would need to be cautious of FAA guidelines.

MINUTES

Insurance Control Commission

Page 4

September 29, 2016

ITEM:

4. A. (Continued)

Mr. Durette asked if teachers are protected from students hacking into their information. Ms. Chemerka said she would have to check with the Information Technology Department, but they do everything possible to prevent others from accessing information. Ms. Porto said the policy would cover that situation along with some costly expenses.

B. General Discussion – Health Insurance Claims

Mr. Robert Lindberg from Arthur J. Gallagher & Co. reviewed the Town and Board of Education Anthem Claim Activity – Medical, Rx, and Dental; Anthem Claim History; and Self Insurance Plan Summary from July 2016 and August 2016, as shown in attached **Exhibit B**.

Claims have been trending up slightly but are running well within the original range. Some information in this report is at the aggregate level as some division codes were not syncing with Anthem. A more detailed report will be distributed at a later meeting.

Mr. Lindberg said that the claims have remained in a fairly narrow range over the last four years. During this period of time, despite large claim activity, the baseline has been steady. There has also been accelerated migration to the High Deductible Health Plan (HDHP). South Windsor has been doing well compared to both itself and the marketplace.

Mr. Lindberg explained that CT Prime Inc., the Stop Loss Captive Insurance Program from CREC, launched since the last Insurance Control Commission meeting. South Windsor is a member of CT Prime Inc., and Town Manager Galligan has a prominent role. Mr. Lindberg said he is very encouraged by the first 60 operational days. Stop Loss premiums and claim losses are shared by thirteen communities. There were three goals with the formation of CT Prime: stabilizing pricing, capturing favorable results, and having more control over managing risk. Town Manager Galligan said he is proud that CT Prime Inc. was set up in six months, and ten more municipalities have expressed interest in joining.

Mr. Lindberg said that HDHP migration will be monitored, and the September report will have updated numbers. This time last year to now, there has been a 6% decrease in the overall population. There has been a

MINUTES

Insurance Control Commission

Page 5

September 29, 2016

ITEM:

4. B. (Continued)

steady decline in the number of people enrolled in the program. He discussed the State Employee Partnership 2.0 program. Town Attorney Yagaloff asked if declining enrollment is bad or good. Mr. Lindberg said that from a budget perspective, it is good because of less exposure.

Mr. Lindberg discussed the Affordable Care Act. The Cadillac Tax has been deferred to 2020, and there is no new information. This Tax has an impact on collective bargaining. The 1095's for 2016 will have tighter deadlines, and the government will not offer extensions. The process has not been easy, and there was a 95% fail rate for submitting 2015 1095's based on anecdotal evidence.

Town Manager Galligan said that the Town compares their health plan with the State's plan each year. The Town's costs are lower, and the State has a premium plan. The Town likes to control plan costs. Mr. Lindberg said that control is lost when Town's join the State plan.

ITEM:


5. **Schedule the next Meeting**

Mr. Galligan stated that the Commission will be sent a proposed quarterly meeting schedule by email in order to set firm dates for 2017.

6. **Adjournment**

At 9:30 a.m. the meeting was adjourned.

Respectfully submitted,



Ashley Booth
Recording Secretary

SOUTH WINDSOR INSURANCE CONTROL COMMISSION

CIRMA AGENDA

September 29, 2016

Commission Members: Matt Galligan, Edward Havens, Joseph Durette, Keith Yagaloff,
Carolyn Mirek

South Windsor: Patty Perry, Chris Chemerka, Vanessa Perry

CIRMA: Fiona Porto

Gallagher & Company: Robert Lindberg

1. 2016-17 LAP Policy Enhancements

2. WC and LAP Loss Experience

Line of Business	3 yr Loss Ratio as of 08/31/16	3 yr Loss Ratio as of 09/30/15	5 yr Loss Ratio as of 08/31/16	5 yr Loss Ratio as of 09/30/15
WC (Developed)	85%	102%	85%	88%
LAP	51%	24%	44%	42%

3. Risk Management Activities since last meeting

- Training
 - 106 Total Participants at 13 CIRMA Workshops
 - 3 uses of CIRMA's Online Training
- Consultations and Reviews
 - Consultation regarding use of body cameras in schools
 - Review of Workers' Compensation Employee Guide
 - Review of BOE's experiential learning program
 - Currently reviewing Bloodborne Pathogen Exposure Plan

4. EPL Hotline

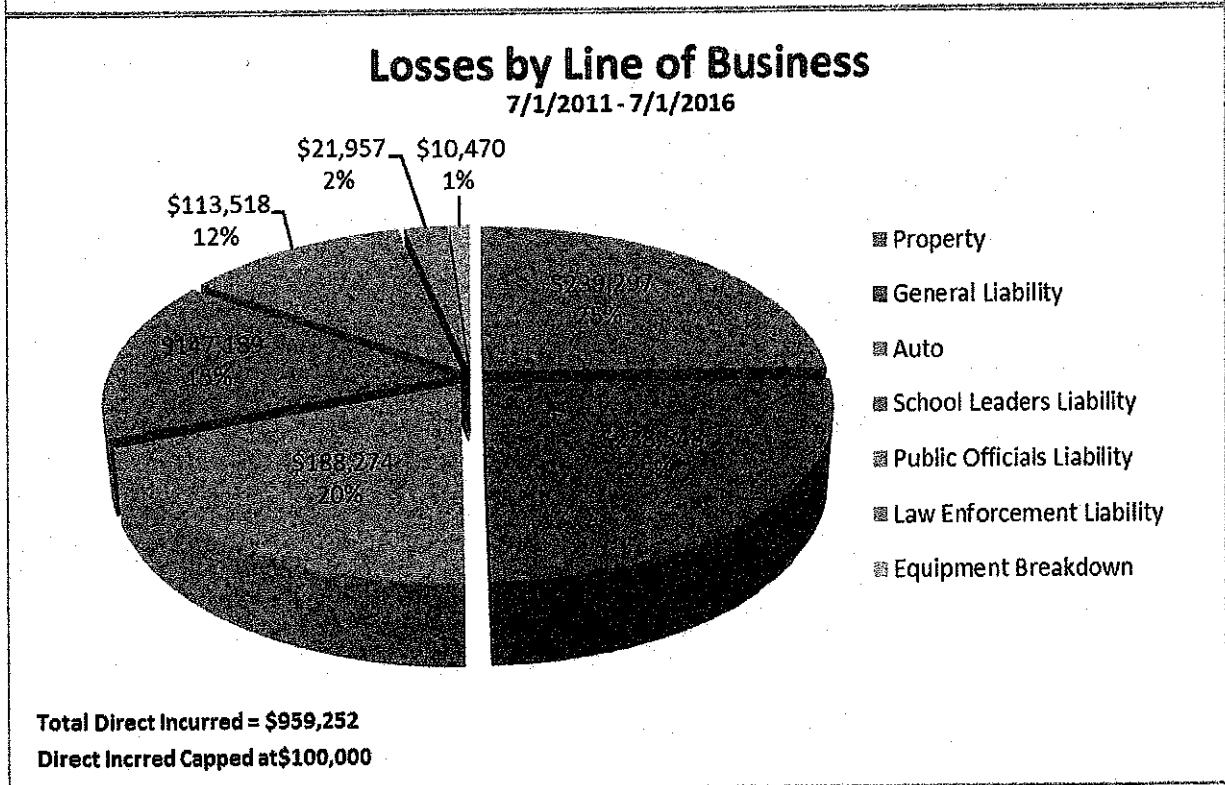
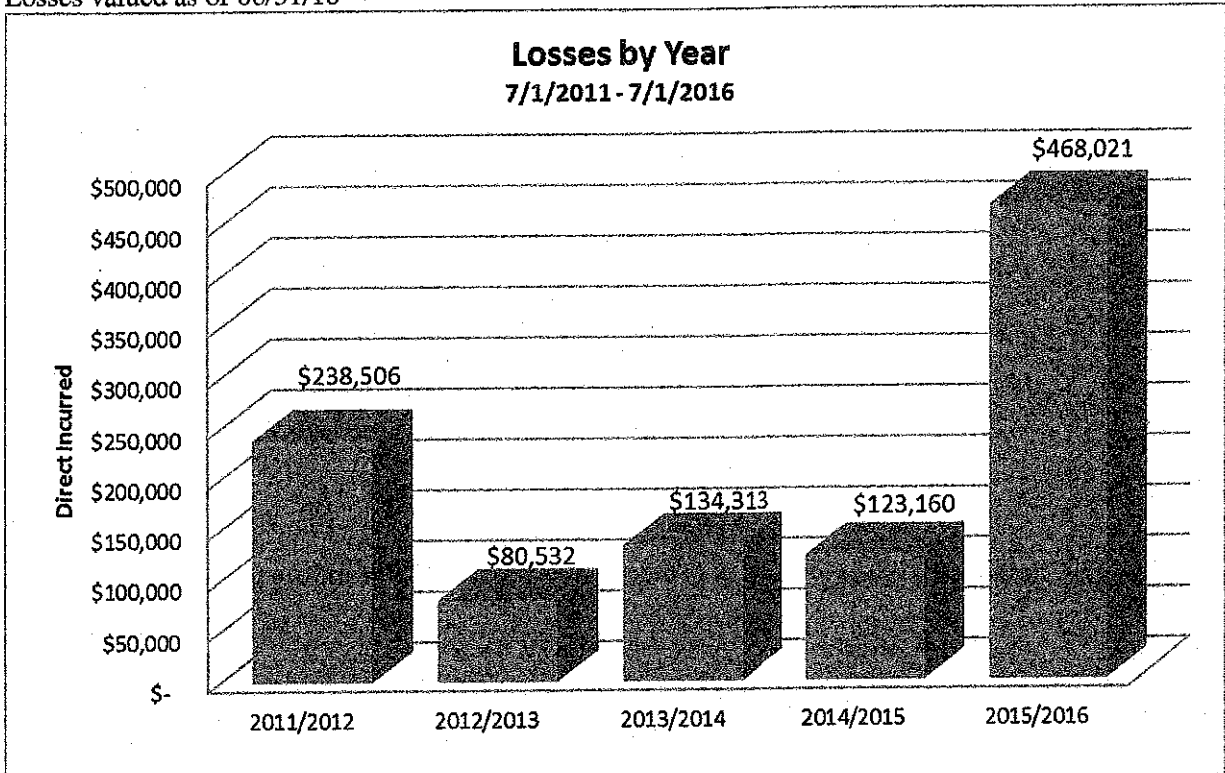
5. CCM Annual Convention – 11/15/16

