

INSURANCE CONTROL COMMISSION

TOWN OF SOUTH WINDSOR

Minutes

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September 18, 2020

Virtual Meeting

1. Call Meeting to Order

Chairman Michael Maniscalco called the meeting to order at 8:35 a.m.

2. Roll Call

Members Present: Michael Maniscalco, Town Manager
Audrey Delnicki, Town Council
Karen Lydecker, Town Council
Kari Olson, Town Attorney, Murtha Cullina LLP
Michael Paré, Board of Education

Also Present: Chris Chemerka, Business Manager, Board of Education
Patricia Perry, Director of Finance
Vanessa Perry, Assistant Town Manager/H.R. Director
Fiona Porto and Mallory Monaco, CIRMA Representatives
Lisa Daley, Lockton Representative

3. Approval of Minutes (April 5, 2019 and September 4, 2019)

Councilor Karen Lydecker made a motion to approve the minutes of April 5, 2019. Mr. Michael Paré seconded the motion, and it was approved unanimously.

Mr. Paré made a motion to approve the minutes of September 4, 2019. Councilor Lydecker seconded the motion, and it was approved unanimously.

4. Discussion Items

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

Mallory Monaco and Fiona Porto of CIRMA reported on Worker's Compensation (WC) and Liability, Automobile, and Property (LAP) claims and losses for the Town and the Board of Education (BOE) as of 8/31/2020. This information was referenced from the CIRMA Business Plan for September 18, 2020 (**Attachment A**). Mr. Maniscalco asked to be sent a report on details of Police Department claims. CIRMA will follow up on this.

MINUTES
Insurance Control Commission
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September 18, 2020

CIRMA reviewed specialty insurance policies that are available. Further information was requested regarding the cyber-security coverage policy, Ms. Monaco will follow up.

4. B. Health Insurance Claims – Lockton

Ms. Lisa Daley of Lockton reported on health insurance claims and trends for the Town and BOE. The information was referenced from Town of South Windsor Claim Trends (**Attachment B**) and Board of Education Claim Trends (**Attachment C**). Ms. Daley explained that claim counts were lower this year during the months of March, April, and May due to the COVID-19 pandemic. A rebound began in June as the state reopened.

Lockton will follow up with Ms. Patty Perry and Ms. Chris Chemerka with budgetary figures.

Ms. Daley announced that she will have a new assistant, to be introduced at the next meeting.

5. Schedule the next Meeting

TBA – The next meeting will be scheduled for the first quarter of 2021.

6. Adjournment

The meeting was adjourned at approximately 9:45 am.

Respectfully submitted,

Samara Haddock
Recording Secretary

Due to a recording error, minutes have been compiled from meeting notes.

Attachment A: CIRMA Business Plan for September 18, 2020*

Attachment B: Lockton – Town of South Windsor Claim Trends*

Attachment C: Lockton – Board of Education Claim Trends*

**Hard copies of the attachments are on file in the Town Clerk's Office, and may be viewed upon request.*



**CONNECTICUT
INTERLOCAL
RISK
MANAGEMENT
AGENCY**

545 Long Wharf Drive, 8th Floor
New Haven, CT 06511-5950
Phone: 203-946-3700
www.CIRMA.org

**South Windsor Insurance Control Commission
CIRMA Agenda
Friday, September 18, 2020**

1. CIRMA 2020-21 Results
2. Standalone Cyber Policy
3. Workers' Compensation and Liability-Auto-Property Loss Experience
4. Members' Equity Distribution History

Year	MED Amount
2011-12	\$ 47,452
2012-13	\$ 54,438
2013-14	\$ 46,373
2015-16	\$ 35,835
2016-17	\$ 46,768
2017-18	\$ 70,539
2018-19	\$ 70,315
2019-20	\$ 70,516
2020-21	\$ 29,670
Total	\$ 471,906

5. 3 Year Rate Agreement Information
6. Payroll Audit Change
7. Questions

CONNECTICUT INTERLOCAL RISK MANAGEMENT AGENCY

CIRMA

Business Plan

Town of South Windsor
and
South Windsor Board of Education

September 18, 2020



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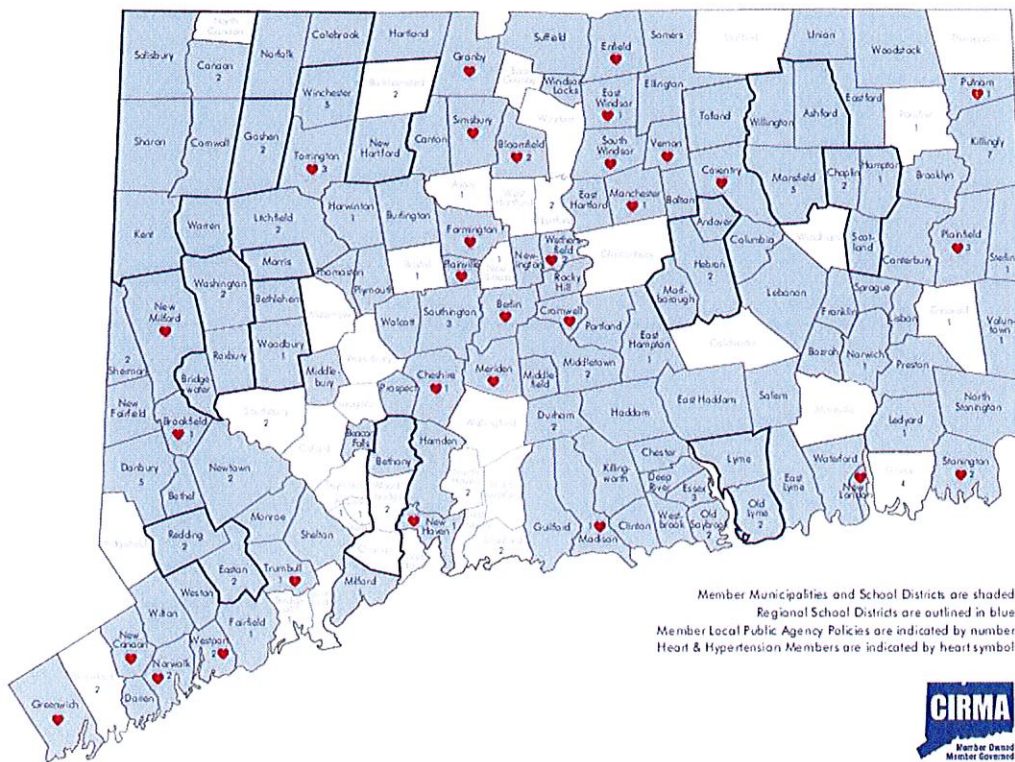
CIRMA The Organization Behind the Promise

CIRMA is Connecticut's premier provider of municipal risk financing and risk management services. Almost 80% of Connecticut's municipalities turn to CIRMA for risk services, making CIRMA the largest and most experienced municipal insurer in the state.

As a member-owned, member-governed organization, CIRMA's sole purpose is to serve our members. Our members' needs drive CIRMA's strategic direction and the development and delivery of our services. Our products, coverage, and business processes are tailored specifically to the municipal market.

CIRMA's goal is not to create short-term profit for Wall Street. Our mission is to empower our members to lower losses, ultimately reducing their rates and enabling them to deliver superior public services.

CIRMA 2020-21 Members



CIRMA Mission Statement

The purpose of the Connecticut Interlocal Risk Management Agency (CIRMA) is to meet the risk management and risk financing needs of Connecticut municipalities and local public agencies.

CIRMA achieves this purpose by:

