

WARREN COUNTY P&C INSURANCE

1/6/09

I. 2008 Policy Service Activity

- A) Automobile – 32 vehicle additions and changes.
- B) Marine – Equipment schedule adjustments adding Radio Equipment greater than \$1,000.
- C) Real Property Replacement Cost Appraisal + \$22,000,000 in values.
- D) Gas Light Village Property Acquisition, coordinated with Town and Village of Lake George.
- E) Hudson River Railroad Insurance Program Review.
- F) Dept. of Social Services Indemnification Issue.
- G) Floyd Bennett Airport FBO Contract Analysis.

II. Insurance Claim Activity 2008

- A) Automobile: 22 claims totaling \$85,228.
Mondan case DOL 6/12/07 settled for \$808,418.
McGuirk case DOL 1/25/05 \$350,000 increase in reserve, \$40,000 was previous reserve.
- B) General Liability: 20 claims totaling \$26,553
- C) Law Enforcement: 3 claims totaling \$50,000
- D) Public Officials: 4 claims totaling \$32,700

Total new incurred losses for 2008: \$194,481.

III. Exposure Changes for 2009.

- A) Automobile: Additional 32 units, + 13%
- B) Marine: \$355,000 coverage for Radios
- C) General Liability : Budgeted Expenditures Increase by 7.3%
: Downstream Liability for Brant Lake Dam
- D) Property: TIV increased by \$22,000,000, +28.5%
Activated Builders Risk coverage on Health and Human Services and Soil and Water Conservation Building under construction. Separate premium charges.
- E) Law Enforcement: 3 less FT Armed Officers (-4%)
4 less PT Armed Officers (-40%)

IV. Conditions:

In order to preserve Downstream Liability coverage on the Brant Lake Lower Dam, Warren County must produce an Emergency Action Plan for approval by N.Y.S. DEC.

V. NYMIR:

NYMIR plans to return investment capital to its existing members beginning in 2009 and payable over 3 years. Total distribution to Warren County is estimated at \$94,005. NYMIR officials would like to present First Installment check at January or February BOS meeting.

VI. Pricing:

Net rate reduction of 5% or \$36,000 from 2008 premium costs.
Gross rate reduction 9%

VII. Observations / Recommendations

- A) Flood limits are low considering \$100,000,000 TIV.
- B) Employee Dishonesty and Forgery Limits are low. Increase ED to \$2,000,000; Forgery to \$500,000; premium \$2,391.
- C) No coverage for Computer Fraud. \$1,000,000 Limit; premium \$376 annual.
- D) Airport Liability coverage, recommend adding coverage for Non-owned Aircraft Liability, \$700 annual cost.

RESOLUTION REQUEST FORM NO. 20

MISCELLANEOUS

****Please List All Other Requests Not Covered by Previous Resolution Request Forms Here.
Please attach any backup information available and be as detailed as possible.***

DEPARTMENT NAME: Self-Insurance

DATE: 1/6/09

- (a) Purpose of Request: Renewal of Insurance Premiums, Cool Insurance

- (b) Details: Authorizing the renewal of property and casualty insurance package with NYMIR and certain other insurances with Travelers, Peerles and Old Republic and authorizing payment for the insurance coverages to Cool Insuring. Increasing the limits for Employee Dishonesty coverage to \$2,000,000 and forgery coverage to \$500,000. Adding coverage for Computer fraud with a limit of \$1,000,000. Adding coverage under the Airport Liability for non-owned aircraft liability. Adding downstream dam liability for the Brant Lake Lower Dam with a limit of \$6,000,000.

- (c) Previous Resolution Number: R839 of 2007

- (d) Where are the Funds (if required)? List Budget Code, Object Code, Full Title* and Amount: various departments. Schedule of premiums attached.

