



The Metropolitan District
water supply · environmental services · geographic information

**PERSONNEL, PENSION & INSURANCE COMMITTEE
SPECIAL MEETING
WEDNESDAY, SEPTEMBER 20, 2023
4:00 PM**

Location

Board Room
District Headquarters
555 Main Street, Hartford

Dial in #: (415)-655-0001
Access Code: 2311 170 4529#

[Meeting Video Link](#)

Commissioners

Avedisian	Magnan
Currey (VC)	Pane
DiBella (Ex-Officio)	Patel
Desai	Salemi
Drake	Steuber
Lester	Taylor (C)

Quorum: 6

1. CALL TO ORDER
2. PUBLIC COMMENTS RELATIVE TO AGENDA ITEMS
3. APPROVAL OF MEETING MINUTES OF AUGUST 22, 2023
4. CONSIDERATION AND POTENTIAL ACTION RE: APPROVAL OF INSURANCE COVERAGE AND LIMITS
5. REPORT RE: AFFIRMATIVE ACTION
6. REPORT RE: FIVE YEAR CENSUS OF MDC EMPLOYEES BY CLASS (UNION & EXEMPT)
7. CONSIDERATION AND POTENTIAL ACTION RE: JUNETEENTH APPROVAL AS AN OFFICIAL MDC HOLIDAY
8. DISCUSSION RE: MATERNITY LEAVE
9. OPPORTUNITY FOR GENERAL PUBLIC COMMENTS
10. COMMISSIONER REQUESTS FOR FUTURE AGENDA ITEMS
11. ADJOURNMENT

INSURANCE COVERAGE APPROVAL

To: Personnel, Pension and Insurance Committee

September 20, 2023

Pursuant to section B3h of the By-Laws of the District Board, the Personnel, Pension and Insurance Committee ("PPI") has full charge of all insurance and shall determine insurance coverage on all business and property of the District. PPI is authorized, within the limits of the budget as approved by the District Board, to determine the form and amount of insurance coverage.

Arthur J. Gallagher & Co. is the appointed insurance advisor/ broker of record for the District and provided recommendations for certain coverages and limits to PPI for acceptance and placement by the District as described more specifically in a summary document attached hereto.

It is therefore **RECOMMENDED** that it be:

VOTED: That the Personnel Pension and Insurance Committee approve insurance up to the coverages and limits as outlined in the attached document to this Resolution.

RESOLVED: The Personnel, Pension & Insurance Committee hereby approves and authorizes the placement of insurance up to the coverages and limits described in the document attached hereto and hereby incorporated;

FURTHER

RESOLVED: The Personnel, Pension & Insurance Committee hereby and authorizes and directs the Chief Executive Officer, or his designee, to sign and/or otherwise execute such documents or instruments as may be necessary to bind and place said coverages.