6. Questions

SOUTH WINDSOR INSURANCE CONTROL COMMISSION

Liability-Auto- Property Loss Analysis

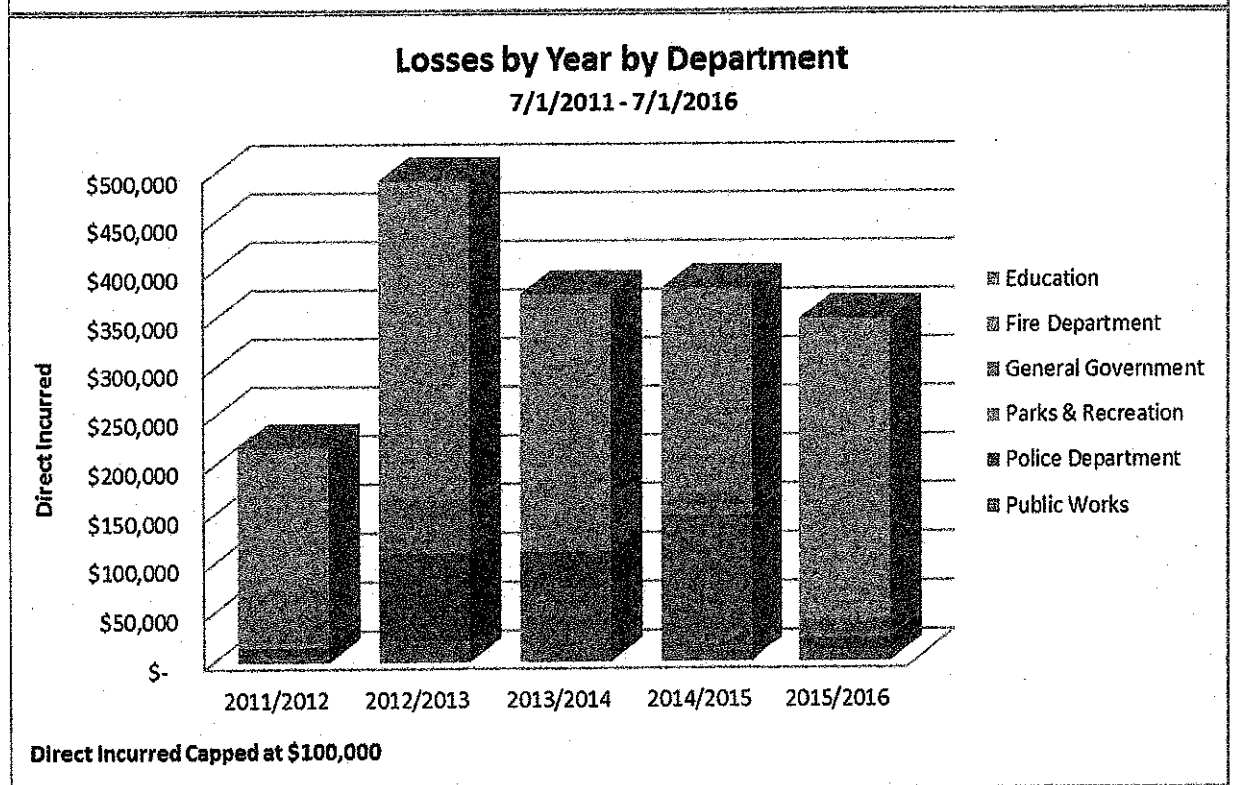
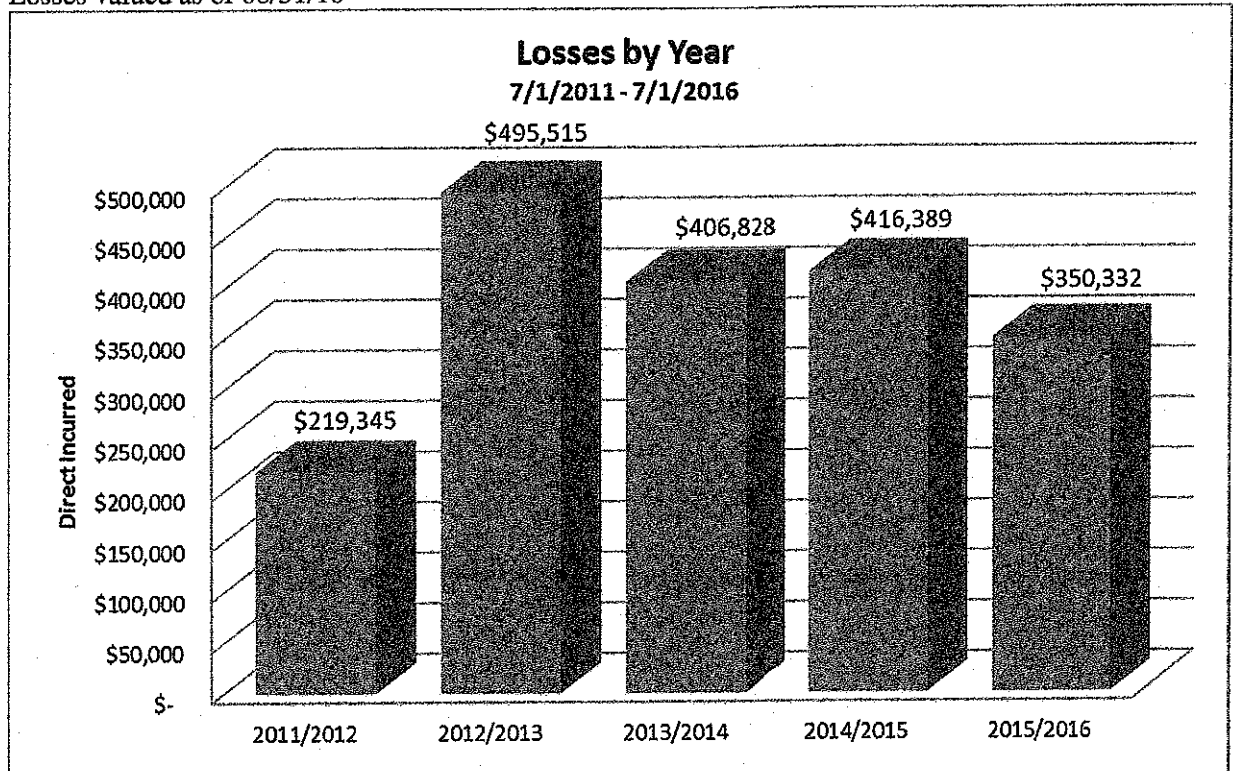
Losses valued as of 08/31/16



SOUTH WINDSOR INSURANCE CONTROL COMMISSION

Workers' Compensation Loss Analysis

Losses valued as of 08/31/16



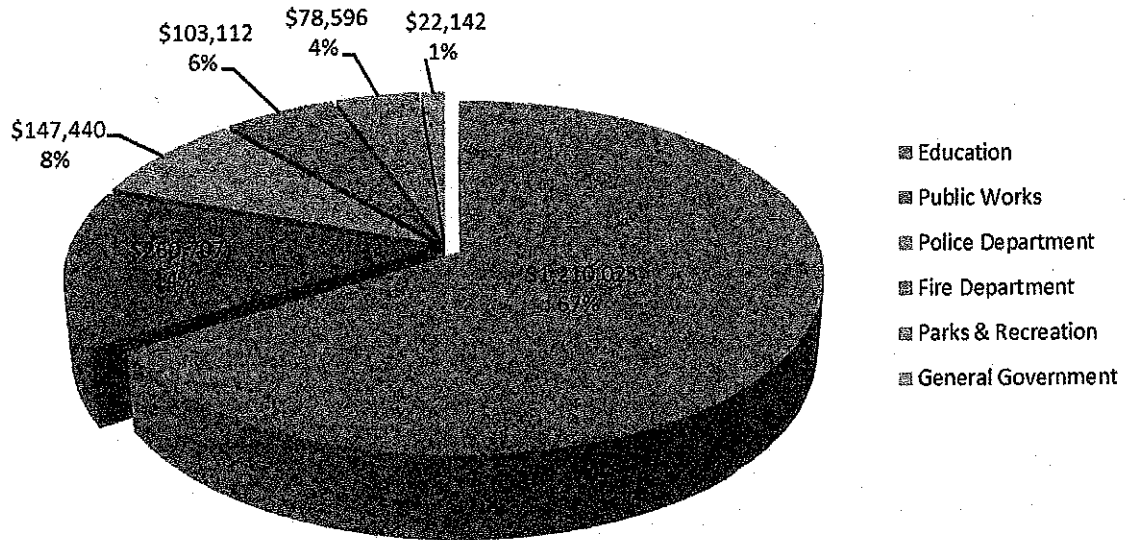
SOUTH WINDSOR INSURANCE CONTROL COMMISSION

