

Warren County
SUPPORT SERVICES COMMITTEE
(INSURANCE)

January 6, 2010 9:30am

Information Submitted By: Amy Clute, Insurance Administrator

1. Property and Casualty Insurance

Jack Bieniek, Cool Insurance will present information concerning the renewal of the County's insurance program for 2010.

Resolution requested authorizing the renewal of insurance programs for 2010. (R31 of 2009)

2. Workers' Compensation

Christopher Lemire, Legal Counsel for the Self-Insurance program will be present for discussion on a particular workers' compensation case.

COOL

Cool Insuring Agency, Inc.

John C. Bieniek, CIC
Vice President
e-mail: jcbieniek@coolins.com

WARREN COUNTY PROPERTY CASUALTY INSURANCE RENEWAL 1/6/10

I. NYMIR Loss Ratio/Losses

4/1/03 – 12/31/07:		35%	\$1,082,248
2008	Incurred	116%	\$ 813,694
2009	Incurred	162%	\$ 973,202

II. Net Premium change for 2010 will meet budget projection (+5%) after NYMIR return of capital (dividend) \$31,335, to be paid to County in February 2010.

Pollution Liability policy was budgeted for one-year cost of \$30,000. Policy is being delivered @ 3-year policy term for \$71,595 vs. one-year option of \$41,276.

III. Property Coverage

Values increased \$16,364,000 (+18%)
HHS Bldg.
Soil & Water Bldg., Warrensburg
Train Platforms

IV. Inland Marine Coverage

Values Increased \$800,000 (+7%)

V. Issues From 2009

- A) Alternate fuel for Sheriff Dept. vehicles.
- B) Can Railroad Infrastructure be covered?
- C) Downstream Property Damage Liability coverage was provided on the Brant Lake Dam.

VI. Q&A

PO Box 2153, Glens Falls, New York 12801-2153 • (518) 793-5133 • FAX (518) 783-8754
Location Address: 2 Country Club Road, Suite 1, Queensbury, New York 12804

784 Troy-Schenectady Road, Latham, New York 12110-2424 • (518) 783-COOL (2665) • FAX (518) 783-8754

www.coolins.com e-mail: cool@coolins.com

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: 1/6/2010

- (a) Purpose of Request: AUTHORIZING THE RENEWAL OF WARREN COUNTY'S INSURANCE FOR 2010.

- (b) Details: ATTACHED

- (c) Previous Resolution Number: R31 OF 2009

- (d) Where are the Funds (if required)? List Budget Code, Object Code, Full Title* and Amount: VARIOUS DEPARTMENTS

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

* as listed in budget and LOGOS

PREMIUM COSTS

COVERAGE	CARRIER	PREMIUM
Property	NYMIR	\$ 85,126.00
Boiler & Machinery	* Travelers	\$ 9,531.00
Inland Marine	* Peerless	\$ 35,466.00
Crime	* Travelers	\$ 8,571.00
General Liability	NYMIR	\$ 138,489.00
OCP	NYMIR	\$ 250.00
Law Enforcement Liability	NYMIR	\$ 126,352.00
Public Officials Liability	NYMIR	\$ 53,091.00
Automobile	NYMIR	\$ 112,116.00
Healthcare	NYMIR	\$ 28,965.00
Umbrella	NYMIR	\$ 57,958.00
Airport Liability	Old Republic	\$ 12,375.00
Environmental Liability	Ironshore	\$ 68,974.00
⇒ Tax / Fee		\$ 2,621.00
NY Fees (Property & Auto)		\$ 2,316.88
TOTAL		\$ 742,201.88

*** 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.

Renewal Comparison

1/1/10 – 1/1/11

	<u>Expiring</u>		<u>Renewal</u>	
	<u>Premium</u>	<u>Exposure</u>	<u>Premium</u>	<u>Exposure</u>
Property	\$ 80,385.00	91,725,453	\$ 85,522.88	108,088,768
Boiler & Machinery	7,735.00	101,022,562	9,531.00	108,088,768
Inland Marine	31,041.00	11,496,666	35,466.00	12,296,080
Crime	8,571.00	---	8,571.00	---
General Liability	121,581.00	Per Budget	138,489.00	Per Budget
OCP	250.00	1	250.00	1
Law Enforcement	137,129.00	---	126,352.00	---
Public Officials	63,783.00	---	53,091.00	---
Automobile	114,491.00	312	114,036.00	312
Healthcare	28,965.00	---	28,965.00	---
Umbrella	57,950.00	---	57,958.00	---
Airport Liability	12,375.00	---	12,375.00	---
Environmental Liability	77,331.00 83,371 (3 yr.)		71,595.00 (3 yr.)	
TOTALS:	<u>\$741,587.00</u> 747,627.		<u>\$742,201.88</u>	

RESOLUTION REQUEST FORM NO. 12

Schedule "A"

NOTICE OF INTENT TO FILL VACANT POSITION

This notice of intent is filed whenever a department head plans to fill an existing funded position in their budget that is vacated due to a retirement, resignation or termination. This notice may not be used for requests to create a new position. For complete instructions on the procedure to be followed, see the reverse of this form.

DEPARTMENT HEAD COMPLETES THIS SECTION

Department 16 - County Attorney

Title of Position Secretary County Attorney Base salary \$34,357

Budget code and title A.1420 General Law

This position is vacated due to: Retirement Resignation Termination Promotion
 Other

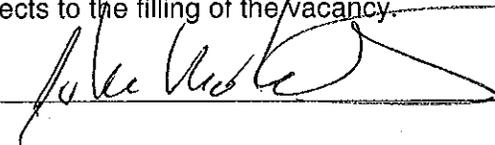
Employee No. 10580

COMMISSIONER OF ADMINISTRATIVE & FISCAL SERVICES COMPLETES THIS SECTION

Name of Committee _____ Date _____

The Commissioner has no objection to the filling of the vacancy.

The Commissioner objects to the filling of the vacancy.

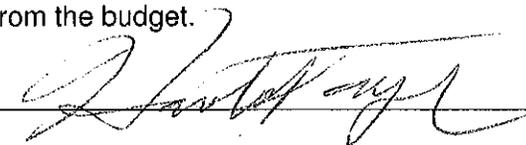
Commissioner Signature  _____

SUPERVISORY COMMITTEE COMPLETES THIS SECTION

Name of Committee SUPPORT SERVICES Date 1/6/10

The committee has no objection to the filling of the vacancy.

The committee objects to the filling of the vacancy and will be sending a resolution to the full board to have the position removed from the budget.

Ranking Committee Member Signature  _____

PERSONNEL COMMITTEE COMPLETES THIS SECTION

Date _____

The Personnel Committee has no objection to the filling of the vacancy.

The Personnel Committee objects to the filling of the vacancy and will be sending a resolution to the full board to have the position removed from the budget.

Ranking Committee Member Signature _____