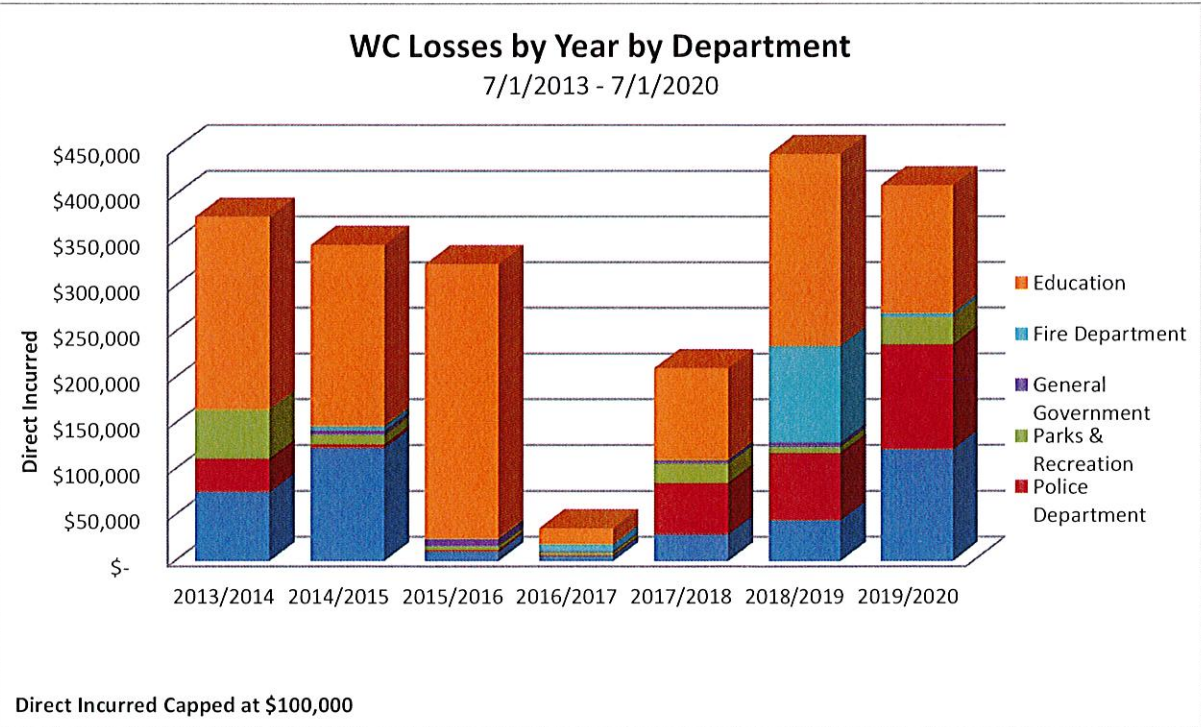
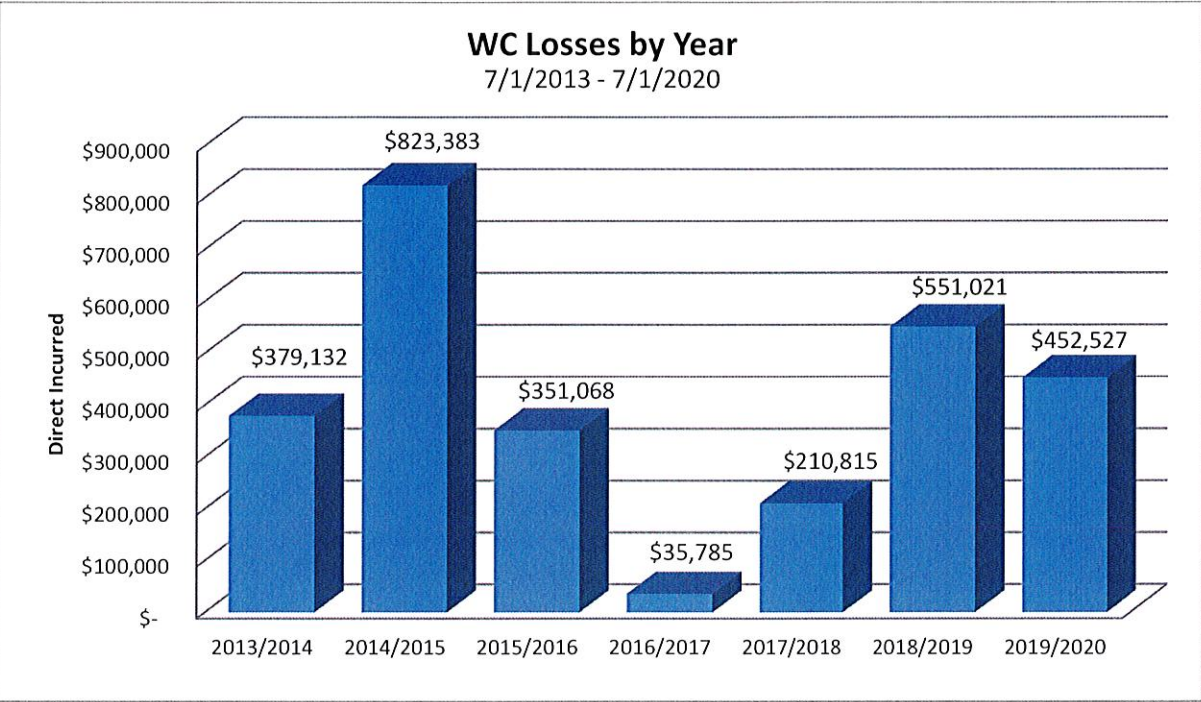
- Anticipating and responding to the risk management and financing needs of its members in a changing environment.
- Providing quality services tailored to municipal operations and requirements.
- Ensuring the availability of insurance coverage at reasonable prices, and thereby creating stability in the marketplace.
- Preventing accidents and managing injuries through effective loss control and claims management programs, resulting in savings over the long term.
- Empowering municipalities to manage risk.

Essential to fulfilling CIRMA's mission is the cooperative effort of its team of professional staff and service providers. This team is totally committed to serving the interests of CIRMA's membership while striving to always provide quality service with excitement and a sense of urgency.

CIRMA was established in 1980 as a service program of the Connecticut Conference of Municipalities, which provides overall program management and oversight. Governance is provided by CIRMA's Board of Directors, elected from the membership, and by several committees. CIRMA operates two risk-sharing pools, the Workers' Compensation Pool and the Liability-Automobile-Property Pool, and provides risk management services to self-insured municipalities and public agencies.

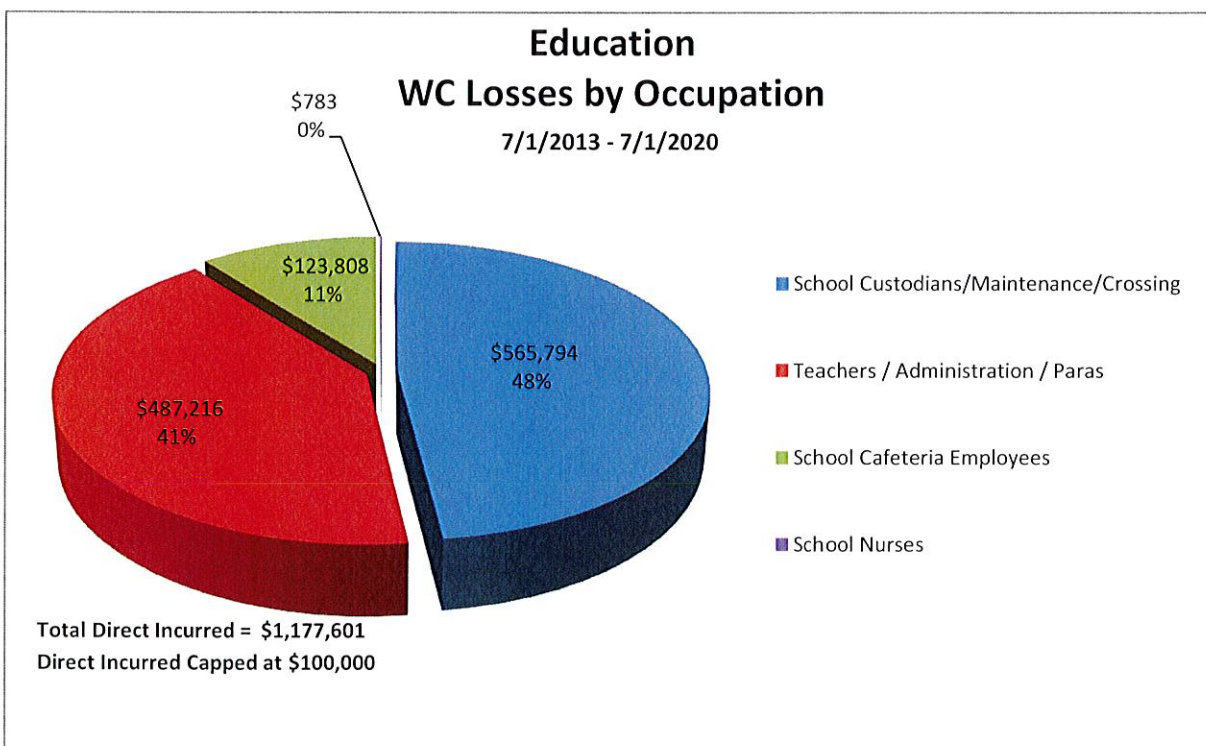
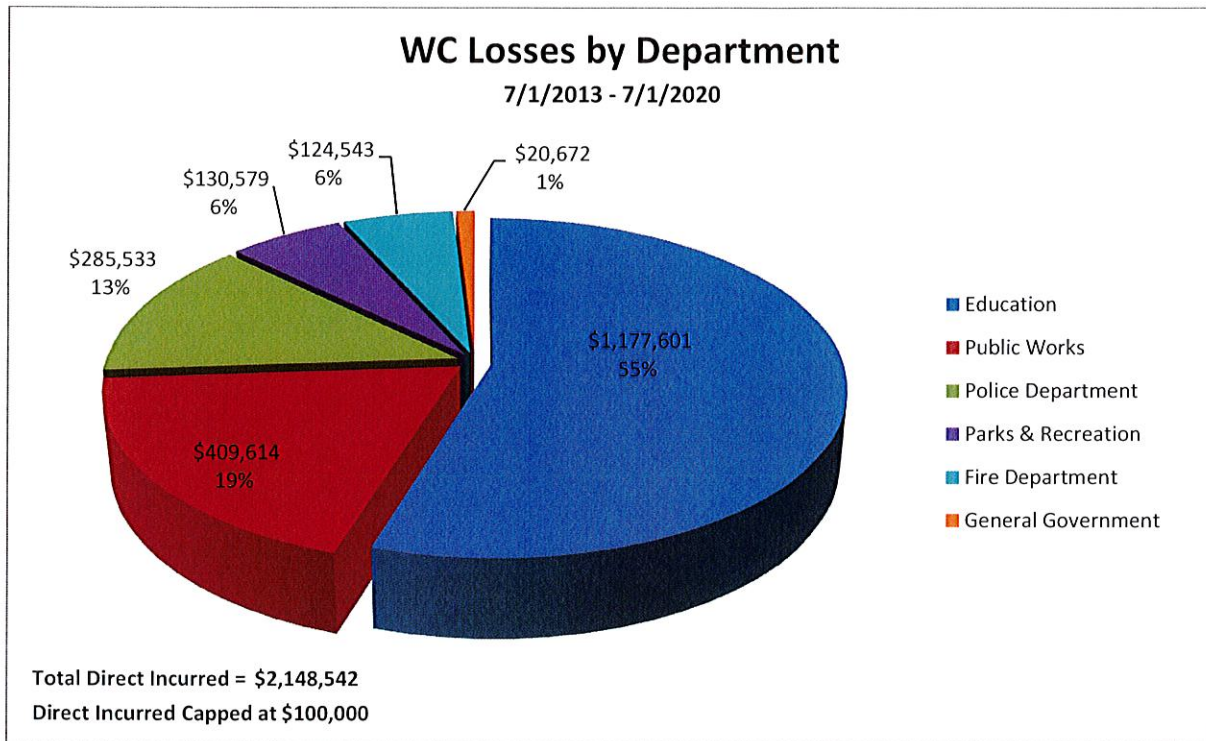
WC Loss Analysis