Workers' Compensation Loss Analysis

Losses valued as of 08/31/16

Losses by Department

7/1/2011 - 7/1/2016

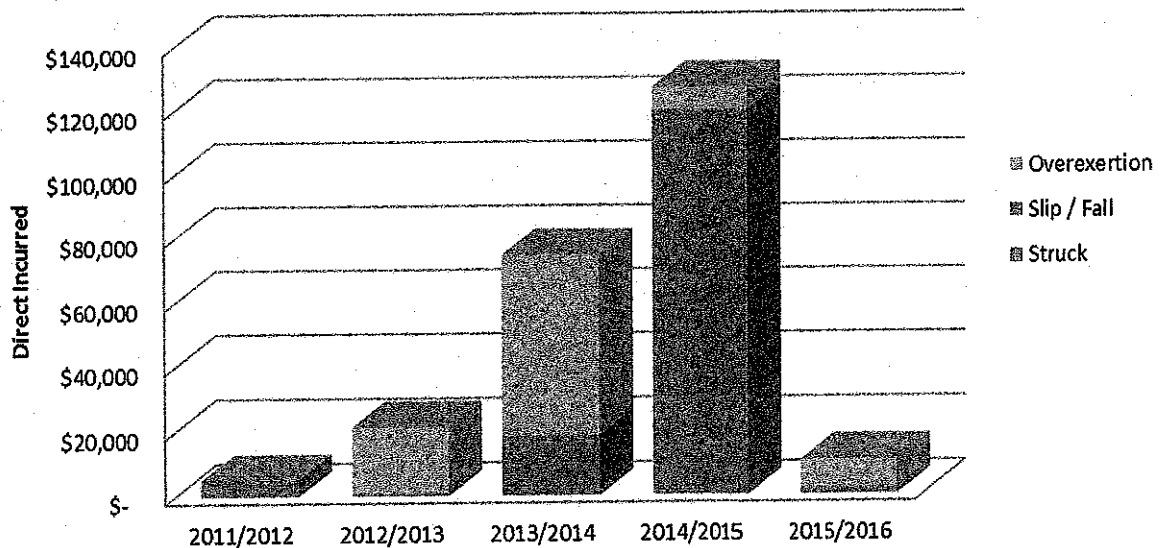


Total Direct Incurred = \$1,822,020

Direct Incurred Capped at \$100,000

Public Works Top 3 Incident Types

7/1/2011 - 7/1/2016



Direct Incurred Capped at \$100,000

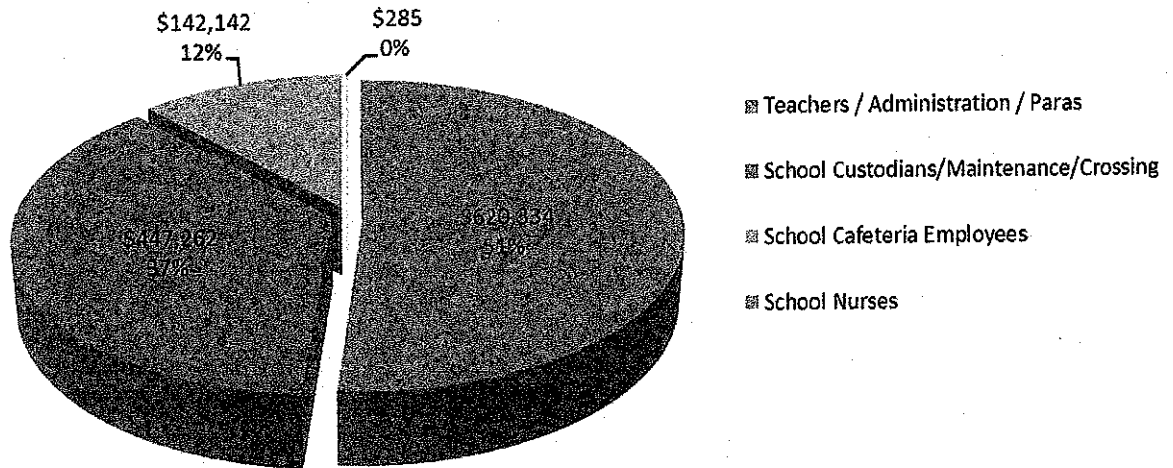
SOUTH WINDSOR INSURANCE CONTROL COMMISSION

Workers' Compensation Loss Analysis

Losses valued as of 08/31/16

Education Losses by Occupation

7/1/2011 - 7/1/2016



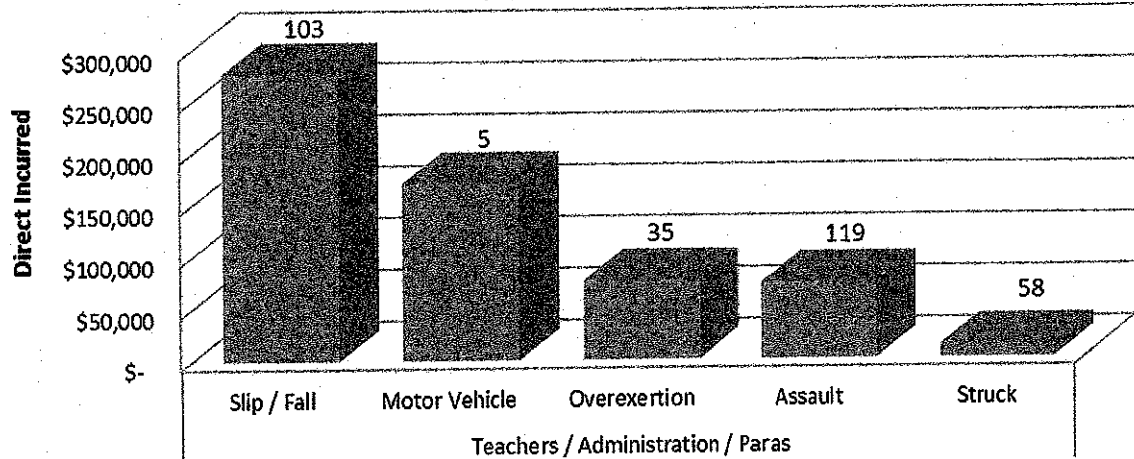
Total Direct Incurred = \$1,210,023

Direct Incurred Capped at \$100,000

Education Teachers / Administration / Paras

Top 5 Claim Causes

7/1/2011 - 7/1/2016

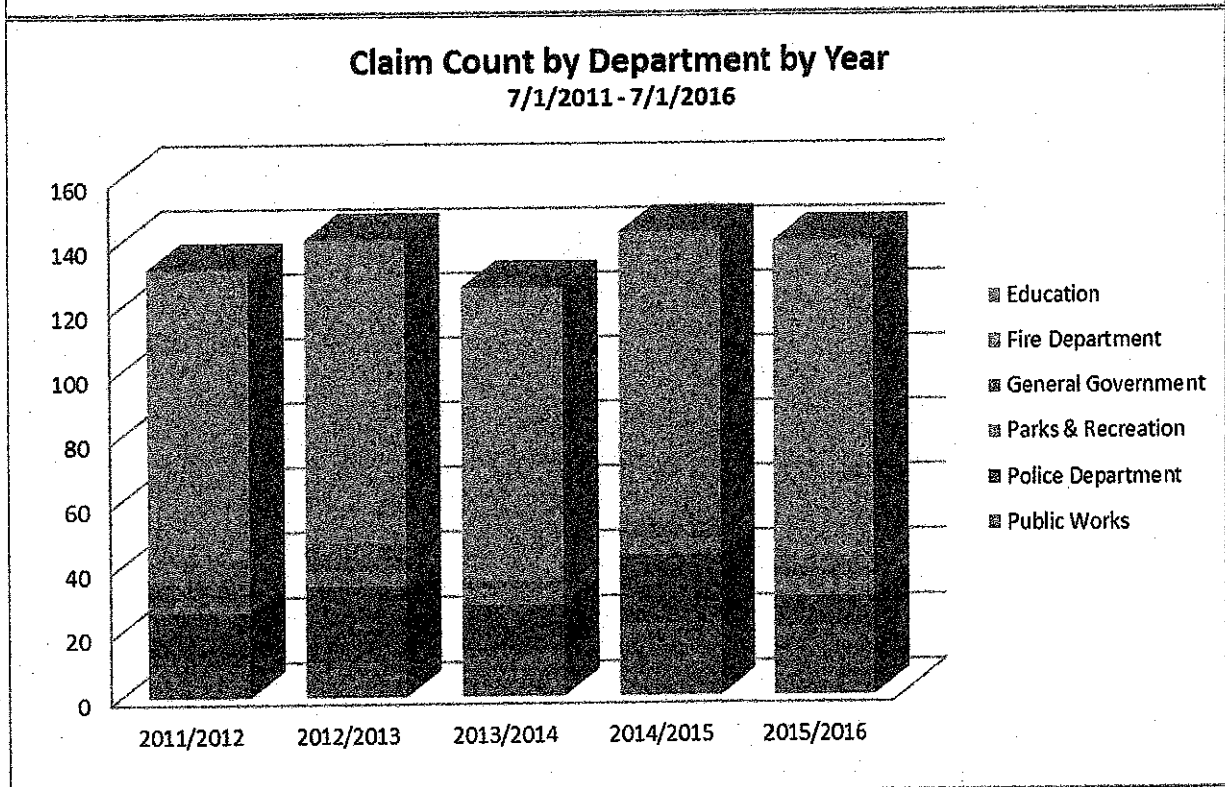
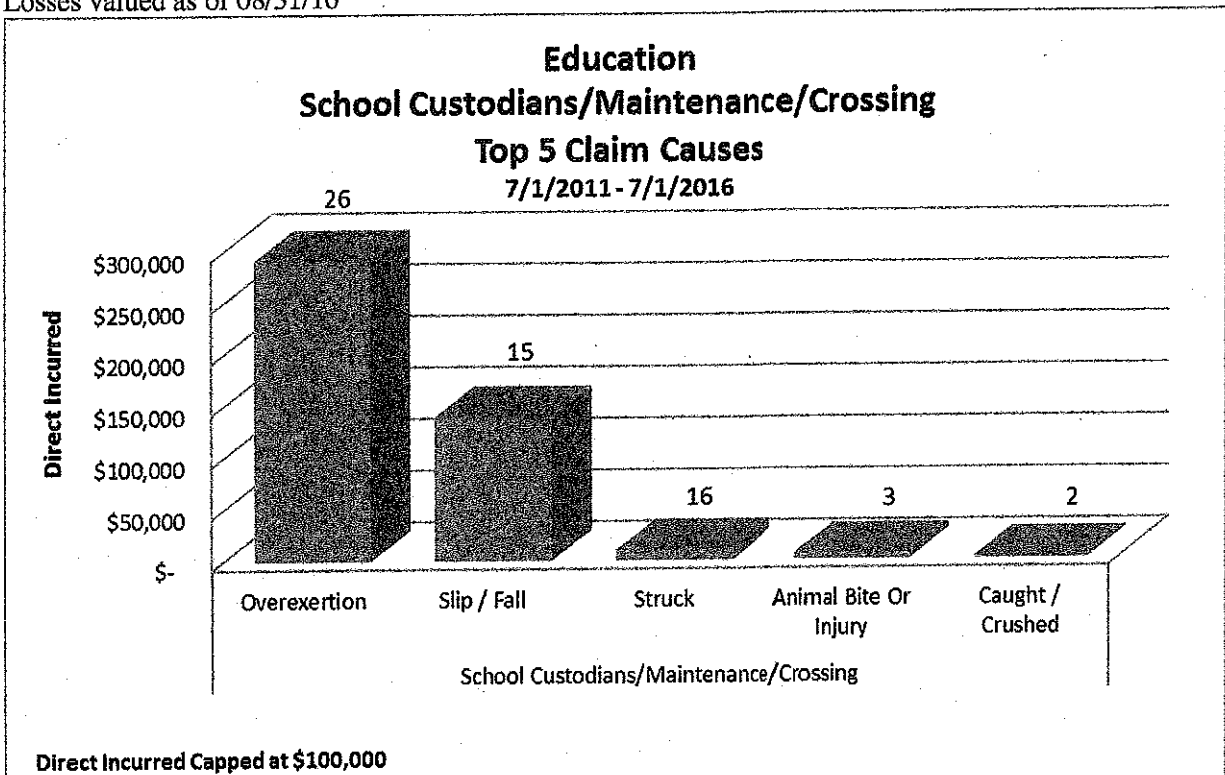