Respectfully Submitted,



Scott W. Jellison
Chief Executive Officer

**Preliminary 2023-2024 Insurance Renewal
AS OF 09.15.23**

Coverage	Coverage Details	2022-2023		2023-2024				
		Expiring	Premium	Current Quote			National Average	Regional Average
				Premium	\$ VAR	% VAR	% VAR	% VAR
Workers Compensation	Coverage Details	Liberty Mutual		Liberty Mutual				
Exposure - Payroll		\$ 44,001,165		\$ 46,345,830	\$ 2,344,665	5.3%	5.3%	5.3%
Average Rate/\$100		\$ 0.2730		\$ 0.2730	\$ 0.0000	0.0%	0.0%	0.0%
Premium	Limit - \$1,000,000 per occurrence	\$ 120,123		\$ 126,524	\$ 6,401	5.3%	5.3%	5.3%
Property	Coverage Details	Travelers		Travelers				
Exposure - Total Insured Value		\$ 806,396,700		\$ 849,461,929	\$ 43,065,229	5.3%	5.3%	5.3%
Average Rate/\$100		\$ 0.0706		\$ 0.0780	\$ 0.0074	10.5%	21.0%	15.5%
Premium	Limit - \$750,000,000	\$ 569,713		\$ 662,675	\$ 93,062	16.3%	27.4%	21.6%
Excess General Liability including Law Enforcement	Coverage Details	Travelers		Travelers				
Exposure - Revenue		\$ 209,048,975		\$ 204,745,467	-\$ 4,303,508	-2.1%	-2.1%	-2.1%
Average Rate/\$1,000		\$ 1.1736		\$ 1.2937	\$ 0.1201	10.2%	6.0%	5.8%
Excess General Liability Premium	Limit - \$1,000,000 per occurrence	\$ 245,343		\$ 264,880	\$ 19,537	8.0%	3.8%	3.6%
Exposure - Number of Officers		6		6	0	0.0%	0.0%	0.0%
Average Rate/Officer		\$ 1,006.5000		\$ 1,139.0000	\$ 132.5000	13.2%	6.0%	5.8%
Law Enforcement Premium	Limit - \$1,000,000 per occurrence	\$ 6,039		\$ 6,834	\$ 795	13.2%	6.0%	5.8%
Total Premium		\$ 251,382		\$ 271,714	\$ 20,332	8.1%	3.9%	3.7%
Excess Auto Liability	Coverage Details	Travelers		Travelers				
Exposure - Vehicle Count		299		285	-14	-4.7%	-4.7%	-4.7%
Average Rate/Vehicle		\$ 424.7492		\$ 460.0175	\$ 35.2684	8.3%	8.0%	7.2%
Premium	Limit - \$1,000,000 per occurrence	\$ 127,000		\$ 131,105	\$ 4,105	3.2%	2.9%	2.2%
Crime (Fidelity)	Coverage Details	Travelers		Travelers				
Exposure - Employee Count		428		438	10	2.3%	2.3%	2.3%
Average Rate/Employee		\$ 11.9252		\$ 12.3014	\$ 0.3761	3.2%	2.5%	2.7%
Premium	Limit - \$1,000,000 per Claim	\$ 5,104		\$ 5,388	\$ 284	5.6%	4.9%	5.1%