(Losses valued as of 08/31/2020)



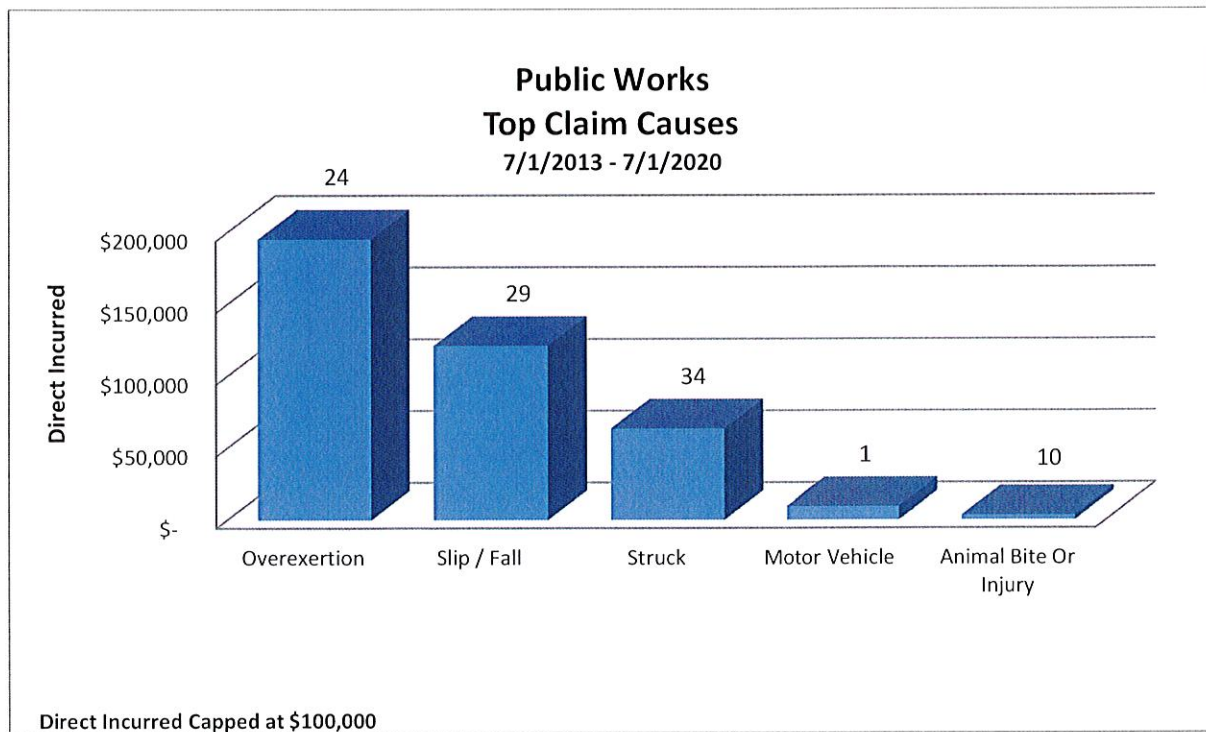
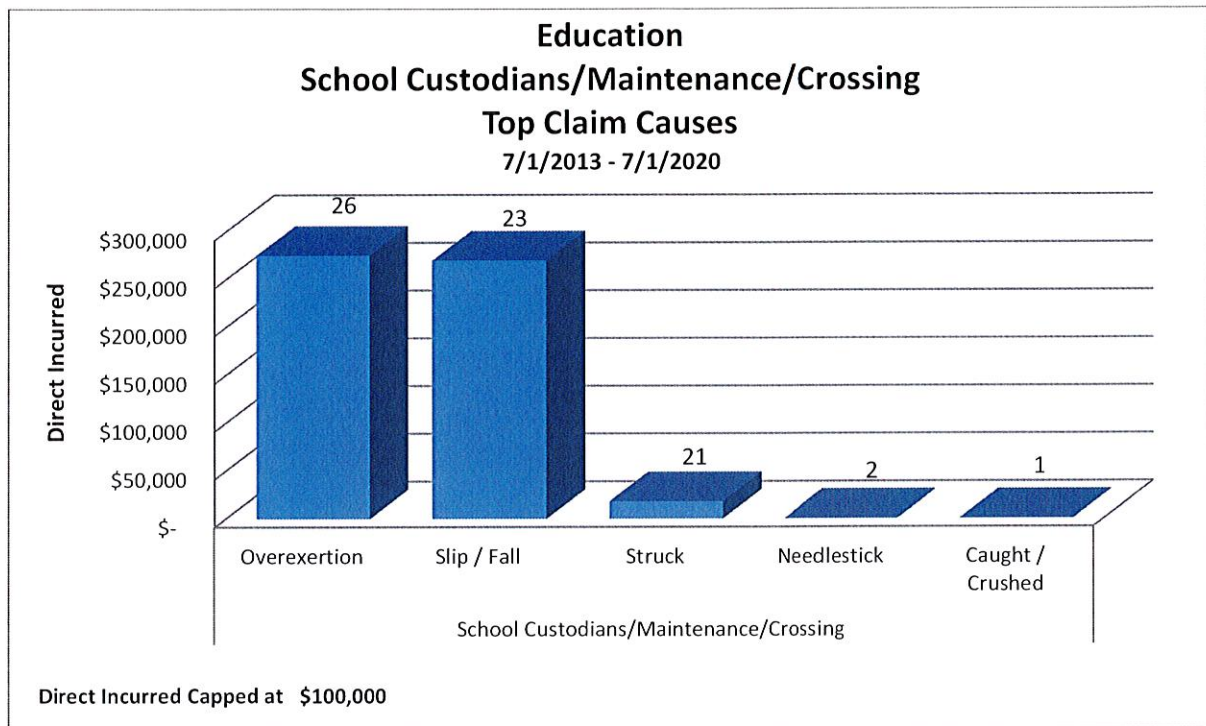
WC Loss Analysis Continued

(Losses valued as of 08/31/2020)



