

**GUILFORD BOARD OF EDUCATION
ADAMS MIDDLE SCHOOL
MONDAY, NOVEMBER 28, 2005**

**MEETING SUMMARY – INFORMATION SESSION ON INSURANCE
6:30 p.m.**

PRESENT:

BOE Members: Keith Bishop, Bill Bloss, Barbara Dudley, Cindy Cartier, Louis Iorio, Alan Meyers, Kathy Nolan and Ted Zuse

BOF Member Jim O'Keefe

Also present were Anne Keene, Andy Potochney, Linda Trudeau and Sharon Milroy as well as representatives from H.D. Segur – Scott Sunberg, Dave Mathieu and Dan Anderson

Scott Sundberg, Dave Mathieu and Dan Anderson representing H.D. Segur, insurance broker, presented information about liability, health, and dental insurance options and responded to BOE members' questions. Mr. Sundberg reported that there are only two property and liability carriers for Boards of Education and Towns in Connecticut: CIRMA and MetroGuard. Guilford is completing a three-year contract with CIRMA and will solicit bids in April 2006 for future coverage. The existing policy covers properties and liabilities; however, PTOs are not covered under the policy. Mr. Sundberg described the current coverage as broad. He will send a list of exclusionary clauses for BOE members.

Mr. Mathieu reviewed current health plans. He complimented the Board for aligning health plans across contracts, reducing retention costs. The town is self-insured through Blue Cross/Blue Shield. The Board discussed other health care options that are available including fully insured policies. Implications of changing plans to a fully insured plan would include possible contract language negotiations and liability for incurred but unpaid claims.

This portion of the meeting adjourned at 7:00 p.m.

Respectfully submitted,

E. Anne Keene
Interim Superintendent