

**PERSONNEL, PENSION AND INSURANCE COMMITTEE  
SPECIAL MEETING**

**The Metropolitan District**  
555 Main Street, Hartford  
Wednesday, September 18, 2024

**Present:** Commissioners David Drake, Bhupen Patel, Alvin Taylor, James Woulfe and District Chairman Donald Currey (5)

**Remote**

**Attendance:** Commissioners John Avedisian and Pasquale Salemi (2)

**Absent:** Commissioners Dimple Desai, Joan Gentile, Byron Lester, Maureen Magnan and David Steuber (5)

**Also**

**Present:** Commissioner William A. DiBella  
Commissioner Jacqueline Mandyck (Remote Attendance)  
Scott Jellison, Chief Executive Officer  
Christopher Stone, District Counsel  
John S. Mirtle, District Clerk  
Steve Bonafonte, Assistant District Counsel  
Christopher Levesque, Chief Operating Officer  
Kelly Shane, Chief Administrative Officer  
Jamie Harlow, Director of Human Resources  
Robert Schwarm, Director of Information Systems (Remote Attendance)  
Thomas Tyler, Director of Facilities (Remote Attendance)  
Michael Mohr, Controller  
Diana Phay, Manager of Treasury  
Nefertere Whittingham,  
Shereese Rodgers, Assistant Manager of Budgeting (Remote Attendance)  
Carrie Blardo, Assistant to the Chief Executive Officer  
Julie Price, Executive Assistant  
Amanda Litvak, IT Professional Level Associate (Remote Attendance)  
Dylan Pecego, IT Consultant (Remote Attendance)  
Jacob Aviles, IT Consultant (Remote Attendance)  
Ronni Rausch, Arthur J. Gallagher, Inc.  
Marnie Inzerno, Arthur J. Gallagher, Inc.

**CALL TO ORDER**

Chairman Taylor called the meeting to order at 4:08 PM

***A quorum of the Personnel, Pension and Insurance Committee was not present.***

**PUBLIC COMMENTS RELATIVE TO AGENDA ITEMS**

No one from the public appeared to be heard.

***Commissioner Woulfe entered the meeting virtually at 4:11 PM. A quorum of the Committee was now present.***

***Commissioner Woulfe entered the meeting in person at 4:17 PM.***

### **INSURANCE COVERAGE APPROVAL**

To: Personnel, Pension and Insurance Committee

September 18, 2024

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.

**FURTHER**

**RESOLVED:** The workers compensation policy included in the attached is for a two (2) year term at the listed premium.

Respectfully Submitted,



John S. Mirtle

District Clerk

THE METROPOLITAN DISTRICT COMMISSION COMMERCIAL INSURANCE SUMMARY  
2024-2025 Recommended Premium Summary 10/1/24-10/1/25