Sample: A.8021 470 Planning & Community Development – Contract

* as listed in budget and LOGOS

PREMIUM COSTS

COVERAGE	CARRIER	PREMIUM
Property	NYMIR	\$ 68,007.00
General Liability	NYMIR	\$ 121,006.00
OCP	NYMIR	\$ 250.00
Public Officials Liability	NYMIR	\$ 63,783.00
Law Enforcement Liability	NYMIR	\$ 137,129.00
Automobile	NYMIR	\$ 111,996.00
Healthcare General Liability	NYMIR	\$ 1,721.00
Healthcare Professional Liability	NYMIR	\$ 27,244.00
Umbrella	NYMIR	\$ 57,263.00
NY Fees		\$ 1,305.70
SUB-TOTAL		\$ 589,704.70
Boiler & Machinery	* Travelers	\$ 7,735.00
Crime	* Travelers	\$ 5,804.00
Inland Marine	Peerless	\$ 31,659.00
Airport Liability	Old Republic	\$ 11,675.00
TOTAL		\$ 646,587.70

NOTE:

Downstream Dam Liability for the Brant Lake Lower Dam would be an additional \$1,384 for a \$6,000,000 Liability Loss Limit and would be subject to the County producing on Emergency Action Plan within one year as is required by New York State.

+ 2391 ED + Forging
 + 376 Computer Fraud
 + 700 Airport Liability

*** DISCLOSURE**

Please be advised that Cool Insuring Agency is a licensed agent for the carrier(s) noted. As a licensed agent of that carrier, our Agency has the potential to receive a contingent commission on our entire "Book of Business" of which your account is a part. The extra commission we may receive is contingent upon several factors, including total size of our book of business, renewal retention, and most importantly profitability. We are recommending this carrier to you not because of the potential to receive this contingent commission, but because they are the best carrier at the best price for the best coverage. We will be happy to share with you all other quotations received.

COOL

INSURANCE MADE SIMPLE

\$ 651,438.70 Total

SCHEDULE "A"
AUTHORIZATION TO ATTEND MEETING OR CONVENTION

Check one:

- In-State (needs Supervisory Committee authorization)
- Out-Of State (needs Board resolution)

The Support Services hereby authorizes Joan Sady
(Supervisory Committee) (Employee Name)

to attend NYSAC 2009 Legislative Conference
(Name of meeting or organization)

at Desmond Hotel & Conference Center, Albany, NY
(Address)

on 2/9/09 Mode of transportation to be used County Vehicle
(Dates) (County Vehicle or Mass Transportation)

If the mode of transportation is **not** a county vehicle or mass transportation, please explain:

Proper documentation must be attached when submitting for approval.

(Please check documents attached)

- Notice of meeting or convention including cost.

For Overnight Travel

- Room rate \$ _____ GSA* Rate \$ _____
- Meal costs - GSA*per diem rate \$ _____

*www.gsa.gov

Date: 2/6/09

Department Head Signature

Date: _____

Committee Chairman Signature

Please refer to the Warren County Travel Policy and County Vehicle Use Regulations for general policy guidelines.

Please check to request a fleet vehicle.

REQUEST FOR USE OF FLEET VEHICLE

Filing Instructions:

1. Original with voucher to Auditor.
2. Copy to Frank Morehouse if fleet vehicle is needed.
3. Copy to Clerk of the Board with Resolution Request form if out-of-state travel.
4. Copy to Purchasing with Purchase Order, if required.
5. Copy to Commissioner of Administrative and Fiscal Services if credit card will be used.

NYSAC CONFERENCE REGISTRATION FORM

Please fax or mail this form to NYSAC

Register Today !

**Fax
518-465-0506**

NYSAC 2009 Legislative Conference Registration Form

Registrations will be accepted via mail or fax:
NYSAC, 540 Broadway, 5th Floor, Albany, NY 12207
Attn: 2009 Legislative Conference FAX: 518.465.0506

Name Joan Sady Preferred Badge First Name Joan
 Title Clerk of the Board
 County or Business Warren County
 Address 1340 State Route 9
Lake George, NY 12845
 Phone (518) 761-6535 Fax (518) 761-7652 Email sadyj@co.warren.ny.us