Direct Incurred Capped at \$100,000

SOUTH WINDSOR INSURANCE CONTROL COMMISSION

Workers' Compensation Loss Analysis

Losses valued as of 08/31/16

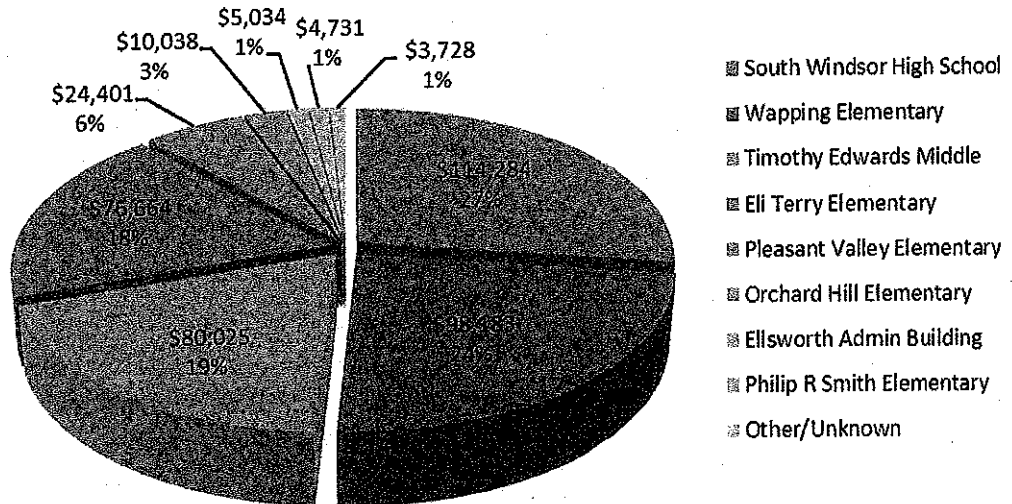


SOUTH WINDSOR INSURANCE CONTROL COMMISSION

Workers' Compensation Loss Analysis

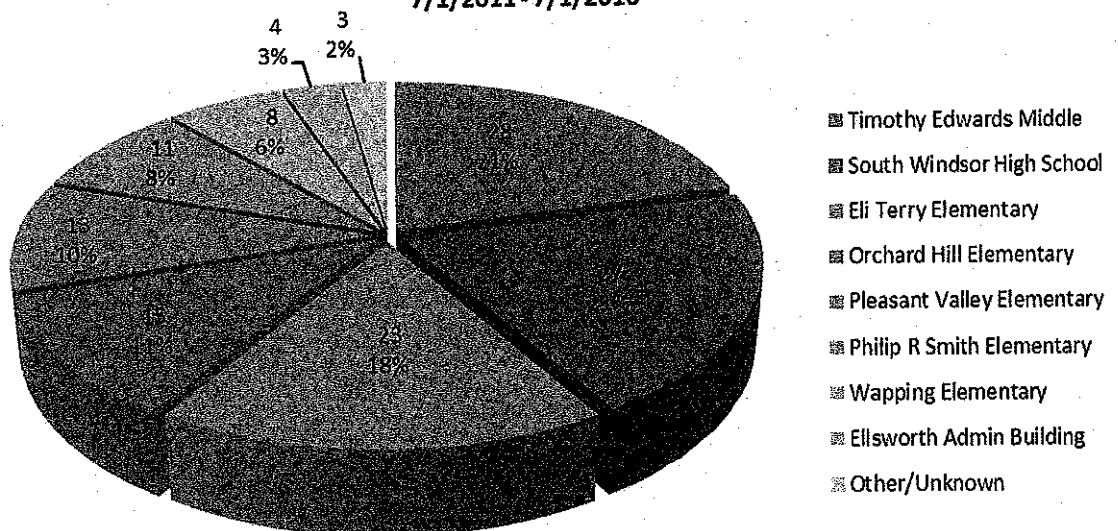
Losses valued as of 08/31/16

South Windsor Board of Education Slip/Falls by Location 7/1/2011 - 7/1/2016



Total Direct Incurred = \$417,086
Direct Incurred Capped at \$100,000

South Windsor Board of Education Slip/Falls by Location 7/1/2011 - 7/1/2016



Total Claim Count = 132

Cyber Liability

COVERAGE FOR A RAPIDLY EVOLVING RISK

It is all too easy for a data breach to occur today. The increased use of technology, its interconnectedness, and public entities' and public schools' dependency on it makes cyber events even more disruptive and costly when they happen.

COMPREHENSIVE CYBER LIABILITY COVERAGE

Effective July 1, 2016, CIRMA is providing through an A.M. Best A rated carrier, a comprehensive Cyber Liability policy to its Liability-Auto-Property pool members. The policy provides

coverage for a data breach of sensitive information from intentional hacking of a computer system or through stolen information from lost or misplaced hardware, for example laptops or smart phones, whether through the actions of an employee or outsider.

CIRMA's Cyber Liability policy includes coverage for notification and ID/credit monitoring expenses as outlined by the State of Connecticut's Public Act 15-142 concerning data breaches for Connecticut organizations.

The policy also provides many other coverages such as:

- Forensic investigation
- Security & privacy liability
- Data recovery

In the event of a breach, CIRMA LAP pool members will have access to event management and breach consultative services from best-in-class

breach responders with experience in computer forensics, data breach notification, credit and ID monitoring, and legal counsel.

HIGH LIMITS & NO DIRECT COST!

The Cyber Liability Policy provides \$1M per occurrence limit, \$2M member aggregate limit, and a \$10M pool aggregate limit. Best of all, there is **no direct cost** to CIRMA LAP pool members.

For more information about the program, please contact Steve Bixler, VP for Underwriting, at sbixler@ccm-ct.org.

Please note: All coverages are subject to the terms and conditions of the policy.



Cyber Liability for 2016-17

at a glance

Who's covered

- ✓ Liability-Auto-Property Pool Members

*What's covered

✓ Third-Party Liability Coverages

Media Liability	\$1,000,000
Payment Card Industry Data Security Standards (PCI DSS)	\$250,000
Privacy and Cyber Security	\$1,000,000
Privacy Regulatory Defense, Awards & Fines	\$1,000,000

✓ First-Party Coverages

Business Interruption & Extra Expense	**\$1,000,000
Cyber-Extortion	\$1,000,000
Data Breach Response and Crisis Management	\$1,000,000
Data Recovery	\$1,000,000

Limits

Per occurrence limit	\$1,000,000
Member aggregate limit	\$2,000,000
Pool aggregate limit	\$10,000,000

Retention

Per member loss retention	\$10,000
---------------------------	----------

**10 hour waiting period applies

*No retroactive date.

Please note: All coverages are subject to the terms and conditions of the policy.



CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY

900 Chapel Street, 9th Floor

New Haven, CT 06510

Phone: 203-946-3700 | Fax: 203-773-8134 | www.CIRMA.org

K:\Marketing Communications Master Folder\Brochures...\Cyber Liability Coverage\CyberRiskCoverageFlyer_071516

CIRMA

2016-17

Drone Coverage



DRONES

Many public entities and public schools have adopted the use of drones for the increased capabilities they provide, including search and rescue operations, infrastructure inspections, and property appraisals.

DRONE COVERAGE BY ENDORSEMENT

Effective July 1, 2016, CIRMA will provide its Liability-Auto-Property

pool members a coverage solution for the exposures that drone use poses to public entities and public schools.

Liability and property coverage is available, by endorsement only, when underwriting guidelines are met.

For more information about drone coverage, please contact Steve Bixler, VP for Underwriting, at sbixler@ccm-ct.org.

Please note: all coverages are subject to the terms and conditions of the policy.

"There are many possible benefits resulting from public entity use of drones. There are also risks, most of which have not yet fully been explored because drone use is so new."

AGRiP
Association of Governmental Risk Pools



Drone Coverage

Please note: All coverages are subject to the terms and conditions of the policy.



CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY

900 Chapel Street, 9th Floor

New Haven, CT 06510

Phone: 203-946-3700 | Fax: 203-773-8134 | www.CIRMA.org

K:\Marketing Communications Master Folder\Brochures...\Drone Coverage\DroneCoverageFlyer_05-23-16



CIRMA

2016-17

Employment Practices Liability Helpline

MANAGE TOUGH EMPLOYMENT ISSUES WITH CONFIDENCE

Recent court rulings and legislative changes have made employment liability law more complex than ever with municipal and public school employers facing some of the toughest challenges of all.