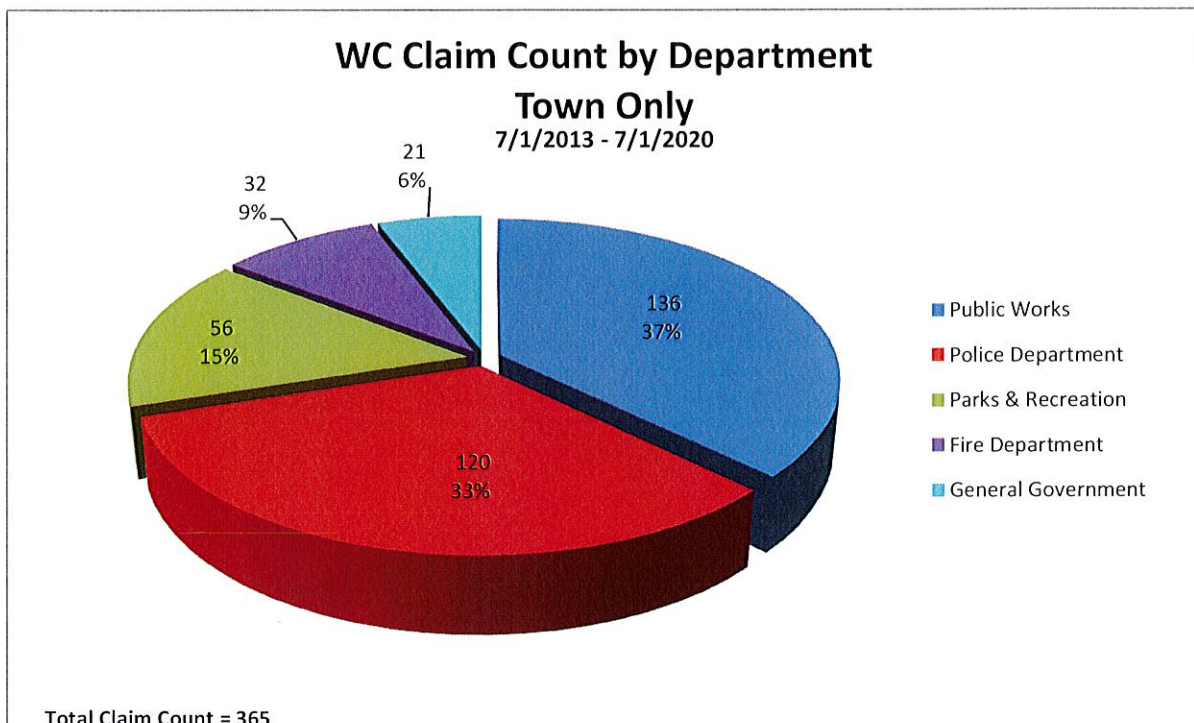
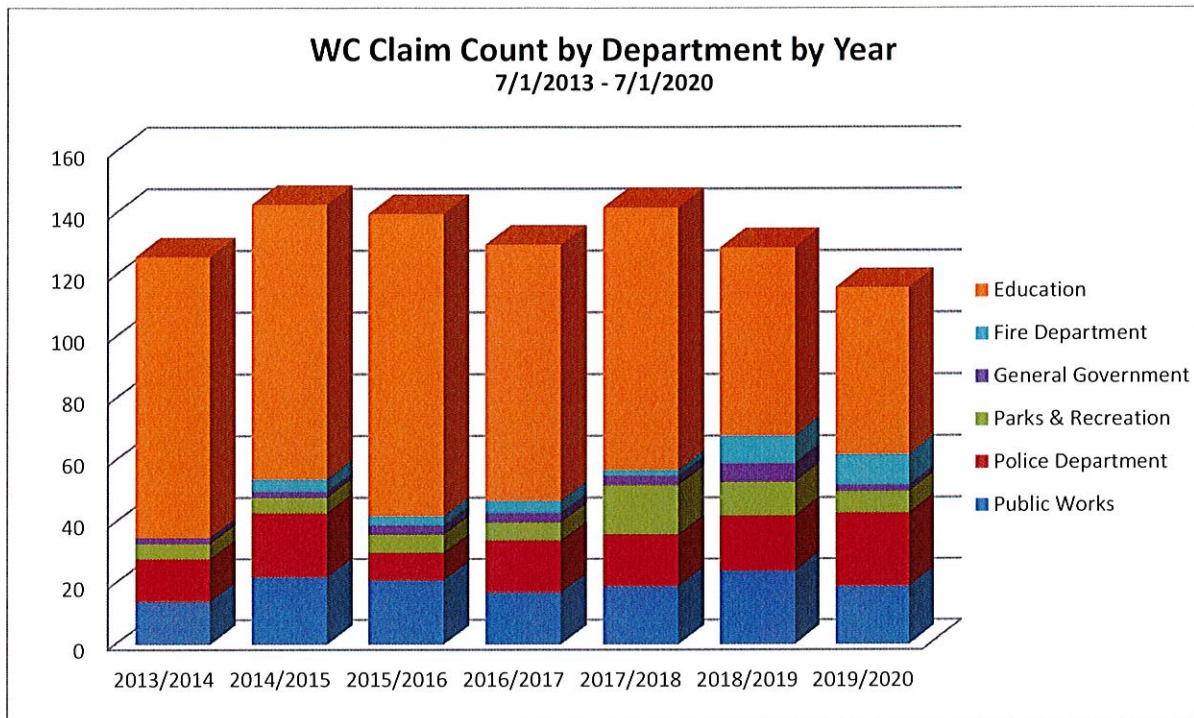
WC Loss Analysis Continued

(Losses valued as of 08/31/2020)



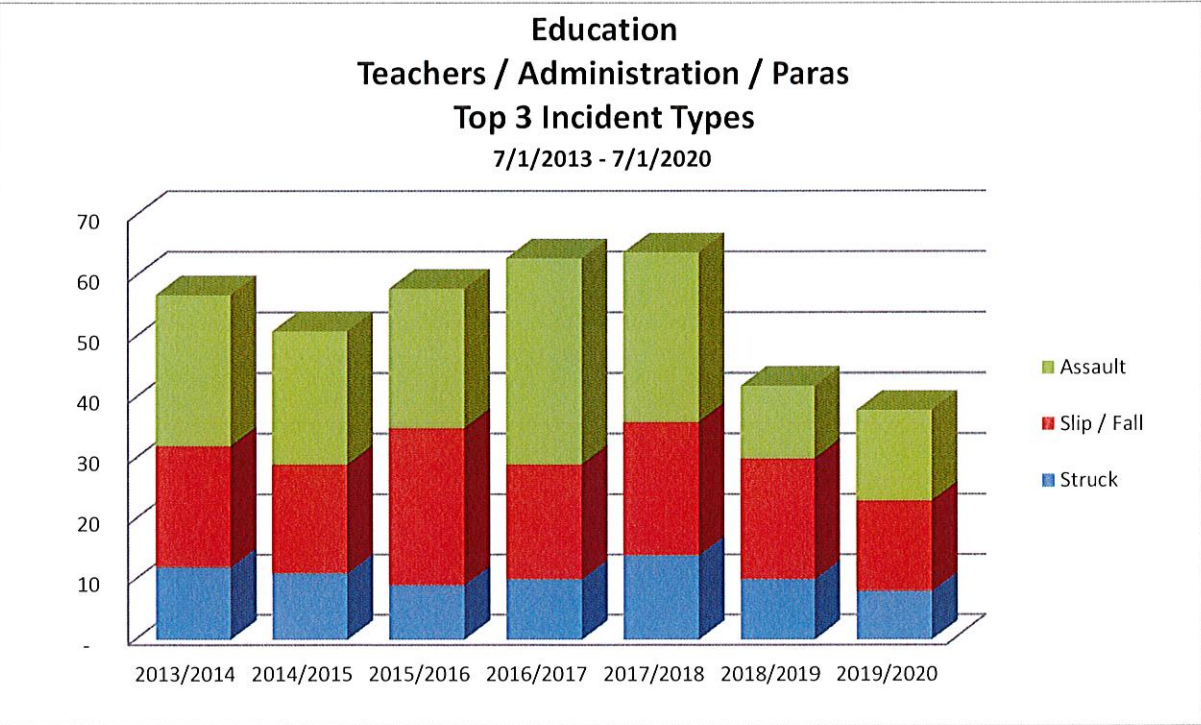
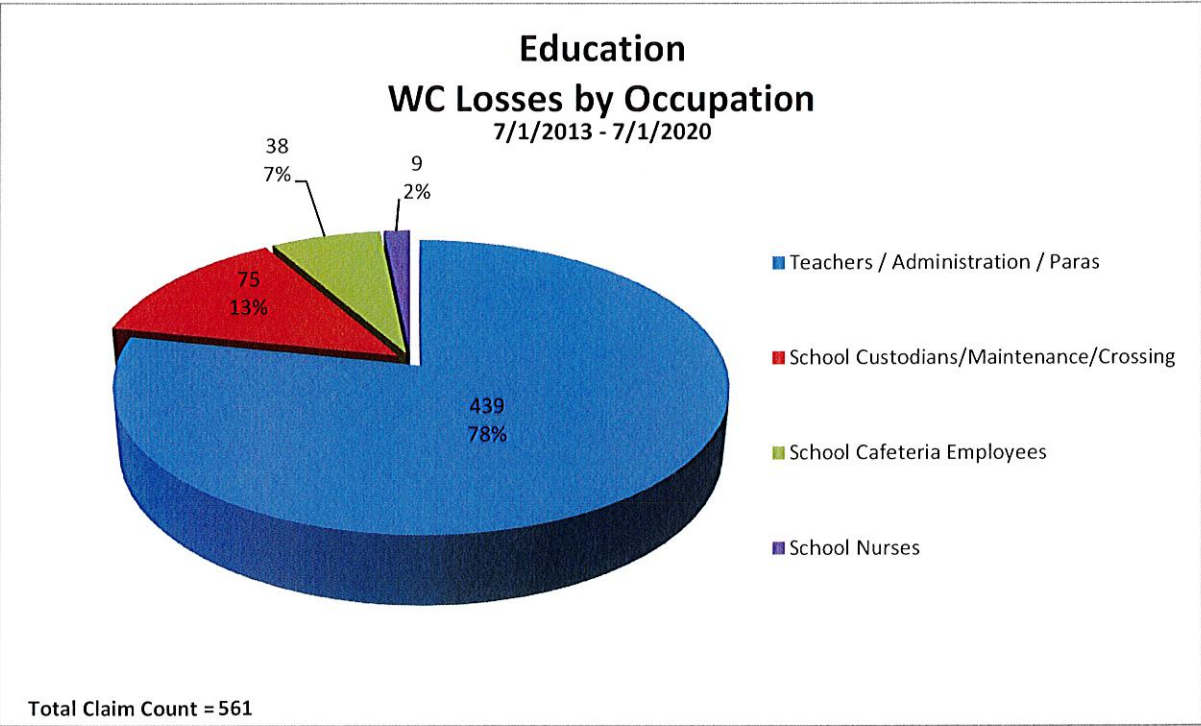
WC Loss Analysis Continued