Coverage	Coverage Details	2022-2023		2023-2024				
		Expiring	Premium	Current Quote			National Average	Regional Average
				Premium	\$ VAR	% VAR	% VAR	% VAR
Fiduciary Liability/Retirement		Travelers		Travelers				
Exposure - Plan Assets		\$ 337,411,150		\$ 316,446,028	-\$ 20,965,122	-6.2%	-6.2%	-6.2%
Average Rate/\$1000		\$ 0.0562		\$ 0.0632	\$ 0.0070	12.4%	20.0%	20.0%
Premium	Limit - \$3,000,000 per claim	\$ 18,971		\$ 20,005	\$ 1,034	5.5%	12.5%	12.5%
Public Entity Liability/EPL		Chubb		Chubb				
Exposure - Employee Count		428		438	10	2.3%	2.3%	2.3%
Average Rate/Employee		\$ 324.9299		\$ 345.0708	\$ 20.1409	6.2%	4.1%	3.5%
Premium	Limit - \$5,000,000 per Claim	\$ 139,070		\$ 151,141	\$ 12,071	8.7%	6.5%	5.9%
Cyber Liability		Cowbell		Cowbell				
Exposure - Revenue		\$ 209,048,975		\$ 204,745,467	-\$ 4,303,508	-2.1%	-2.1%	-2.1%
Average Rate/\$1,000		\$ 0.0826		\$ 0.0815	-\$ 0.0011	-1.3%	19.0%	24.1%
Premium	Limit - \$1,000,000	\$ 17,257		\$ 16,683	-\$ 574	-3.3%	16.6%	21.5%
Excess Police Professional		Kinsale		Kinsale				
Exposure - Number of Officers		6		6	0	0.0%	0.0%	0.0%
Average Rate/Employee		\$ 1,691.6667		\$ 1,691.6667	\$ 0.0000	0.0%	6.0%	5.8%
Premium	Limit - \$5,000,000 excess of \$5,000,000	\$ 10,150		\$ 10,150	\$ 0	0.0%	6.0%	5.8%
Pollution - 3 Year - Estimate		Zurich		Zurich				
Premium	Limit - \$5,000,000 Each Pollution, \$10,000,000 Aggregate	\$ 171,912		\$ 189,103	\$ 17,191	10.0%	10.0%	10.0%
Umbr/Excess Layer		Various		Various				
Travelers	\$5M excess of \$1M	\$ 41,806		\$ 61,894	\$ 20,088	48.1%	11.0%	9.9%
Genesis FTS w/ give back for sudden & accidental	\$5M excess of \$5M	\$ 101,826		\$ 107,935	\$ 6,109	6.0%	11.0%	9.9%
Hallmark replaced with Starstone	\$5M excess of \$10M	\$ 81,000		\$ 87,500	\$ 6,500	8.0%	11.0%	9.9%
AWAC (Allied World)	\$10M excess of \$15M	\$ 126,250		\$ 136,380	\$ 10,130	8.0%	11.0%	9.9%
Westchester - Reduced pricing (\$5,555 reduction received)	\$10M excess of \$25M			\$ 100,495				
Great American	\$15M excess of \$25M			\$ 112,000				
Great American	\$25M excess of \$25M	\$ 161,500		\$ 212,495	\$ 50,995	31.6%	11.0%	9.9%
Total Excess Tower Limit	\$50M excess of \$1M	\$ 512,382		\$ 606,204	\$ 93,822	18.3%	11.0%	9.9%
TOTAL PREMIUM (includes 3-year Pollution)		\$ 1,943,064		\$ 2,190,792	\$ 247,728	12.7%	13.6%	11.6%

HOLIDAYS

	MDC	State	Rocky Hill	Wethersfield	Newington	EH	Bloomfield	Windsor	West Hartford	Hartford
New Years Day	X	X	X	X	X	X	X	X	X	X
Martin Luther King	X	X	X	X	X	X	X	X	X	X
Lincolns Birthday		X				X			X	X
Presidents Day	X	X	X	X	X	X	X	X	X	X
Good Friday	X	X	X	X	X	X	X	X	X	X
Memorial Day	X	X	X	X	X	X	X	X	X	X
Independence Day	X	X	X	X	X	X	X	X	X	X
Labor Day	X	X	X	X	X	X	X	X	X	X
Columbus Day	X	X	X	X	X	X			X	X
Veterans Day	X	X		X		X	X	X	X	X
Thanksgiving	X	X	X	X	X	X	X	X	X	X
Day after Thanksgiving	X		X	X	X		X	X		
1/2 Christmas Eve	X		X	X	X(FULL DAY)			X(FULL DAY)		
Christmas	X	X	X	X	X	X	X	X	X	X
1/2 Day New Years Eve	X		X	X	X					
Juneteenth		X		No- talk of adding to list (unions pick 12 holidays from a list)	No	No-Unions would not give up another holiday	X	No- offer floating	X	X
Birthday				X		X			X	
Floating										X (2)
TOTAL DAYS	14	13	14	15	14	13	12	12	14	15

OTHER

	MDC	State	Rocky Hill	Wethersfield	Newington	EH	Bloomfield	Windsor	West Hartford	Hartford
Vacation	5-20 days	5-20 days	5-24 days	5- 20 days	10-20 days	5-25 days	5-30 days	10-20 days	10-29 days	10-20 days
Sick	15-Aug	15	15 days	10-20 days	15 days	15 days	15 days	12 days	15 days	15 days
Personal	10 days (EE 13>)	3 days	5 days		3 days	2-5 days	4 days	2-5 days		
Earned Time (Union & EE 12<)	6 days									
Inclement Weather	3	state closures	town closures	town closures	town closures	town closures	town closures	town closures	town closures	town closures
TOTAL (MAX)	41	38	44	40	38	44	49	37	44	35