To help CIRMA's Liability-Auto-Property members successfully manage these exposures and resolve issues with confidence, CIRMA has partnered with FordHarrison, a pre-eminent national law firm specializing in employment and labor law.

Under CIRMA's new Employment Practices Liability Helpline program, FH attorneys will provide LAP members expert legal advice on **all aspects of employment practices law**.

CIRMA's Helpline program will answer questions and provide guidance to help municipal and school leaders and HR departments resolve

their employment practices issues before they escalate or a liability claim is made. The program is provided exclusively to CIRMA members in Connecticut. This value-added program is provided free as part of the CIRMA LAP membership.

HAVE A QUESTION ABOUT EMPLOYMENT PRACTICES?

The EPL Helpline provides access to **one hour of expert legal advice per month for no charge** on issues relating to employment practices. Helpline topics include:

- Hiring, promotion, leave, and termination practices.
- Harassment, discrimination, retaliation, and discipline issues.
- Compliance areas, including wage and hour law, Americans with Disabilities Act, and CHRO.
- Union and labor relations.

Experienced attorneys will reply to Helpline questions **within 24 hours**.

CIRMA's goal is to provide LAP members timely access to expert legal advice so that they can resolve employ-

ment practices issues quickly and better manage risk.

BUILDING UNDERSTANDING

The EPL Helpline program also helps municipal and school leaders stay current and build their understanding of employment practices through its EPL newsletter service.

CIRMA members will receive emailed newsletters and alerts on areas of special concern to public employers, including labor and union issues, affirmative action compliance, class and collective actions. CIRMA Members will also have access to webinars, and seminars on employment practices topics.

Please contact your CIRMA Risk Management Consultant for additional information about this program.

"The Helpline is on speed dial: Their expertise helped us confidently manage some tough employment issues and build our employees' morale and trust."

CIRMA

Member Owned
Member Governed

Employment Practices Liability Helpline

at a glance

- ✓ One hour per month Helpline advice from experienced FordHarrison attorneys — at no charge to CIRMA LAP Members. (Additional time is available at a discounted rate.) Questions may be phoned or emailed to the Helpline.
- ✓ Employment practices e-newsletters and alerts — at no charge.
- ✓ Employee handbook reviews, employee practices audits — available at a discounted rate.
- ✓ Webinars, alerts, and seminars and training programs on various employment practices topics — available at a discounted rate.

CIRMA LAP members will receive an introductory letter at the beginning of their policy period with information about the FH helpline and the toll-free number and email address.

Please note: Conversations with FordHarrison attorneys via the helpline will be confidential. While use of the helpline will establish attorney/client privilege and protects you and FordHarrison, you are under **no obligation** to use FordHarrison as your legal counsel. (FordHarrison attorneys may discuss the merits of a pending CIRMA claim with CIRMA, as contemplated by the Connecticut Rules of Professional Responsibility.)



CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY
900 Chapel Street, 9th Floor
New Haven, CT 06510
Phone: 203-946-3700 | Fax: 203-773-8134 | www.CIRMA.org



SEPTEMBER 2016

September 12	Manchester	Ladder Safety (<i>Afternoon session</i>)
September 12	Manchester	Ladder Safety (<i>Evening session</i>)
September 13	Roxbury	CIRMA's Defensive Driving Course
September 22	Middletown	Understanding Workplace Violence and Prevention Strategies
September 27	Berlin	Preventing Overexertion Injuries - <i>New</i>
September 28	Rocky Hill	Fundamentals of Boiler Operations, Maintenance and Safety
September 29	Middletown	Science Lab Safety and Liability - A CIRMA/CSSN training alliance program

OCTOBER 2016

October 5	Manchester	Freedom of Information Act: Understanding and Avoiding Liability - <i>New</i>
October 13	Middletown	Developing and Updating a Chemical Hygiene Plan - A CIRMA/CSSN training alliance program
October 13	New Hartford	Preventing Sprains and Strains for Municipal Employees
October 24	Sprague	Understanding the Risks of Social Media Use
October 27	Middletown	Training for Chemical Hygiene Officers - A CIRMA/CSSN training alliance program

NOVEMBER 2016

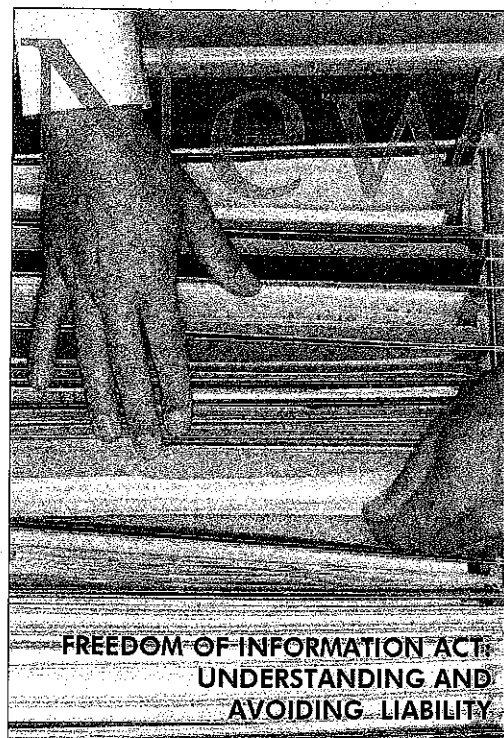
November 9	Manchester	Electrical System Awareness & Safety for First Responders
November 10	Middletown	Chemical Management Safety - A CIRMA/CSSN training alliance program
November 17	Guilford	Freedom of Information Act: Understanding and Avoiding Liability - <i>New</i>
November 17	New Milford	Risk Management for Supervisors
November 21	Sprague	Preventing Slips, Trips and Falls & Preventing Sprains and Strains for Municipal Employees

DECEMBER 2016

December 1	Middletown	Safety in Technology Education and Engineering Labs - A CIRMA/CSSN training alliance program
------------	------------	---

FEBRUARY 2017

February 2	Middletown	School Custodial/Maintainer Training for a Safer Workplace! - A CIRMA/CSSN training alliance program
February 16	Middletown	Safety in the Art Classroom/Studio - A CIRMA/CSSN training alliance program
February 20	Sprague	Lockout/Tagout & Occupational Noise and Hearing Conservation



Visit CIRMATraining.org to register online

CIRMA's **E-Learning Center** now offers over 40 online training program topics! Online training categories include:

- Customer Service
- Health & Wellness
- Law Enforcement
- Safety & Environmental
- Waste & Waste Water
- Firefighting
- Human Resources
- Roadway & Highway
- Schools/Education



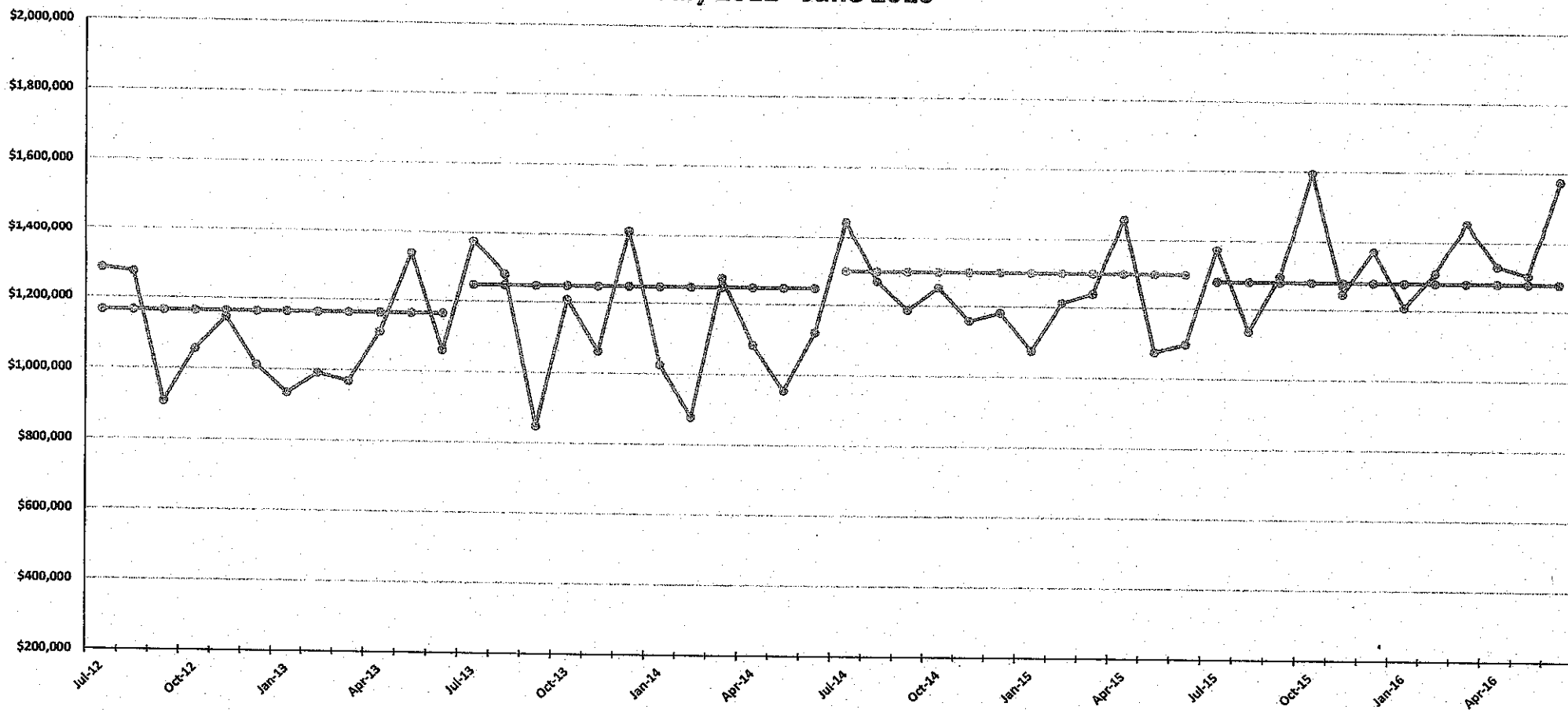
TOWN OF SOUTH WINDSOR

Insurance Control Commission Discussion Outline: September 29, 2016

- I. Overview – Results are good but trending up
- II. Experience Update
 - Plan Year Results – Final 2015-2016
 - Large Claim Review
 - \$435,000 paid from Anthem ISL Pool
 - One claimant above 50% “trigger” thru 2 months
- III. Plan Update
 - Additional HDHP Migration
 - Enrollment Totals/Mix
- IV. General Discussion
 - ACA Reporting Requirement Update (Form 1095C)
 - ACA Cadillac Tax Deferred to 2020
 - Activity in Hartford regarding State Employee Plan
 - CT Prime Update: ISL Coverage