(Losses valued as of 08/31/2020)



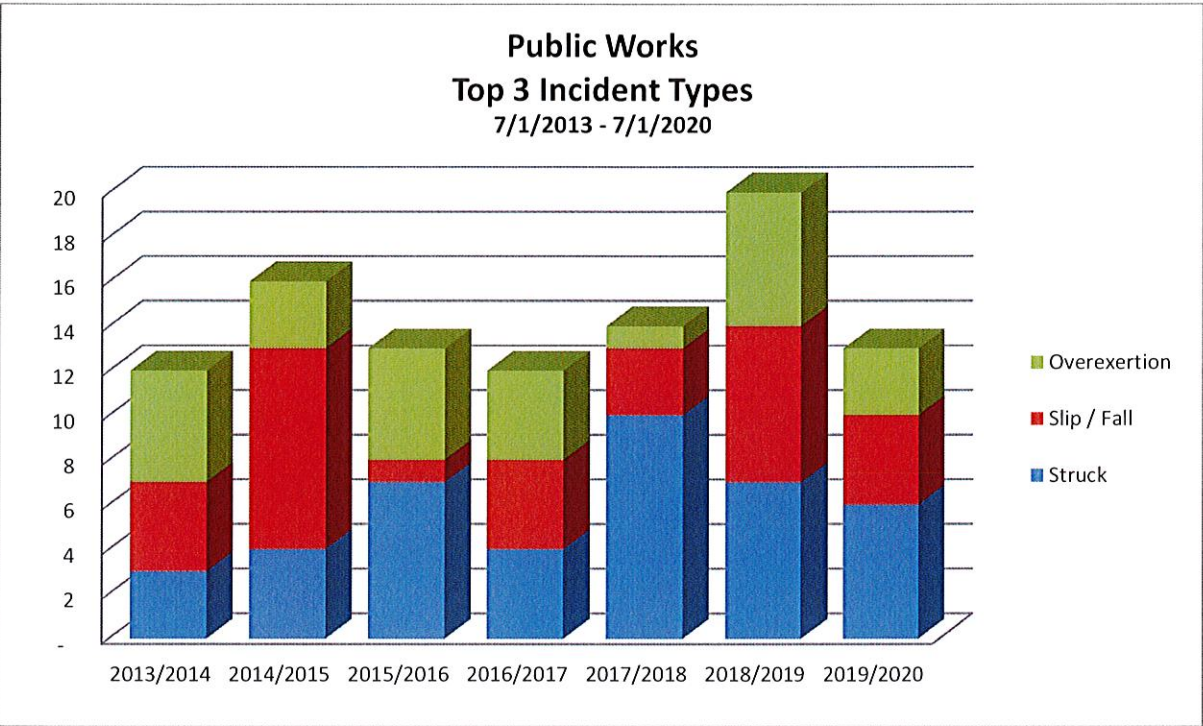
WC Loss Analysis Continued

(Losses valued as of 08/31/2020)



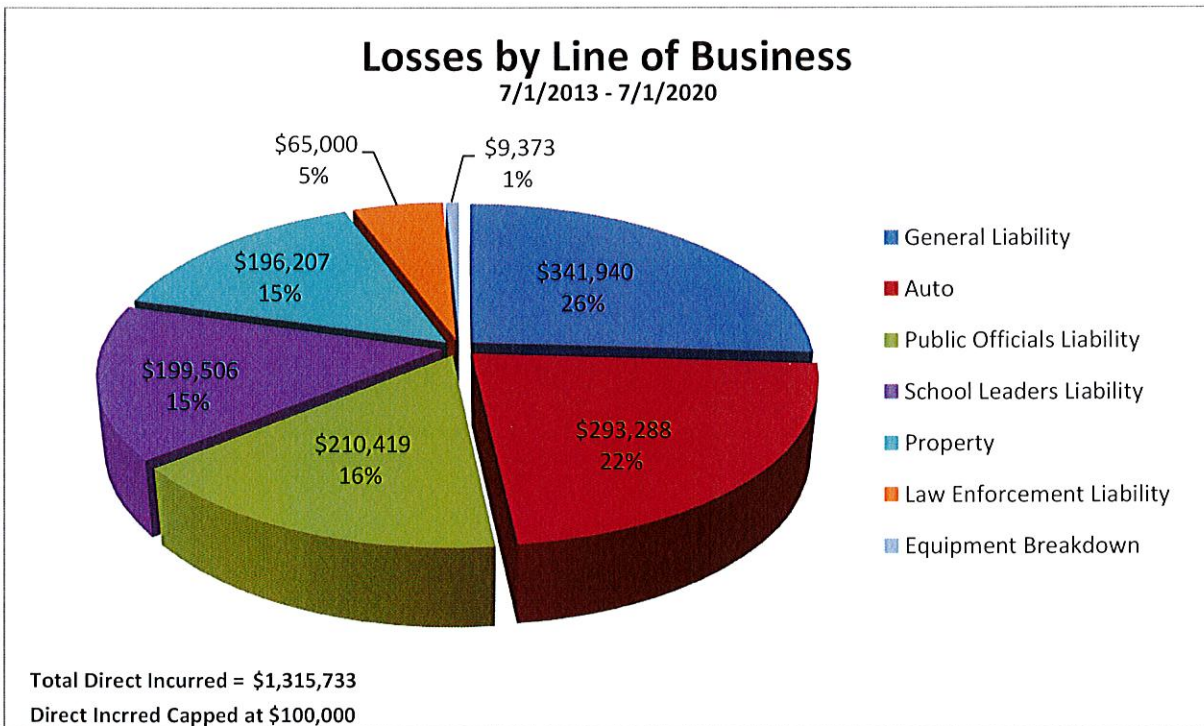
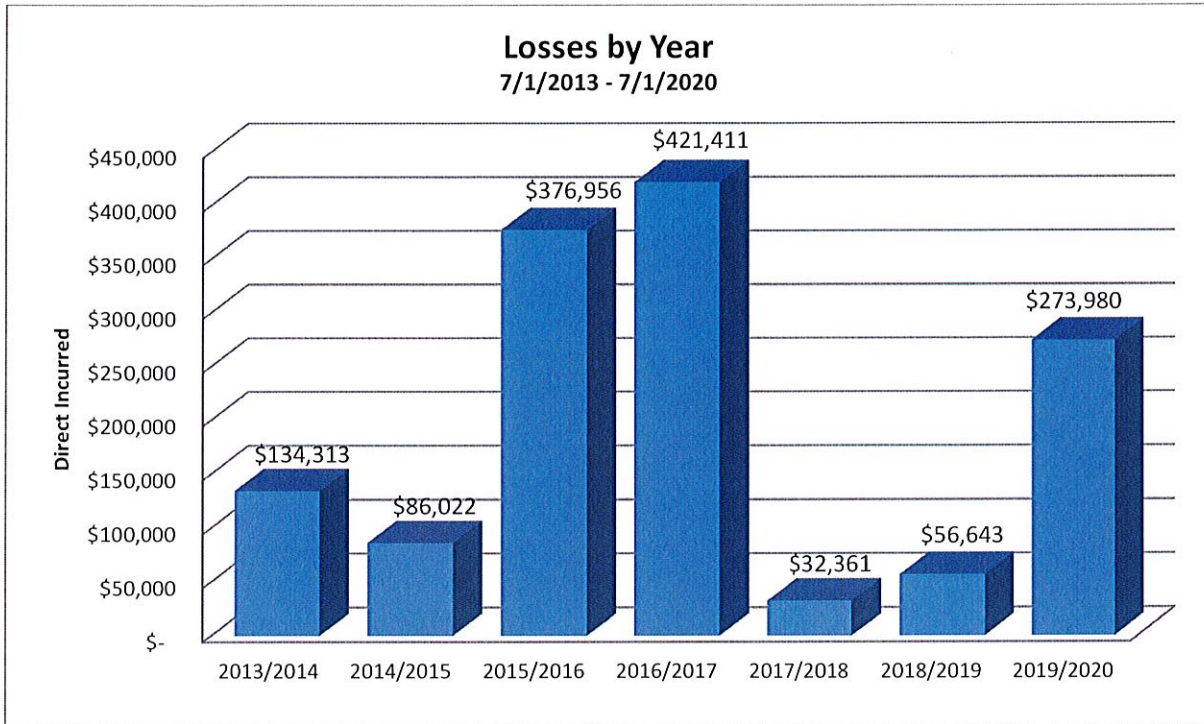
WC Loss Analysis Continued

(Losses valued as of 08/31/2020)