Coverage	Coverage Details	2023-2024 (current year)	2024-2025 <i>New recommended carriers</i>			2024-2025 National Average	2024-2025 Northeast Regional Average
		Expiring Premium	Premium	Year over year	% Change	Indications: June, July	Indications: June, July
<b>Workers Compensation</b>	<b>Coverage Details</b>	<b>Liberty Mutual</b>	<b>Midwest</b>				
Limit Per Occurrence \$1,000,000	Retention - \$1,000,000	\$ 126,524	\$ 129,915	\$ 3,391	2.7%	3.8%	6.1%
<b>Property</b>	<b>Coverage Details</b>	<b>Travelers</b>					
Total Insured Value: \$870,391,556	Retention - \$100,000	\$ 651,000	\$ 703,494	\$ 52,494	8.1%	11.0%	14.8%
<b>Excess General Liability including Law</b>	<b>Coverage Details</b>	<b>Travelers</b>					
Excess GL - Limit Per Occurrence \$1,000,000	Retention - \$250,000	\$ 264,880	\$ 290,011	\$ 25,131	9.5%	12.3%	9.0%
Law - Limit per Occurrence	Retention - \$10,000	\$ 6,834	\$ 7,416	\$ 582	8.5%		
<b>Excess Auto Liability</b>	<b>Coverage Details</b>	<b>Travelers</b>					
Combined Single Limit \$1,000,000	Retention - \$250,000	\$ 131,105	\$ 153,765	\$ 22,660	17.3%	9.9%	6.0%
<b>Crime (Fidelity)</b>	<b>Coverage Details</b>	<b>Travelers</b>					
Employee Theft, ERISA, Funds Transfer	\$1,000,000 per Claim Retention - \$25,000	\$ 5,388	\$ 5,492	\$ 104	1.9%	1.8%	1.0%
<b>Fiduciary Liability/Retirement</b>	<b>Coverage Details</b>	<b>Travelers</b>					
Claims Made	\$3,000,000 Retention - \$10,000	\$ 20,005	\$ 20,963	\$ 958	4.8%	5.0%	1.0%
<b>Public Entity Liability/EPL</b>	<b>Coverage Details</b>	<b>Chubb</b>	<b>AIG</b>				
Directors & Officers, Employment Practices	\$5,000,000 per Claim Retention - \$100,000	\$ 146,967	\$ 80,750	-\$ 66,217	-45.1%	5.0%	1.0%
<b>Cyber Liability</b>	<b>Coverage Details</b>	<b>Cowbell</b>					
Claims Made	\$1,000,000 Retention - \$25,000	\$ 16,683	\$ 16,683	\$ 0	0.0%	6.6%	3.0%
<b>Excess Police Professional</b>	<b>Coverage Details</b>	<b>Kinsale</b>					
\$5,000,000 Excess of \$5,000,000	\$0 Retention per Claim	\$ 10,150	\$ 10,150	\$ 0	0.0%	N/A	N/A
<b>Umbrella/Excess Layer</b>	<b>Coverage Details</b>						
Travelers	\$5m excess of \$1m	\$ 61,894	\$ 69,320	\$ 7,426	12.0%	11.0%	10.1%
Genesis	\$5m excess of \$5m	\$ 107,935	\$ 118,460	\$ 10,525	9.8%	11.0%	10.1%
Starstone	\$5m excess of \$10m	\$ 87,500	\$ 95,000	\$ 7,500	8.6%	11.0%	10.1%
AWAC (Allied World)	\$10m excess of \$15m	\$ 136,380	\$ 148,070	\$ 11,690	8.6%	11.0%	10.1%
Great American	Expiring: \$15m excess of \$25m; Renewal: \$10M	\$ 119,000	\$ 98,000	-\$ 21,000	-17.6%	11.0%	10.1%
WH Greene (Third Coast)	Expiring: \$10M, Renewal \$5M	\$ 53,040	\$ 32,640	\$ 43,740	82.5%	11.0%	10.1%
WH Greene (Old Republic- New Carrier)	\$5M		\$ 32,640				
WH Green-(PELSIC) Princeton Excess &	\$5M		\$ 31,500				
	\$50m excess of \$1m	\$ 565,749	\$ 625,630	\$ 59,881	10.6%	11.0%	10.1%
<b>TOTAL PREMIUM</b>		<b>\$ 1,945,285</b>	<b>\$ 2,044,269</b>	<b>\$ 98,984</b>	<b>5.1%</b>	<b>10.0%</b>	<b>10.0%</b>

*District Counsel Christopher Stone proposed a friendly amendment regarding the workers' compensation coverage for a two-year term, as shown in redline above.*

*District Chairman Currey made a motion to approve the resolution as amended in red line above. The motion was duly seconded and passed by unanimous vote of those present.*

**PRIOR MONTH'S RETIREMENTS, RESIGNATIONS, TERMINATIONS INCLUDING  
EMPLOYEE'S YEARS OF SERVICE, GENDER, RACE & CLASSIFICATION**

Jamie Harlow, Director of Human Resources, provided a report on the prior month's retirements, resignations and terminations.

**APPROVAL OF MEETING MINUTES**

*On motion made by District Chairman Currey and duly seconded, the meeting minutes of August 26, 2024 were approved.*

**OPPORTUNITY FOR GENERAL PUBLIC COMMENTS**

No one from the public appeared to be heard.

**COMMISSIONER REQUESTS FOR FUTURE AGENDA ITEMS**

Commissioner Salemi requested a future agenda item for the Personnel, Pension & Insurance Committee to review an opportunity to establish a budget item for independent labor counsel.

Chairman Taylor requested a discussion and final decision in regards to the management study and the form it will take.

**ADJOURNMENT**

The meeting was adjourned at 5:05 PM

ATTEST:

John S. Mirtle, Esq.  
District Clerk

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Date Approved