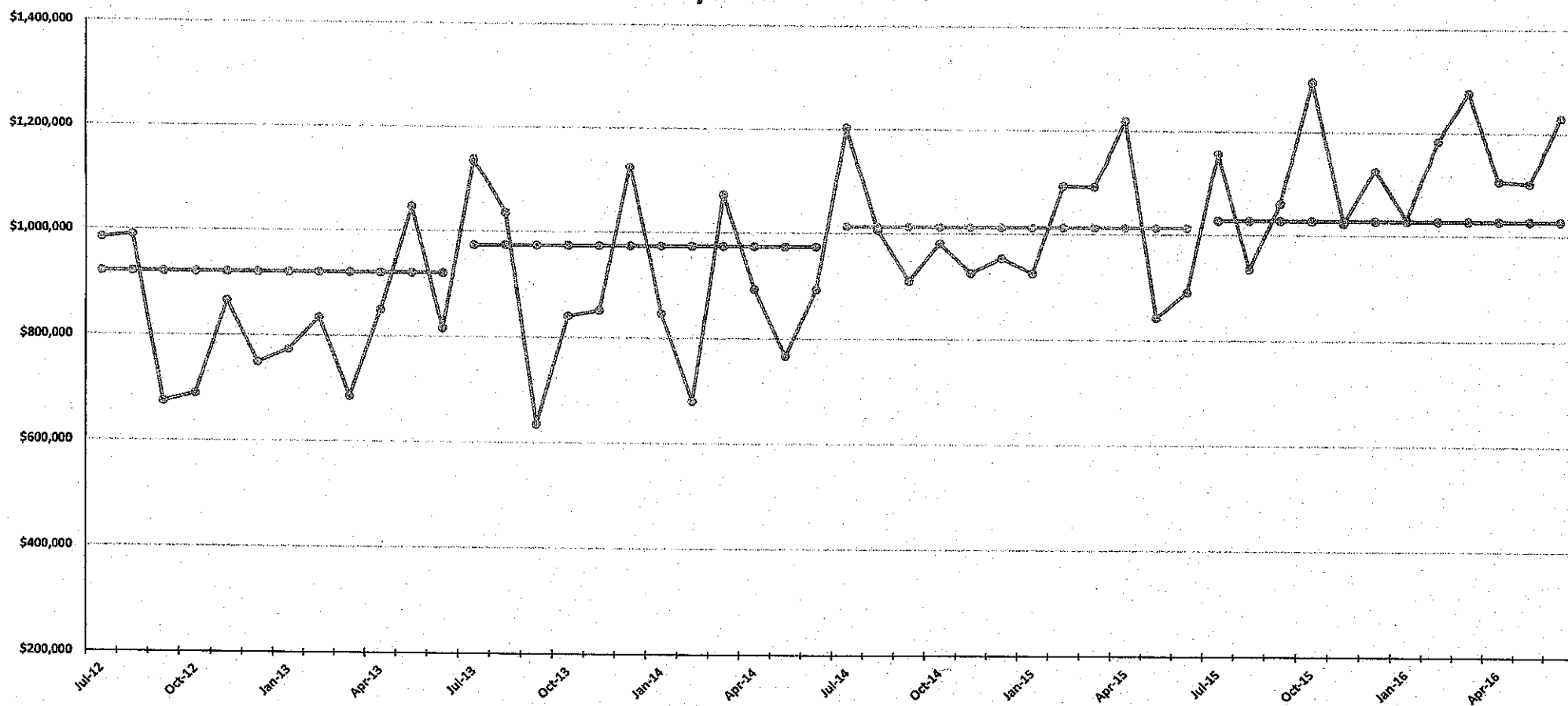


South Windsor: Town & Board of Education
Anthem Claim Activity - Medical, Rx, & Dental
July 2012 - June 2016



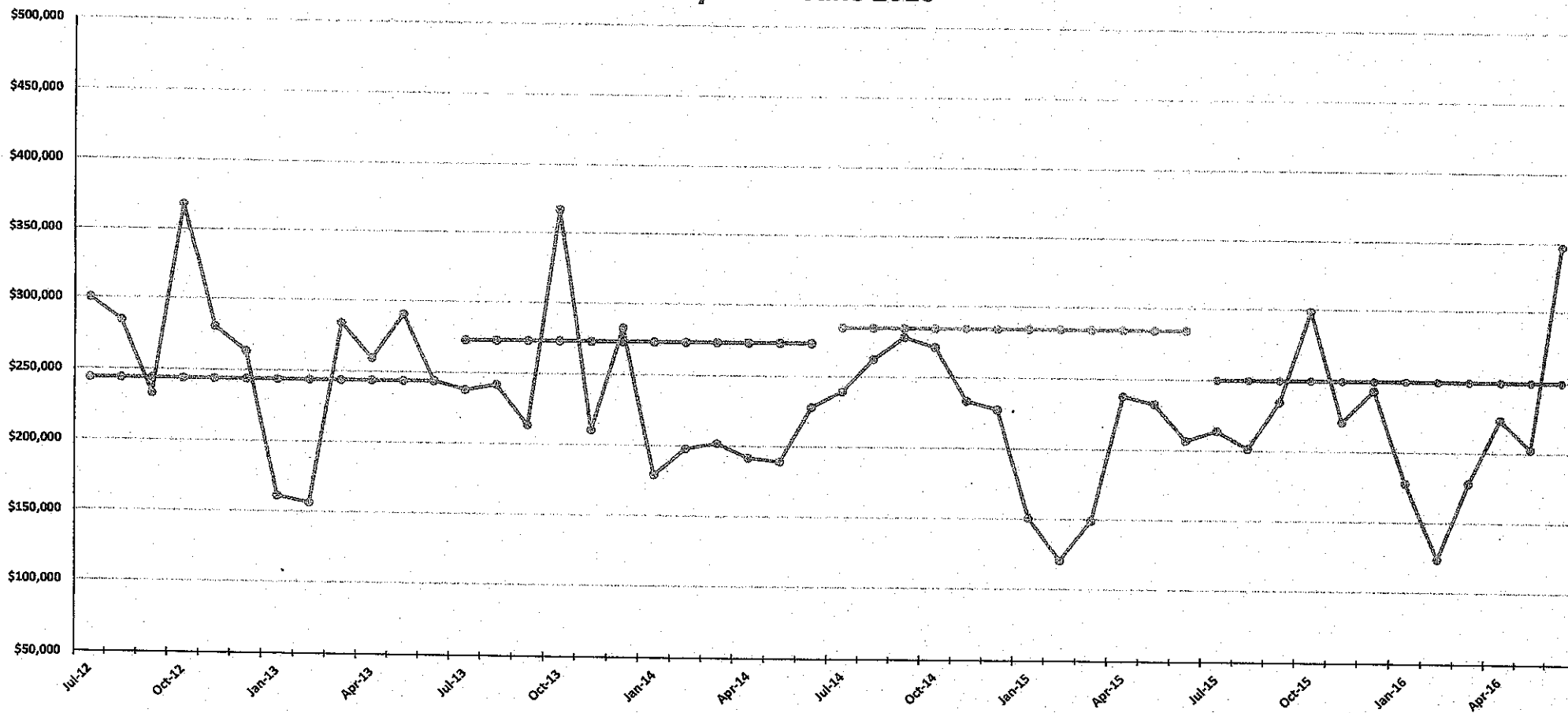


South Windsor Board of Education
Anthem Claim Activity - Medical, Rx, & Dental
July 2012 - June 2016





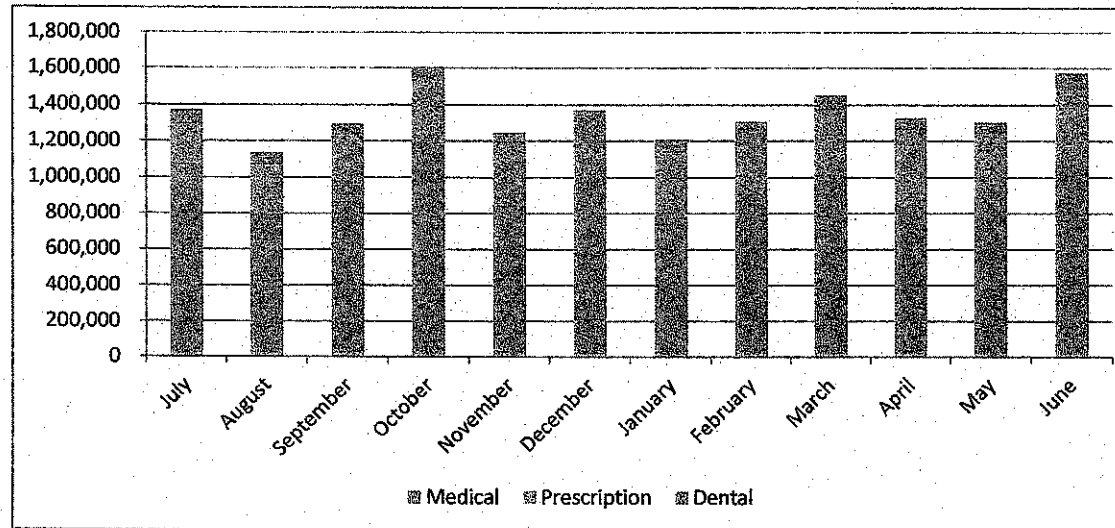
Town of South Windsor
Anthem Claim Activity - Medical, Rx, & Dental
July 2012 - June 2016