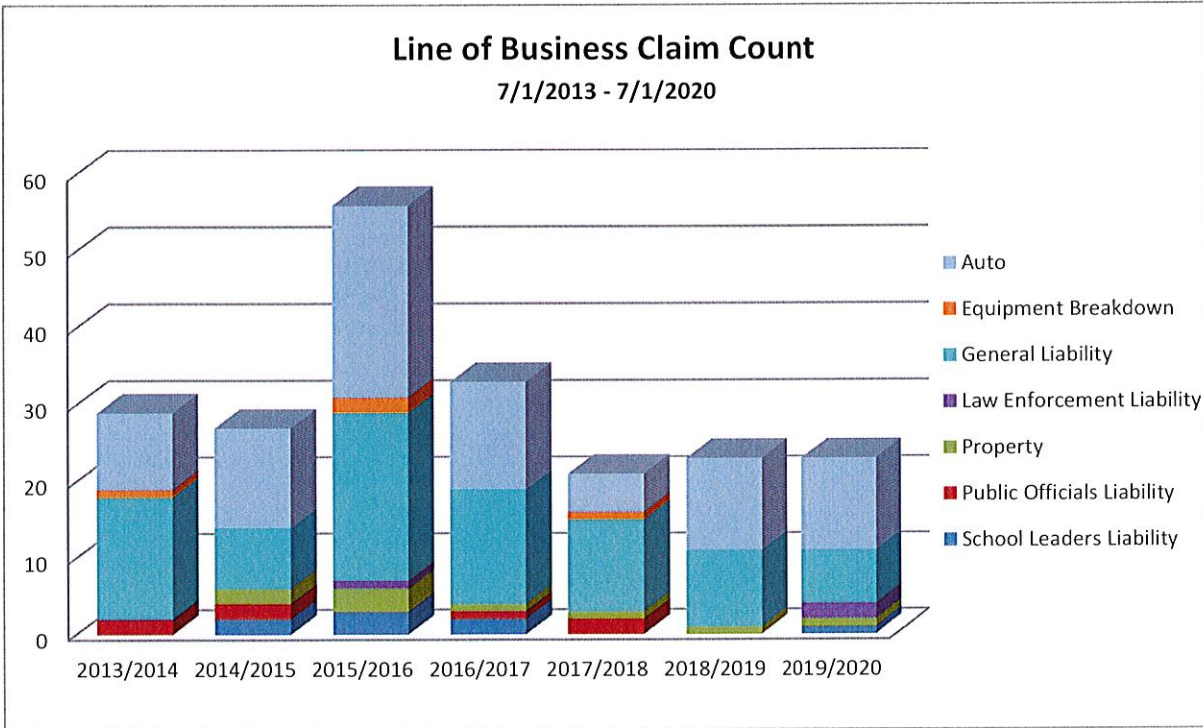
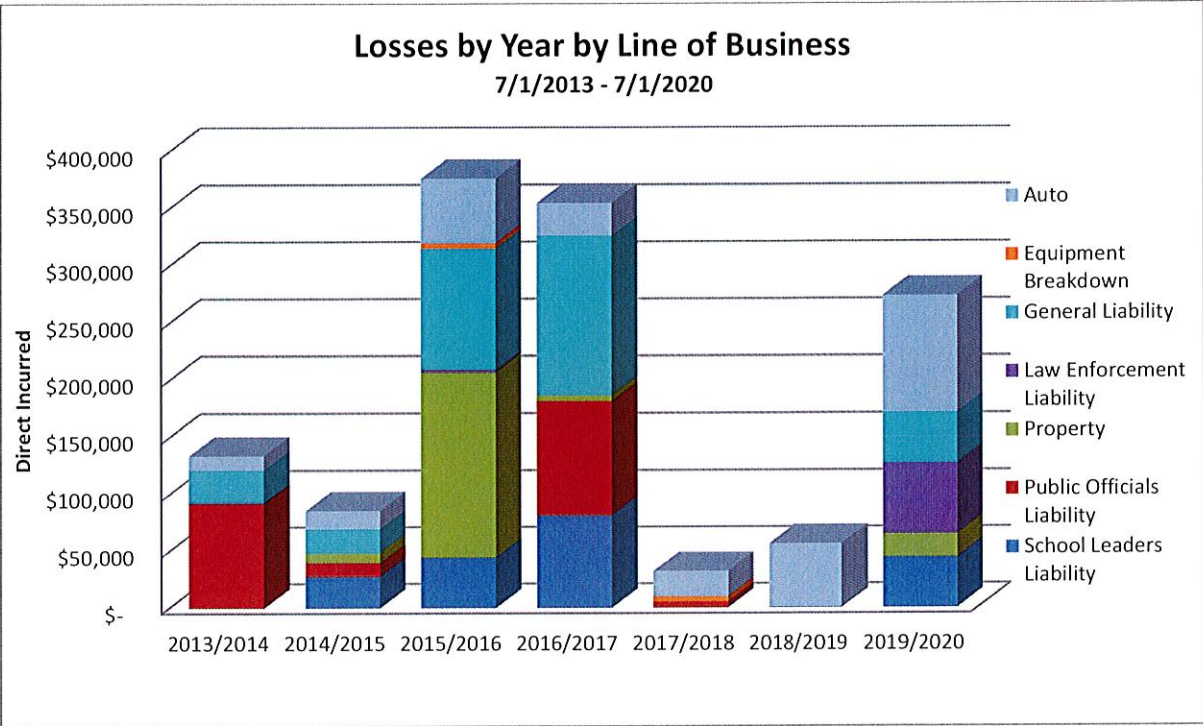
LAP Loss Analysis

(Losses valued as of 08/31/2020)



LAP Loss Analysis Continued

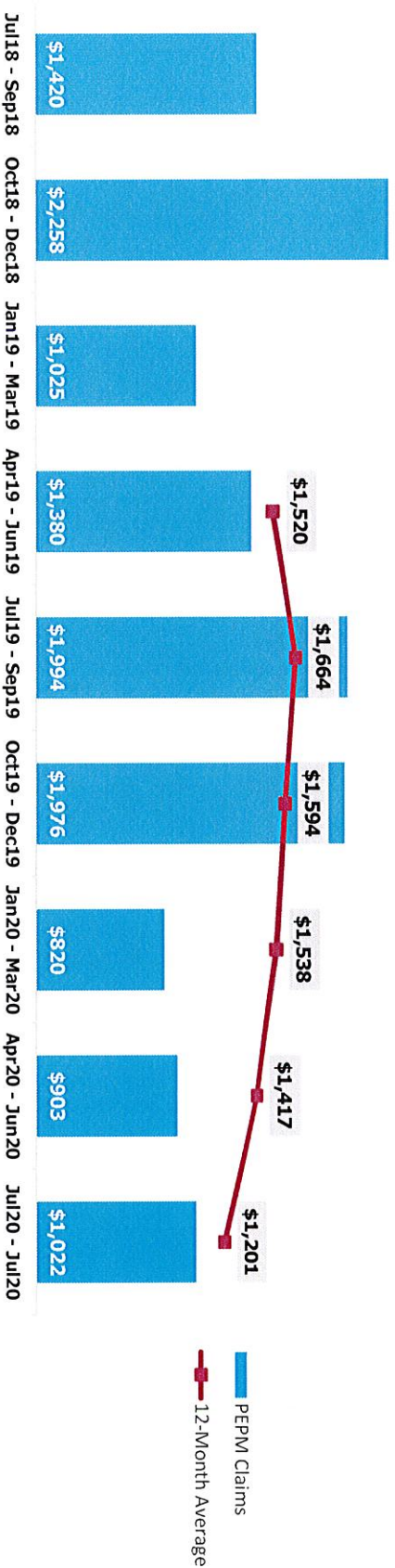
(Losses valued as of 08/31/2020)



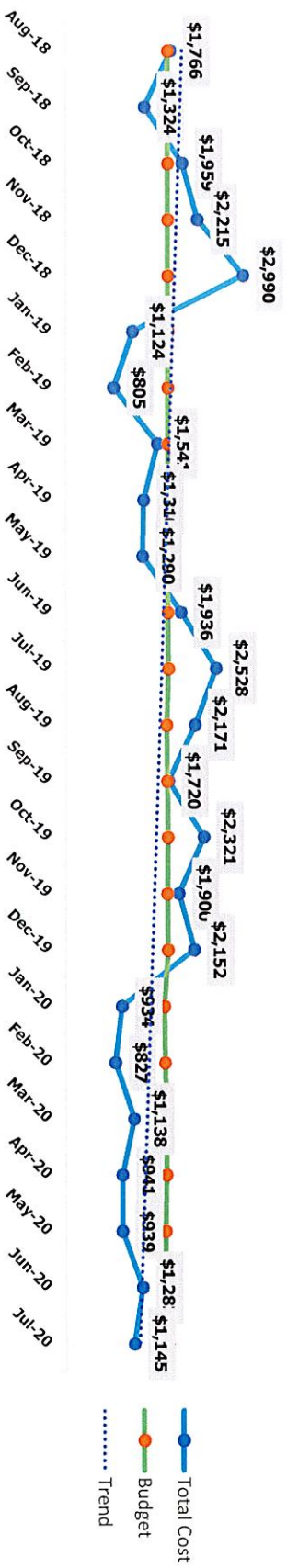
Town of South Windsor Claim Trends

Self Funded Medical Through July 2020

PEPM Claims by Policy Year Quarter (\$K)



PEPM Cost vs Budget (\$K)



