



INSURANCE CONTROL COMMISSION

TOWN OF SOUTH WINDSOR

Minutes

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July 28, 2021

Madden Room- South Windsor Town Hall

1. Call Meeting to Order

Chairman Michael Maniscalco called the meeting to order at 8:37 a.m.

2. Roll Call

Members Present: Michael Maniscalco, Town Manager
Karen Lydecker, Town Council
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 (February 1, 2021)

Councilor Karen Lydecker made a motion to approve the minutes of February 1, 2021. Mr. Michael Paré seconded, and the motion was approved unanimously.

4. Discussion Items

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

Ms. Monaco of CIRMA reported on claims for FY 19-20 (**Attachment A, CIRMA Agenda**). Worker's Compensation (WC) losses as of June 30, 2021. Most current Experience Module contemplates the 17/18, 18/19 and 19/20 policy period. Currently Town's mod is 1.06. The 18/19 and 19/20 policy period is on the high side. This is due to a sizable claim that is still open on the Town side. The Town main drivers of monetary losses are Public Works and Police Department claims. Claim count is consistent each year. The Town and Board of Education Liability, Auto, and Property (LAP) claims also had a large increase in losses in 19/20 due to one very large claim that consumes half of the total losses. General liability and auto make up 60% of losses.

For further information and breakdowns of claims, please see Attachment A.

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Ms. Porto reported CIRMA 2020 Results: Has a 99% retention for the 21/22 year. The past ten years had a 98% retention rate or better. South Windsor's five year average was stable with a WC change of six percent; LAP had a change of minus seven percent.

Member's Equity Distribution History: Ms. Monaco said that this year the Town and Board of Education will be receiving back \$79,275.00 as part of the \$5M overall member equity distribution. Since 2011 CIRMA had redistributed back approximately \$37M among members. South Windsor's portion of that has been about \$551,181.00

Risk Management Trainings: Ms. Monaco encouraged the Town to continue using CIRMA's risk management training resources.

4. **B. Health Insurance Claims – Lockton**

Ms. Lisa Daley of Lockton reviewed health claims for FY 19-20 (**Attachment B, Lockton Monthly Cost Reports**). There was a large decrease in claim costs overall, due to COVID restrictions reducing the number of healthcare visits made by employees. Claims began to rise to normal levels as restrictions began to lift.

Experience Detail: The average medical Rx gross claims for the Town were about \$205,000.00 for the current policy period which is lower than last year's contract period. March 2021, June 2021 and September 2020 were higher months. There were a higher overall hundred percent actual verses budget for June, March and September for the Town. Overall, it is an 80.7% overall. The higher claim amounts for the Board of Education were during the months of June, March and November. Claims average compared to the average claims last year are a little higher.

High-Dollar Claimants: Individual stop-loss protection is set at \$200,000. In FY 19-20 there were no claimants from the Town that reached the limit. From BOE there were three individuals who reached the limit in FY 19-20. Claims average is a little higher for the Board of Education. There were two individuals that breached the \$200,000 individual stop loss limit during the contract period that just passed and three individuals last year. Actual excess dollars are more for this contract period that just concluded versus last year.

Dental: There was a large decrease in claims for both Town and BOE, due to COVID restrictions closing most dental offices. It is expected that there will be higher than average dental claims for this contract period versus last now that dental offices are open. The Board of Education average also should be higher due to the COVID suppressed months.

For further details and claim totals, please see Attachment B.

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5. Schedule the next Meeting

The next meeting is tentatively scheduled for Wednesday, October 27, 2021 at 8:30am.

6. Adjournment

Mr. Michael Paré made a motion to adjourn. Councilor Karen Lydecker seconded, and the motion was approved unanimously. The meeting was adjourned at approximately 9:20am.

Respectfully submitted,

Katherine Senerth
Recording Secretary

Attachment A: CIRMA Agenda

Attachment B: Lockton Monthly Cost Reports