South Windsor Town and BOE Anthem Claim History

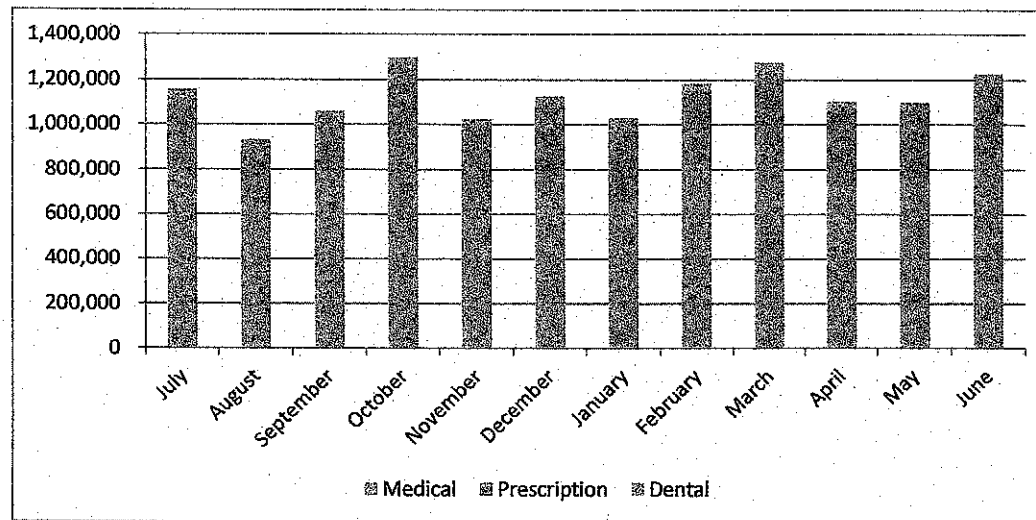
Month	Year	Medical	Prescription	Dental	Gross Claims - Total	ISL Claim -Offset	Net Paid Claims - Total	Expected Paid Claims	Actual Claims as % of Target	Total	
										Contracts	Members
July	2015	945,729	344,885	80,707	1,371,321	0	1,371,321	1,278,500	107.3%	782	2,088
August	2015	799,559	269,284	68,124	1,136,967	0	1,136,967	1,278,500	88.9%	777	2,073
September	2015	959,916	271,969	63,173	1,295,057	0	1,295,057	1,278,500	101.3%	790	2,095
October	2015	1,179,116	364,599	52,132	1,595,847	22,267	1,573,580	1,278,500	123.1%	787	2,091
November	2015	844,432	343,535	57,161	1,245,129	25,013	1,220,116	1,278,500	95.4%	784	2,087
December	2015	962,551	343,958	63,013	1,369,521	37,341	1,332,180	1,278,500	104.2%	784	2,095
January	2016	779,261	360,076	69,409	1,208,747	36,628	1,172,119	1,278,500	91.7%	787	2,108
February	2016	912,357	324,494	70,516	1,307,367	27,211	1,280,156	1,278,500	100.1%	784	2,091
March	2016	1,014,211	358,161	82,866	1,455,237	28,711	1,426,526	1,278,500	111.6%	779	2,077
April	2016	840,674	421,846	65,614	1,328,135	71,987	1,256,148	1,278,500	98.3%	776	2,069
May	2016	905,097	337,078	60,927	1,303,103	79,161	1,223,942	1,278,500	95.7%	771	2,056
June	2016	1,076,429	416,154	83,546	1,576,128	106,784	1,469,344	1,278,500	114.9%	765	2,045
Totals		\$11,219,332	\$4,156,039	\$817,188	\$16,192,559	\$435,103	\$15,757,456	\$15,342,000	102.7%	9,366	24,975





**South Windsor Board of Education
Anthem Claim History**

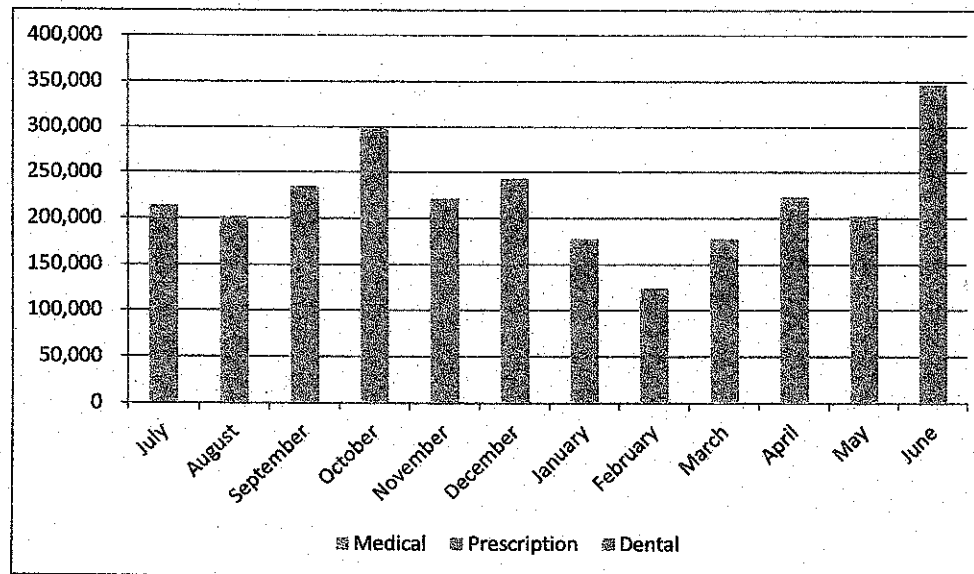
Month	Year	Medical	Prescription	Dental	Gross Claims - Total	ISL Claim - Offset	Net Paid Claims - Total	Expected Paid Claims	Actual Claims as % of Target	Total	
										Contracts	Members
July	2015	816,913	273,421	66,837	1,157,171	0	1,157,171	1,028,250	112.5%	616	1,663
August	2015	651,660	225,752	57,800	935,213	0	935,213	1,028,250	91.0%	613	1,649
September	2015	778,035	222,689	59,375	1,060,099	0	1,060,099	1,028,250	103.1%	626	1,670
October	2015	950,217	303,410	43,526	1,297,153	22,267	1,274,886	1,028,250	124.0%	623	1,665
November	2015	676,898	300,417	46,508	1,023,822	25,013	998,809	1,028,250	97.1%	622	1,665
December	2015	794,593	280,777	50,617	1,125,987	37,341	1,088,646	1,028,250	105.9%	621	1,669
January	2016	654,998	315,217	60,564	1,030,779	36,628	994,151	1,028,250	96.7%	622	1,666
February	2016	840,033	287,205	56,399	1,183,637	27,211	1,156,426	1,028,250	112.5%	621	1,658
March	2016	910,344	300,345	66,312	1,277,001	28,711	1,248,290	1,028,250	121.4%	617	1,648
April	2016	723,468	329,506	51,389	1,104,363	71,987	1,032,376	1,028,250	100.4%	614	1,641
May	2016	766,918	284,670	48,584	1,100,173	79,161	1,021,012	1,028,250	99.3%	611	1,633
June	2016	856,541	304,083	68,466	1,229,091	106,784	1,122,307	1,028,250	109.1%	607	1,628
Totals		\$9,420,618	\$3,427,493	\$676,377	\$13,524,488	\$435,103	\$13,089,385	\$12,339,000	106.1%	7,413	19,855





Town of South Windsor Anthem Claim History

Month	Year				Total	ISL Claim - Offset	Claims - Total	Expected Paid Claims	Actual Claims as % of Target	Total	
		Medical	Prescription	Dental						Contracts	Members
July	2015	128,816	71,464	13,870	214,150	0	214,150	250,250	85.6%	166	425
August	2015	147,899	43,531	10,324	201,754	0	201,754	250,250	80.6%	164	424
September	2015	181,881	49,280	3,798	234,958	0	234,958	250,250	93.9%	164	425
October	2015	228,899	61,190	8,606	298,694	0	298,694	250,250	119.4%	164	426
November	2015	167,535	43,119	10,653	221,306	0	221,306	250,250	88.4%	162	422
December	2015	167,958	63,181	12,396	243,535	0	243,535	250,250	97.3%	163	426
January	2016	124,263	44,859	8,845	177,968	0	177,968	250,250	71.1%	165	442
February	2016	72,323	37,289	14,117	123,729	0	123,729	250,250	49.4%	163	433
March	2016	103,867	57,816	16,554	178,236	0	178,236	250,250	71.2%	162	429
April	2016	117,206	92,340	14,225	223,772	0	223,772	250,250	89.4%	162	428
May	2016	138,179	52,408	12,343	202,930	0	202,930	250,250	81.1%	160	423
June	2016	219,887	112,070	15,080	347,038	0	347,038	250,250	138.7%	158	417
Totals		\$1,798,714	\$728,546	\$140,811	\$2,668,071	\$0	\$2,668,071	\$3,003,000	88.8%	1,953	5,120



SOUTH WINDSOR TOWN AND BOARD OF EDUCATION

Self Insurance Plan Summary

For the Contract Year Beginning Jul-2016

Claims Billed Through Aug-2016

This report will NOT show manual adjustments made to a group's account.

This report shows claims which were BILLED to the group during each month. The amounts subsequently PAID by the group or DRAWN from the group's account may not coincide with the month the claims were billed.



Health Insights
DataView Direct

In Connecticut: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Maine: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. In New Hampshire: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Independent licensees of the Blue Cross and Blue Shield Association. ®Registered marks Blue Cross and Blue Shield Association. This report is based on a desired or projected level of performance or is intended to be used to measure actual performance against desired or projected targets of performance. This report contains proprietary, confidential and/or privileged information which belongs to Anthem Blue Cross and Blue Shield and should be handled as provided under the Anthem Standards of Business Conduct. This report is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient of this information, you are hereby notified that any disclosure, copying, distribution, or the taking of any action in reliance on this information, is strictly prohibited. If you have received this message in error, please immediately notify the sender by e-mail and delete the original message.