- \$175 Full Conference Registration**— please note this rate is only available to member counties and their employees
Includes participation at all open sessions, program workshops, affiliate programs and receptions Monday & Tuesday.
(Please note that registration rates do not include meals. Meals are part of the hotel packages or can be purchased a la carte at the registration desk)
- \$120 One-Day Registration**— please note this rate is only available to member counties and their employees
Includes participation at open sessions, program workshops, reception on ONE DAY ONLY.
(Please note that we cannot combine partial days into a one day fee. A one day fee entitles you to attend on one day only - without exception)
(Please note that registration rates do not include meals. Meals are part of the hotel packages or can be purchased a la carte at the registration desk)
Please check the day you will be attending: Monday Tuesday Wednesday
- \$50 Dennis A. Pelletier County Government Institute: Orientation for Newly Elected & Appointed County Officials** — Participation in Monday's 5-hour orientation for newly elected & appointed county officials ONLY. Certificate presented upon completion of training. Monday lunch included in this registration type only. (If you plan on attending the full NYSAC Legislative Conf. you must ALSO register as a Full Conference Registration or One Day Registration with the fees listed above. The \$50 Pelletier fee only registers you for the 7-hour Newly Electeds Program on Monday and is a separate program IN ADDITION to the Legislative Conference)

*Pre-Registration Deadline: January 31, 2009**

*(*You may register for the conference after the deadline as a walk-in registrant at the conference registration desk.)*

PAYMENT INFORMATION

All conference registrations **must be paid upon invoice**. If using a voucher or purchase order - please submit upon registration. Vouchers and purchase orders must be filled out completely by the registrant - including the names of which attendee(s) will be covered by that voucher/purchase order to ensure prompt return of the forms to the county for payment in a timely fashion.

Vouchers that have not been completely filled out by the registrant will be returned without registration processing.

METHOD OF PAYMENT

Check Purchase Order or Voucher Credit Card _____ Card Holder Name _____
 Cardholder's Name _____ Signature _____
 Credit Card Type _____ Credit Card Number _____ Expiration Date ____/____/____
 Card CSC Code (3 digit code on back of MC/VISA/DISC card-4 digit code on front of AMEX) _____

Please make checks payable to the NYSAC 2009 Legislative Conference
 NYSAC 2009 Legislative Conference, 540 Broadway, 5th Floor, Albany, NY 12207

Please note: Any registrations cancelled prior to February 2, 2009 will be subject to a 25% administrative fee.
 Registrations cancelled after February 2, 2009 will not be refunded.

Cancellations must be made via EMAIL NOTIFICATION to jmunguia@nysac.org (subject line "Conference Cancellation")

SCHEDULE "A"
AUTHORIZATION TO ATTEND MEETING OR CONVENTION

Check one:

- In-State (needs Supervisory Committee authorization)
- Out-Of State (needs Board resolution)

The Support Services hereby authorizes Hal Payne
(Supervisory Committee) (Employee Name)

to attend NYSAC 2009 Legislative Conference
(Name of meeting or organization)

at Desmond Hotel & Conference Center, Albany, NY
(Address)

on 2/9-2/10/08. Mode of transportation to be used County Vehicle
(Dates) (County Vehicle or Mass Transportation)

If the mode of transportation is **not** a county vehicle or mass transportation, please explain:

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Name Hal G. Payne Preferred Badge First Name Hal
Title Administrator
County or Business Warren County
Address 1340 State Route 9
Lake George, NY 12845
Phone (518) 761-6539 Fax (518) 761-7652 Email payneh@co.warren.ny.us

- \$175 Full Conference Registration**— please note this rate is only available to member counties and their employees
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SCHEDULE "A"
AUTHORIZATION TO ATTEND MEETING OR CONVENTION

Check one:

- In-State (needs Supervisory Committee authorization)
- Out-Of State (needs Board resolution)

The Support Services hereby authorizes JoAnn McKinstry
(Supervisory Committee) (Employee Name)

to attend NYSAC 2009 Legislative Conference
(Name of meeting or organization)

at Desmond Hotel & Conference Center, Albany, NY
(Address)

on 2/9/09 Mode of transportation to be used County Vehicle
(Dates) (County Vehicle or Mass Transportation)

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 Title Deputy Commissioner of Administrative & Fiscal Services
 County or Business Warren County
 Address 1340 State Route 9
Lake George, NY 12845
 Phone (518) 761-7655 Fax (518) 761-7652 Email mckinstryj@co.warren.ny.us

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