OTHER MUNICIPALITIES (Juneteenth)	YES	NO	NOTES
Branford		No	
Bridgeport	Yes		
Brookfield	Yes		
Brooklyn	Yes		
Columbia		No	14 holidays- trade declined
Cromwell		No	13 total holidays
Darien		No	
East Hampton		No	
Enfield		No	
Fairfield		No	
Glastonbury	Yes- Police Only		police union only
Greenwich		No	
Groton	Yes		no trade required
Ledyard		No	would consider swap
Mansfield	Yes		no trade required
Meriden	Yes		
Milford		No	would consider swap
Naugatuck		No	would consider swap
New Fairfield	Yes		
New Haven	Yes		
New Milford	Yes		
Newtown		No	would consider swap
North Haven	Yes		
Norwich		No	
Redding		No	may negotiate
Ridgefield		No	
South Windsor	Yes		
Stamford	Yes		
Stonington	Yes		3 of 4 unions yes. 4th union had more holidays and would not trade.
Stratford	Yes		
Thompson	Yes		
Torrington		No	
Washington	Yes		
Westport	Yes		
Windsor		No	Offer floating holidays

PERSONNEL, PENSION AND INSURANCE COMMITTEE**The Metropolitan District**

555 Main Street, Hartford

August 22, 2023

Present: Commissioners John Avedisian, Donald Currey, David Drake, Byron Lester, Maureen Magnan, Bhupen Patel, Pasquale Salemi, Alvin Taylor and District Chairman William A. DiBella (9)

Remote

Attendance: Commissioner Dimple Desai and David Steuber (2)

Absent: Commissioner Dominic Pane (1)

Also

Present: Scott Jellison, Chief Executive Officer
Christopher Stone, District Counsel
John S. Mirtle, District Clerk
Kelly Shane, Chief Administrative Officer
Christopher Levesque, Chief Operating Officer (Remote Attendance)
Robert Barron, Chief Financial Officer
Jamie Harlow, Director of Human Resources
Tom Tyler, Director of Facilities
Robert Schwarm, Director of Information Technology (Remote Attendance)
Diana Phay, Treasury Manager (Remote Attendance)
Carrie Blardo, Assistant to the Chief Executive Officer
Julie Price, Executive Assistant
David Baker, IT Consultant (Remote Attendance)
David Lee, Dahab Associates
Becky Sielman, Milliman Inc.

CALL TO ORDER

Chairman Alvin Taylor called the meeting to order at 3:02 PM

PUBLIC COMMENTS RELATIVE TO AGENDA ITEMS

No one from the public appeared to be heard.

APPROVAL OF MEETING MINUTES

On motion made by Commissioner Lester and duly seconded, the meeting minutes of July 26, 2023 were approved.

2ND QUARTER INVESTMENT PERFORMANCE

David Lee of Dahab Associates Inc. provided a report regarding the Pension and OPEB 2nd quarter investment performance.

Commissioner Magnan entered the meeting virtually at 3:30PM

2024 PENSION & OPEB TRUST DISCOUNT RATES

Becky Sielman of Milliman Inc. provided an update on the 2024 Pension and OPEB Trust discount rates and recommended no decrease of the discount rate of 6.625% for Pension and OPEB for 2024.

COMMISSIONER REQUESTS FOR FUTURE AGENDA ITEMS

No requests were made.

OPPORTUNITY FOR GENERAL PUBLIC COMMENTS

No one from the public appeared to be heard.

ADJOURNMENT

The meeting was adjourned at 4:24 PM

ATTEST:

John S. Mirtle, Esq.
District Clerk

Date Approved