0517'0518'0801

Cover Page

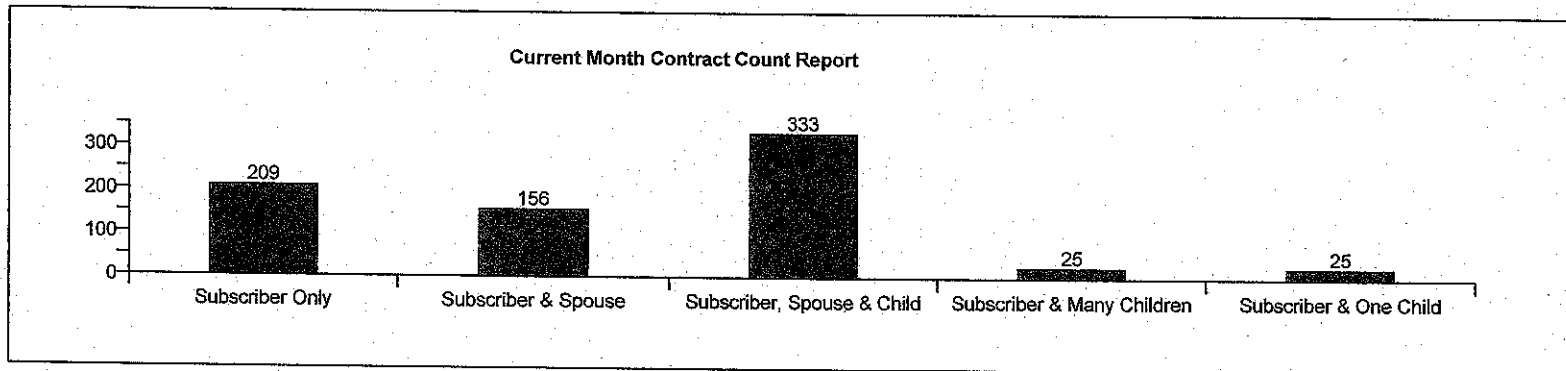
9/20/2016

SOUTH WINDSOR TOWN AND BOARD OF EDUCATION

Rolling 12 Months Medical Contract Count Summary

Restated Membership From Sep-2015 through Aug-2016

Period	Medical Contracts	Medical Members	Subscriber only	Subscriber & spouse	Subscriber, spouse & child	Subscriber & many children	Subscriber & one child
Sep-15	791	2,096	222	163	344	28	34
Oct-15	787	2,090	221	163	343	25	35
Nov-15	785	2,088	222	160	344	25	34
Dec-15	784	2,092	220	160	346	25	33
Jan-16	787	2,102	217	165	348	24	33
Feb-16	785	2,093	218	164	345	26	32
Mar-16	780	2,078	217	163	344	25	31
Apr-16	776	2,069	215	163	343	25	30
May-16	771	2,056	213	161	343	25	29
Jun-16	763	2,039	208	159	342	25	29
Jul-16	748	1,999	207	158	333	25	25
Aug-16	748	1,989	209	156	333	25	25
TOTAL	9,305	24,791	2,589	1,935	4,108	303	370
AVERAGE	775	2,066	216	161	342	25	31



- Contract and Member counts are for Medical Coverage.
- Membership is restated to reflect retroactive adjustments
- This report is not meant to replace the contract year settlement.



Health Insights
DataView Direct

In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Independent licensees of the Blue Cross and Blue Shield Association. Registered marks Blue Cross and Blue Shield Association. This report is based on a contract year performance report or is intended to be used to measure actual performance against desired or projected targets of performance. This report contains proprietary, confidential and/or privileged information which belongs to Anthem Blue Cross and Blue Shield and should be handled as provided under the Anthem Standards of Business Conduct. This report is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient of this information, you are hereby notified that any disclosure, copying, distribution, or the taking of any action in reliance on this information, is strictly prohibited. If you have received this message in error, please immediately notify the sender by e-mail and delete the original message.

Contract Count

1.A.1

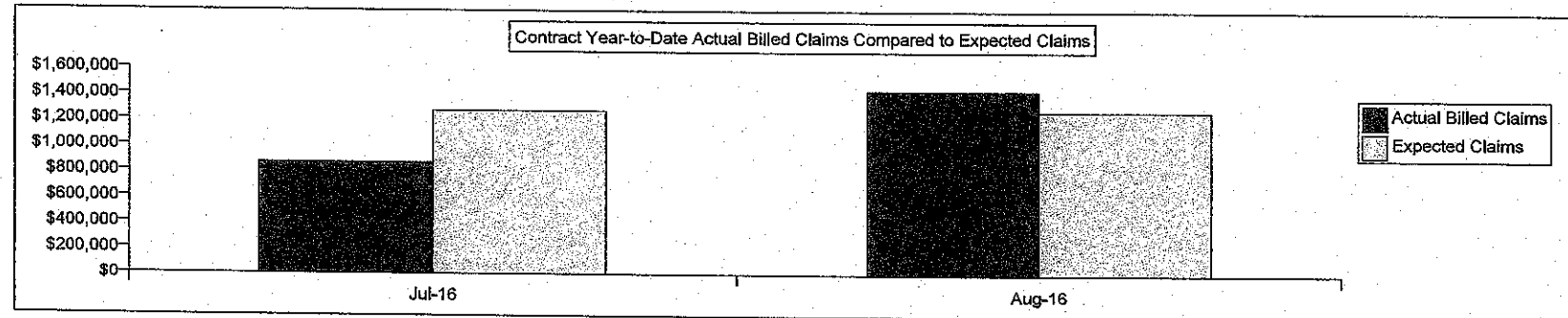
9/20/2016

SOUTH WINDSOR TOWN AND BOARD OF EDUCATION

Contract Year-to-Date Medical/Rx Claims Comparison Summary

Billed Claims From Jul-2016 through Aug-2016

Period	Contracts	Total Claims (Med & Rx)	Claims over ISL	Actual Billed Claims	Cumulative Actual Billed Claims	Expected Claims	Cumulative Expected Claims	Maximum Aggregate	Cumulative Maximum Aggregate	Actual vs. Expected Claims
Jul-16	748	\$863,308	\$0	\$863,308	\$863,308	\$1,270,281	\$1,270,281	\$1,587,851	\$1,587,851	67.96 %
Aug-16	748	\$1,432,513	\$0	\$1,432,513	\$2,295,821	\$1,270,281	\$2,540,562	\$1,587,851	\$3,175,703	112.77 %
TOTAL	1,496	\$2,295,821	\$0	\$2,295,821	\$2,295,821	\$2,540,562	\$2,540,562	\$3,175,703	\$3,175,703	90.37 %
AVERAGE	748	\$1,147,910	\$0	\$1,147,910	\$1,147,910	\$1,270,281	\$1,270,281	\$1,587,851	\$1,587,851	90.37 %



- Contract and Member counts are for Medical Coverage.
- Claims over ISL: credited claims dollars in excess of the Individual Stop Loss (ISL) amount.
- Cumulative Amounts: These amounts are running sums.

- Expected Claims: Annual projection of claims made by Underwriting at renewal
- Total Claims: for Medical (including Vision) and Prescription Drug claims.
- Actual Billed Claims: the net claims amount (Total Claims less "Claims over ISL") billed to the group.
- This report is not meant to replace the contract year settlement.

Claims Compare



Health Insights
DataView Direct

In Connecticut: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Maine: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. In New Hampshire: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Independent licensees of the Blue Cross and Blue Shield Association. All registered marks Blue Cross and Blue Shield Association. This report is based on a defined or projected level of performance or is intended to be used to measure actual performance against defined or projected targets of performance. This report contains proprietary, confidential and/or privileged information which belongs to Anthem Blue Cross and Blue Shield and should be handled as information, you are hereby notified that any disclosure, copying, distribution, or the taking of any action in reliance on this information, is strictly prohibited. If you are not the intended recipient of this error, please immediately notify the sender by e-mail and delete the original message.

2.C.1

9/20/2016

SOUTH WINDSOR TOWN AND BOARD OF EDUCATION

Catastrophic Claims Summary

Billed Claims From Jul-2016 through Aug-2016

Year-to-Date Claimants exceeding 50% of Individual Stop Loss (Specific)

Group ISL = \$175,000

50% of Group ISL = \$87,500

Member Status	Relationship to Subscriber	Member	Newborn Ind	SIP Rel Code	Medical	Drug	Ancillary	Total Claims	Claims Over ISL	Actual Billed Claims
Inactive	SUBSCRIBER	08351220020914943737	N	518	\$105,209	\$381	\$0	\$105,590	\$0	\$105,590
					\$105,209	\$381	\$0	\$105,590	\$0	\$105,590

-- If group does not purchase ISL insurance from Anthem, this report will show members with claims over \$50,000.

-- Member Status: Active = member is enrolled in the group's medical plan, "Non-Active" = member is no longer enrolled in the group's medical plan.

-- Member ID: Encrypted Member IDs will remain the same from one period to the next.

-- This report is not meant to replace the contract year settlement.

-- Claims over ISL: credited claims dollars in excess of the Individual Stop Loss (ISL) amount.

-- Actual Billed Claims: the net claims amount (Total Claims less "Claims over ISL") billed to the group.

-- Newborn Ind: If "Y" then it is possible Parent and Baby claims are combined. This will be resolved by Underwriting during contract year settlement.



Health Insights
DataView Direct

In Connecticut: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In Maine: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc. In New Hampshire: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Independent licensees of the Blue Cross and Blue Shield Association. ®Registered marks Blue Cross and Blue Shield Association. This report is based on a desired or projected level of performance or is intended to be used to measure actual performance against desired or projected targets of performance. This report contains proprietary, confidential and/or privileged information which belongs to Anthem Blue Cross and Blue Shield and should be handled as provided under the Anthem Standards of Business Conduct. This report is intended only for the use of the individual or entity to whom it is addressed. If you are not the intended recipient of this information, you are hereby notified that any disclosure, copying, distribution, or the taking of any action in reliance on this information, is strictly prohibited. If you have received this message in error, please immediately notify the sender by e-mail and delete the original message.

Catastrophic

2.D.1

9/20/2016