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

Self Funded Medical through July 2020

Current Policy Year Experience

[illegible]

Prior Policy Year Experience

		Claims						Plan Expenses						Plan Cost Totals				Total Plan Cost vs Budget		
Month	Employees	Medical	Drug	Total Gross Claims	Gross Claims PEPH	Claims Over ISL	Total Net Claims	Net Claims PEPH	Admin Fees	Stop Loss Fees	Total Expenses	Expenses PEPH	Total Plan Cost	Plan Cost PEPH	Budget Rate Cost	Budget PEPH	Actual vs Budget			
July 2019	155	\$315,237	\$54,589	\$369,826	\$2,386	\$0	\$369,826	\$2,386	\$1,627	\$20,379	\$22,007	\$142	\$391,833	\$2,528	\$267,510	\$1,726	146.5%			
August 2019	158	\$236,067	\$83,849	\$319,916	\$2,025	\$0	\$319,916	\$2,025	\$2,278	\$20,774	\$23,052	\$146	\$342,668	\$2,171	\$267,510	\$1,693	128.2%			
September 2019	157	\$206,701	\$40,558	\$247,259	\$1,575	\$0	\$247,259	\$1,575	\$2,191	\$20,642	\$22,834	\$145	\$270,093	\$1,720	\$267,510	\$1,704	101.0%			
October 2019	156	\$284,892	\$54,526	\$339,418	\$2,176	\$0	\$339,418	\$2,176	\$2,150	\$20,511	\$22,661	\$145	\$362,078	\$2,321	\$267,510	\$1,715	135.4%			
November 2019	157	\$188,203	\$86,416	\$274,619	\$1,749	\$0	\$274,619	\$1,749	\$2,968	\$20,642	\$23,610	\$150	\$298,229	\$1,900	\$267,510	\$1,704	111.5%			
December 2019	156	\$267,719	\$44,820	\$312,539	\$2,003	\$0	\$312,539	\$2,003	\$2,667	\$20,511	\$23,178	\$149	\$335,518	\$2,152	\$267,510	\$1,715	125.5%			
January 2020	162	\$109,542	\$18,236	\$127,778	\$789	\$0	\$127,778	\$789	\$2,205	\$21,300	\$23,505	\$145	\$151,282	\$934	\$267,510	\$1,651	56.6%			
February 2020	161	\$108,511	\$15,566	\$124,077	\$721	(\$14,642)	\$109,435	\$680	\$2,471	\$21,168	\$23,639	\$147	\$133,074	\$827	\$267,510	\$1,662	49.7%			
March 2020	159	\$117,076	\$52,883	\$169,959	\$1,069	(\$12,003)	\$157,906	\$993	\$2,184	\$20,905	\$23,090	\$145	\$180,982	\$1,138	\$267,510	\$1,682	67.7%			
April 2020	159	\$101,091	\$51,989	\$153,080	\$963	(\$26,604)	\$126,476	\$795	\$2,201	\$20,905	\$23,106	\$145	\$149,386	\$941	\$267,510	\$1,682	55.9%			
May 2020	160	\$101,860	\$34,322	\$136,182	\$851	(\$11,536)	\$124,647	\$779	\$4,536	\$21,037	\$25,572	\$160	\$150,219	\$939	\$267,510	\$1,672	56.2%			
June 2020	160	\$146,634	\$60,681	\$207,316	\$1,296	(\$25,738)	\$181,578	\$1,135	\$2,510	\$21,037	\$23,547	\$147	\$205,125	\$1,282	\$267,510	\$1,672	76.7%			
Total	1,900	\$2,183,534	\$398,434	\$2,781,968	\$1,464	(\$158,587)	\$2,623,381	\$1,381	\$29,989	\$249,812	\$279,801	\$147	\$2,971,197	\$1,564	\$3,210,122	\$1,690	92.6%			

* Budget represents expected claims and fees from prior periods and may not reflect actual budgets from those periods. Beginning with the 2019 plan year reporting this reflects the actual budget.

** Stop loss reimbursements from CT Prime are currently reported through June 2019. Reimbursements are reported in the month they were requested from CT Prime.

Town of South Windsor High Claimants

Self Funded (Paid July 2020 to July 2020)

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										
Total					\$0	\$0	\$0		\$0	\$0

Self Funded (Paid July 2019 to June 2020)

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	ENCOUNTER FOR OTHER AFTERCARE	\$303,041	\$5,342	\$308,383	\$200,000	(\$108,383)	\$200,000
2	Ages 50-54	Spouse/Partner	Yes	SHOULDER LESIONS	\$29,414	\$125,946	\$155,360	\$200,000		\$155,360
3	Ages 45-49	Spouse/Partner	Yes	LEIOMYOMA OF UTERUS	\$117,087	\$28,467	\$145,554	\$200,000		\$145,554
4	Ages 50-54	Spouse/Partner	Yes	ENCOUNTER FOR OTHER AFTERCARE	\$97,660	\$4,938	\$102,598	\$200,000		\$102,598
5	Ages 45-49	Employee/Self	Yes	D/O LIPOPROTEIN METAB LIPIDEMIAS	\$1,069	\$65,954	\$67,023	\$200,000		\$67,023
6	Ages 55-59	Employee/Self	Yes	PULMONARY EMBOLISM	\$49,678	\$11,233	\$60,911	\$200,000		\$60,911
7	Ages 15-19	Child/Other Dependent	Yes	OTHER SPONDYLOPATHIES	\$41,725	\$15,615	\$57,340	\$200,000		\$57,340
8	Ages 50-54	Employee/Self	Yes	OTHER SPONDYLOPATHIES	\$56,791	\$15	\$56,807	\$200,000		\$56,807
9	Ages 60-64	Spouse/Partner	No	DISLOC SPRAIN JOINT LIGAMENTS KNEE	\$52,894	\$1,570	\$54,464	\$200,000		\$54,464
10	Ages 40-44	Employee/Self	Yes	DIVERTICULAR DISEASE OF INTESTINE	\$50,312	\$1,391	\$51,703	\$200,000		\$51,703
11	Ages 45-49	Employee/Self	Yes	DIZZINESS AND GIDDINESS	\$45,172	\$6,159	\$51,331	\$200,000		\$51,331
Total					\$844,844	\$266,630	\$1,111,474		(\$108,383)	\$1,003,091

Town of South Windsor Experience Detail

Self Funded Dental through July 2020

Current Policy Year Experience

[illegible]

Prior Policy Year Experience

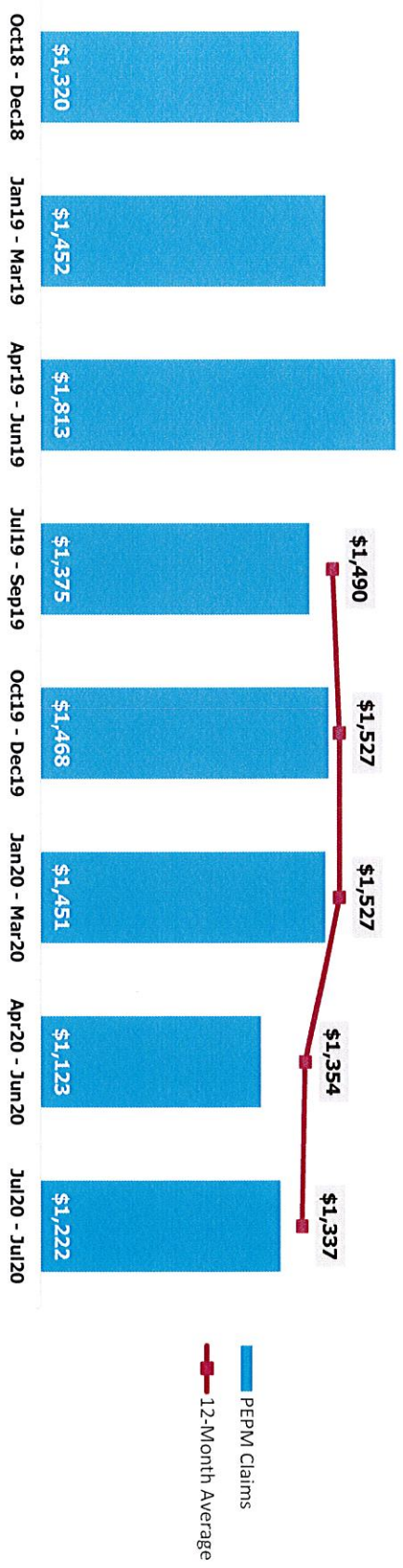
		Claims		Plan Expenses		Plan Cost Totals		Total Plan Cost vs Budget		
Month	Employees	Total Net Claims	Net Claims PEPM	Admin Fees	Expenses PEPM	Total Plan Cost	Plan Cost PEPM	Budget Rate Cost	Budget PEPM	Actual vs Budget
July 2019	169	\$9,363	\$55.40	\$1,025	\$6.07	\$10,388	\$61.47	\$14,355	\$85	72.4%
August 2019	172	\$10,206	\$59.34	\$1,043	\$6.07	\$11,249	\$65.40	\$14,355	\$83	78.4%
September 2019	171	\$7,522	\$43.99	\$1,043	\$6.10	\$8,565	\$50.09	\$14,355	\$84	59.7%
October 2019	173	\$13,851	\$80.06	\$1,043	\$6.03	\$14,894	\$86.09	\$14,355	\$83	103.8%
November 2019	173	\$13,785	\$79.68	\$1,055	\$6.10	\$14,841	\$85.78	\$14,355	\$83	103.4%
December 2019	174	\$12,130	\$69.71	\$1,049	\$6.03	\$13,179	\$75.74	\$14,355	\$83	91.8%
January 2020	178	\$13,336	\$74.92	\$1,079	\$6.06	\$14,415	\$80.98	\$14,355	\$81	100.4%
February 2020	178	\$13,338	\$74.93	\$1,067	\$6.00	\$14,406	\$80.93	\$14,355	\$81	100.4%
March 2020	178	\$12,126	\$68.12	\$1,079	\$6.06	\$13,205	\$74.19	\$14,355	\$81	92.0%
April 2020	179	\$3,770	\$21.06	\$1,079	\$6.03	\$4,850	\$27.09	\$14,355	\$80	33.8%
May 2020	180	\$1,348	\$7.49	\$1,079	\$6.00	\$2,428	\$13.49	\$14,355	\$80	16.9%
June 2020		\$8,839	\$49.11	\$1,091	\$6.06	\$9,930	\$55.17	\$14,355	\$80	69.2%
Total	2,105	\$119,613	\$56.82	\$12,735	\$6.05	\$132,348	\$62.87	\$172,260	\$82	76.8%

