SPECIAL CALLED
SELF INSURANCE BOARD COMMITTEE AGENDA
Sumner County Administration Building
Bethel Brown Commission Chambers
May 28, 2026
5:00 pm

MEMBERS
Bob Brown-Chairman
Don Schmit-Vice-Chairman
Mary Genung
Merrol Hyde
John Isbell (non-voting)
Bethany Browning (non-voting
Vacant

I. CALL TO ORDER
   A. Invocation
   B. Approval of Agenda
   C. Recognition of Public

II. NEW BUSINESS
   A. Risk Management-$3,008,550.19 from Self Insurance Casualty restricted fund balance for medical bill for extensive hospital stay

III. ADJOURNMENT

Eric Sitler

From: Beth Browning
Sent: Tuesday, May 19, 2026 12:30 PM
To: Robert Brown
Cc: Jessica Allison; Mary Genung; Don Schmit; Merrol Hyde; John C. Isbell; Eric Sitler; Steven Weiner
Subject: RE: Resolution 2605-10

Commissioner Brown,

The total amount of the OJI medical bill before reduction was $4,196,174.85.

The current fund balance for the Self-Insurance Casualty sub-fund is $7,079,021.02. With the $3,008,550.19 invoice subtracted out, the balance becomes $4,070,470.83. This does not account for any other expenses for the remainder of FY2026. With those projections taken into account, I am projecting an ending fund balance for FY2026 of $3,579,337.

The budgeted annual premiums – the main source of revenue for the casualty sub-fund – for FY2027, which include a 5% increase over the FY2026 premiums as voted on at the May SIB meeting, are as follows.

- County (paid from County General Fund) $1,562,244
- Highway (paid from Highway Fund) $ 746,179

The budgeted ending fund balance for FY2027 is $4,047,438 as shown below.

Sumner County, Tennessee
Self-Insurance Casualty
Summary

	Actual Budgetary Fiscal Year 2024	Actual Budgetary Fiscal Year 2025	Estimated Budgetary Fiscal Year 2026	Original Budget Fiscal Year 2026	Original Budget Fiscal Year 2027
Beginning Balance					
Net Position- Casualty	$ 4,375,367	$ 5,187,753	$ 5,740,092	$ 5,456,758	$ 3,579,337
Total	$ 4,375,367	$ 5,187,753	$ 5,740,092	$ 5,456,758	$ 3,579,337
Revenues					
Charges for Current Services	$ 2,093,808	$ 2,093,808	$ 2,198,498	$ 2,198,498	$ 2,308,423
Other Local Revenues	388,611	294,576	345,275	236,692	255,787
Total	$ 2,482,419	$ 2,388,384	$ 2,543,773	$ 2,435,191	$ 2,564,210
Expenses					
Other Charges	$ 1,670,033	$ 1,836,045	$ 4,704,528	$ 2,168,190	$ 2,096,109
Total	$ 1,670,033	$ 1,836,045	$ 4,704,528	$ 2,168,190	$ 2,096,109
Ending Balance					
Net Position - Casualty	$ 5,187,753	$ 5,740,092	$ 3,579,337	$ 5,723,759	$ 4,047,438
Total	$ 5,187,753	$ 5,740,092	$ 3,579,337	$ 5,723,759	$ 4,047,438

As a reminder from the handout at the May SIB meeting, below is the history of the premiums and fund balances for the casualty sub-fund since 2006.

Sumner County Government
Self-Insurance Casualty/OJI Sub Fund
Increase/Decrease in County Premiums

Fiscal Year	Premium Amount	% Increase/ Decrease	Ending Fund Balance
2027 budgeted	$ 1,562,244	5%	$ 4,047,453
2026 estimated	$ 1,487,851	5%	$ 3,579,337
2025	$ 1,417,001	0%	$ 5,740,093
2024	$ 1,417,001	0%	$ 5,137,755
2023	$ 1,417,001	3%	$ 4,325,369
2022	$ 1,375,729	3%	$ 3,528,680
2021	$ 1,335,659	5%	$ 3,621,226
2020	$ 1,272,056	15%	$ 2,225,841
2019	$ 1,106,136	10%	$ 1,305,828
2018	$ 1,005,578	15%	$ 812,208
2017	$ 874,416	6%	$ 854,514
2016	$ 828,830	30%	$ 742,787
2015	$ 637,562	30%	$ 944,992
2014	$ 490,432	15%	$ 1,084,827
2013	$ 426,463	10%	$ 1,975,563
2012	$ 387,693	9%	$ 2,426,136
2011	$ 356,254	-8%	$ 3,355,411
2010	$ 387,693	0%	$ 4,417,878
2009	$ 387,693	0%	$ 4,391,470
2008	$ 387,693	0%	$ 4,355,744
2007	$ 387,693	0%	$ 2,758,991
2006	$ 387,693	-	$ 2,373,387

Bethany Browning
Interim Finance Director | CCFO
Sumner County Government
355 N Belvedere Drive, Rm 302 | Gallatin TN 37066
bbrowning@sumnercountytn.gov | 615.451.6048

From: Beth Browning <BBrowning@sumnercountytn.gov>
Sent: Tuesday, May 19, 2026 7:04 AM
To: Robert Brown <robert.brown@sumnercountytn.gov>; Brittany Spradling <brittany@esptn.com>
Cc: Jessica Allison <JAllison@sumnercountytn.gov>
Subject: Re: Resolution 2605-10

Commissioner Brown,

This is an on-the-job-injury claim that is handled by our risk management personnel. Ms. Spradling is our consultant for the health and dental claims, not OJI; she will not have the answers to your questions.