* This exhibit will begin to include a budget tracking component beginning with plan year 2019 reporting.

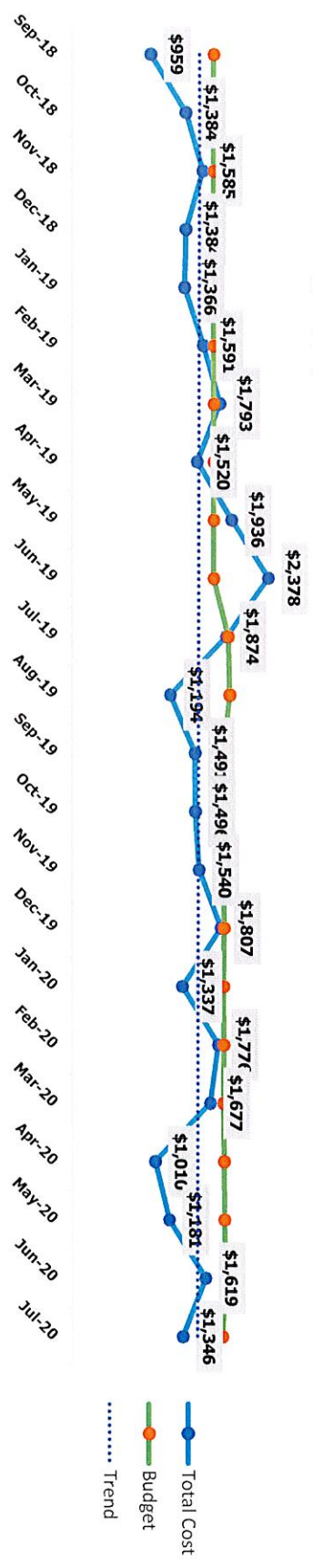
South Windsor Board of Education Claim Trends

Self Funded Medical Through July 2020

PEPM Claims by Policy Year Quarter (\$K)



PEPM Cost vs Budget (\$K)



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

Actual vs Budget*	
Actual vs Budget	
824	73.8%
824	73.8%

Actual vs Budget*	
et PEPH	Actual vs Budget
891	99.1%
910	62.5%
837	81.1%
834	81.6%
841	83.7%
844	98.0%
837	72.8%
841	96.5%
841	91.1%
848	54.6%
851	63.8%
862	87.0%
853	81.0%

1

South Windsor Board of Education High Claimants

Self Funded (Paid July 2020 to July 2020)

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										
Total					\$0	\$0	\$0		\$0	\$0

Self Funded (Paid July 2019 to June 2020)

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 1-4	Child/Other Dependent	Yes	FIBROSIS AND CIRRHOSIS OF LIVER	\$509,205	\$17,664	\$526,869	\$200,000	(\$326,869)	\$200,000
2	Ages 60-64	Employee/Self	Yes	ENCOUNTER FOR OTHER AFTERCARE	\$294,667	\$151,607	\$446,275	\$200,000	(\$246,275)	\$200,000
3	Ages 15-19	Child/Other Dependent	Yes	SCOLIOSIS	\$221,225	\$314	\$221,539	\$200,000	(\$21,539)	\$200,000
4	Ages 50-54	Spouse/Partner	Yes	OTHER RESPIRATORY DISORDERS	\$13,264	\$173,641	\$186,904	\$200,000		\$186,904
5	Ages 55-59	Employee/Self	Yes	BIPOLAR DISORDER	\$160,770	\$6,060	\$166,830	\$200,000		\$166,830
6	Ages 50-54	Employee/Self	Yes	OTHER DISORDERS OF EAR NEC	\$4,107	\$150,118	\$154,225	\$200,000		\$154,225
7	Ages 55-59	Spouse/Partner	Yes	COMP INTRL ORTHO PROS DEV IMPL GFT	\$97,728	\$48,651	\$146,378	\$200,000		\$146,378
8	Ages 65-74	Employee/Self	Yes	ACUTE MYOCARDIAL INFARCTION	\$130,096	\$2,730	\$132,826	\$200,000		\$132,826
9	Ages 55-59	Spouse/Partner	Yes	INFLAMMATORY POLYNEUROPATHY	\$111,091	\$17,975	\$129,065	\$200,000		\$129,065
10	Ages 55-59	Spouse/Partner	Yes	ACUTE PERICARDITIS	\$109,520	\$1,429	\$110,948	\$200,000		\$110,948
11	Ages 75+	Spouse/Partner	Yes	NONRHEUMATIC MITRAL VALVE DISORDERS	\$107,856	\$347	\$108,203	\$200,000		\$108,203
12	Ages 20-24	Child/Other Dependent	Yes	BIPOLAR DISORDER	\$67,654	\$23,217	\$90,871	\$200,000		\$90,871
13	Ages 10-14	Child/Other Dependent	Yes	OTHER DISEASES STOMACH AND DUODENUM	\$10,250	\$76,548	\$86,798	\$200,000		\$86,798
14	Ages 60-64	Employee/Self	Yes	DORSALGIA	\$8,116	\$78,369	\$86,485	\$200,000		\$86,485
15	Ages 60-64	Spouse/Partner	Yes	GLAUCOMA	\$3,591	\$82,468	\$86,059	\$200,000		\$86,059
16	Ages 65-74	Spouse/Partner	Yes	ACUTE MYOCARDIAL INFARCTION	\$80,183	\$2,941	\$83,124	\$200,000		\$83,124
17	Ages 40-44	Employee/Self	Yes	RA WITH RHEUMATOID FACTOR	\$76,371	\$3,666	\$80,037	\$200,000		\$80,037
18	Ages 50-54	Employee/Self	Yes	ENCOUNTER FOR OTHER AFTERCARE	\$76,017		\$76,017	\$200,000		\$76,017
19	Ages 60-64	Spouse/Partner	Yes	LYMPHOID LEUKEMIA	\$68,092	\$240	\$68,332	\$200,000		\$68,332
20	Ages 50-54	Spouse/Partner	Yes	D/O LIPOPROTEIN METAB LIPIDEMIAS	\$6,371	\$61,445	\$67,816	\$200,000		\$67,816
21	Ages 15-19	Child/Other Dependent	Yes	ACUTE PANCREATITIS	\$61,629	\$1,943	\$62,972	\$200,000		\$62,972
22	Ages 50-54	Employee/Self	Yes	DORSALGIA	\$2,582	\$60,002	\$62,584	\$200,000		\$62,584
23	Ages 50-54	Spouse/Partner	Yes	SPONDYLOSIS	\$59,261	\$1,272	\$60,533	\$200,000		\$60,533
24	Ages 40-44	Employee/Self	Yes	CROHNS DISEASE REGIONAL ENTERITIS	\$49,179	\$7,297	\$56,476	\$200,000		\$56,476
25	Ages 55-59	Employee/Self	Yes	MAJ DEPRESS D/O RECURRENT	\$11,870	\$42,480	\$54,350	\$200,000		\$54,350
26	Ages 35-39	Employee/Self	Yes	OTH FUNCTIONAL INTESTINAL DISORDERS	\$52,956	\$896	\$53,852	\$200,000		\$53,852
27	Ages 25-29	Employee/Self	Yes	HEADACHE	\$2,163	\$50,300	\$52,464	\$200,000		\$52,464
28	Ages 30-34	Employee/Self	Yes	ENCOUNTER PROCREATIVE MANAGEMENT	\$16,922	\$35,455	\$52,377	\$200,000		\$52,377
29	Ages 55-59	Employee/Self	Yes	MIGRAINE	\$24,441	\$27,315	\$51,756	\$200,000		\$51,756
Total					\$2,437,177	\$1,125,789	\$3,562,966		(\$594,683)	\$2,968,283