As of April 15, the OJI fund balance amount was just shy of $5.7M. I will send you the current OJI fund balance amount after I get to the office.

As I stated last night, after speaking with the risk manager, she had stated the pre-negotiated amount was approximately $4M. I will reach out to her for an exact number.

Bethany Browning, CCFO
Sumner County Government
355 N Belvedere Drive, Rm 302

Gallatin TN 37066
615.451.6048

From: Robert Brown <robert.brown@sumnercountytn.gov>
Sent: Monday, May 18, 2026 11:51:44 PM
To: Brittany Spradling <brittany@esptn.com>
Cc: Beth Browning <BBrowning@sumnercountytn.gov>; Jessica Allison <JAllison@sumnercountytn.gov>
Subject: Resolution 2605-10

Brittany,

I wanted to give you a heads up on the above mentioned resolution. You may want to go back and watch the commission meeting concerning it. It is toward the last of the recording for about the last 30-40 minutes. If you can, please address the concerns that were mentioned to the best of your ability. I know HIPAA limits us from knowing much about the claim, but I am concerned about such a large claim, what it will do to the fund, how much is in the fund after paying this amount out. What was the pre-negoiated amount?

Please just listen because the camera was not working that pointed to our side that night. It worked on the chair, county attorney, and the other half of the commission.

v/r Bob

Robert (Bob) B. Brown, III
County Commissioner, District 17
robert.brown@sumnercountytn.gov 615-757-3065

SELF-INSURANCE TRUST CONTRIBUTIONS

	Total Contrib	Total Paid		% Difference	Total Paid WC	Total Paid Liab
2002/2003	$ 1,135,000.00	$ 1,547,532.71	$ (412,532.71)	31%	$ 1,200,198.63	$ 347,334.08
2003/2004	$ 1,135,000.00	$ 756,842.88	$ 378,157.12	40%	$ 703,441.90	$ 53,400.98
2004/2005	$ 1,135,000.00	$ 1,125,546.92	$ 9,453.08	1%	$ 994,038.83	$ 131,508.09
2005/2006	$ 1,135,000.00	$ 855,234.89	$ 279,765.11	28%	$ 556,340.96	$ 298,893.93
2006/2007	$ 1,135,000.00	$ 1,628,972.86	$ (493,972.86)	36%	$ 1,214,355.87	$ 414,616.99
2007/2008	$ 1,135,000.00	$ 875,187.22	$ 259,812.78	28%	$ 639,198.12	$ 235,989.10
2008/2009	$ 1,135,000.00	$ 1,213,509.53	$ (78,509.53)	7%	$ 831,574.80	$ 381,934.73
2009/2010	$ 1,135,000.00	$ 2,017,657.10	$ (882,657.10)	56%	$ 574,387.67	$ 1,443,269.43
2010/2011	$ 1,135,000.00	$ 3,057,547.29	$ (1,922,547.29)	92%	$ 919,492.33	$ 2,138,054.96
2011/2012	$ 1,135,000.00	$ 1,896,311.03	$ (761,311.03)	50%	$ 1,055,125.21	$ 841,185.82
2012/2013	$ 1,248,500.00	$ 2,248,395.25	$ (999,895.25)	57%	$ 1,183,230.22	$ 1,065,165.03
2013/2014	$ 1,435,774.99	$ 1,542,271.80	$ (106,496.81)	7%	$ 526,670.99	$ 1,015,600.81
2014/2015	$ 1,866,507.49	$ 2,646,863.75	$ (780,356.26)	174%	$ 1,061,779.73	$ 1,585,084.02
2015/2016	$ 2,426,459.73	$ 2,891,155.78	$ (464,696.05)	17%	$ 756,036.63	$ 2,135,119.15
2016/2017	$ 2,559,915.01	$ 2,100,737.66	$ 459,177.35	20%	$ 898,647.85	$ 1,202,089.81
2017/2018	$ 2,943,902.26	$ 2,614,324.21	$ 329,578.05	12%	$ 1,524,348.29	$ 1,089,975.92
2018/2019	$ 3,238,292.49	$ 2,372,088.21	$ 866,204.28	31%	$ 843,882.86	$ 1,528,205.35
2019/2020	$ 3,724,036.37	$ 2,334,859.05	$ 1,389,177.32	46%	$ 1,060,769.85	$ 1,274,089.20
2020/2021	$ 3,910,238.20	$ 1,770,790.15	$ 2,139,448.05	75%	$ 861,451.55	$ 909,338.60
2021/2022	$ 2,032,823.00	$ 1,056,896.70	$ 975,926.30	63%	$ 657,314.14	$ 399,582.56
2022/2023	$ 2,093,807.69	$ 1,446,582.68	$ 647,225.01	37%	$ 210,402.77	$ 1,236,179.91
2023/2024	$ 2,093,807.69	$ 1,130,669.96	$ 963,137.73	60%	$ 746,927.64	$ 383,742.32
2024/2025	$ 2,093,807.69	$ 710,089.98	$ 1,383,717.71	99%	$ 347,867.84	$ 362,222.14
2025/2026	$ 2,198,498.08	$ -				
TOTALS	$ 45,216,370.69	$ 39,840,067.61	$ 3,177,805.00		$ 19,367,484.68	$ 20,472,582.93