

**Warren County**  
**SUPPORT SERVICES COMMITTEE**  
**(INSURANCE)**

July 26, 2013 @ 10:45am

Information Submitted By: Amy Clute, Insurance Administrator

Committee Members: Chairman, Supervisor Taylor  
Supervisor Strainer  
Supervisor Loeb  
Supervisor McDevitt  
Supervisor Frasier  
Supervisor Mason  
Supervisor Vanselow

**I. Action agenda – matters requesting Resolutions of the Board and / or Committee approval:**

1. Resolution Request: Authorizing withdrawal agreement with Cornell Cooperative Extension

Cornell Cooperative Extension has filed the necessary documentation as per Local Law No. 57 of 2013 to withdraw from the Self-Insurance Plan effective January 1, 2014. The Local Law states that the parties shall enter into a withdrawal agreement. The draft of the agreement is attached on pages 2- 5.

2. Approval Requested: Authorizing Insurance Administrator to attend the NYSASIC 2013 Fall Conference

Conference will be held on October 2-4, 2013 in Corning NY. Package (room and meals) cost is \$396.75 and conference fee is \$50.00. Monies are in the Self-Insurance Fund. Insurance Administrator will drive personal vehicle at own expense. Forms and agenda are attached on pages 6- 10.

**II. Items for Committee Discussion:**

1. 2014 Self-Insurance Plan Budget and Participant Assessments. (pages11-29)

## ***RESOLUTION REQUEST FORM NO. 3***

### ***Request for New Contract***

**DEPARTMENT NAME:**

**DATE:**

- (a) Is this a Result of a Bid or Request for Proposal? No
- (b) Purpose of Contract: Agreement to Withdraw from Self-Insurance Plan
- (c) Name of Contractor: Cornell Cooperative Extension of Warren County
- (d) Address of Contractor: 377 Schroon River Road, Warrensburg NY 12885
- (e) Contractor's Contact Person and Telephone Number: 518-668-4881
- (f) Has or will the Contract be provided, if so, please attach: attached
- (g) Commencement Date of Contract: 1/1/14
- (h) Termination Date of Contract: n/a
- (i) Payment Provisions:
  - i) lump sum amount n/a
  - ii) hourly rate amount
  - iii) total amount not to exceed
  - iv) how will payments be made (i.e. monthly, quarterly, upon completion of the project, etc.
- (j) Where are the Funds for this Contract? List Budget Code, Object Code, Full Title\* and Amount: OR Capital Project OR Capital Reserve Project Number, Title, and Amount: n/a

**Sample: A.1010 470 Legislative Board – Contract \$xx.xx  
Capital Project No. H289.9550 480 – Old Jail Renovations \$xx.xx**

\*as listed in budget and LOGOS

AGREEMENT TO WITHDRAW FROM WARREN COUNTY  
SELF-INSURANCE PLAN

WHEREAS, on January 1, 2001, Cornell Cooperative Extension of Warren County ("Cornell Cooperative") became a participant in the Warren County Self-Insurance Plan ("Plan"), and

WHEREAS, Cornell Cooperative has submitted written notice to the Administrator of the Plan that Cornell Cooperative intends to withdraw from the Plan effective December 31, 2013, and

WHEREAS, the parties desire to enter into this agreement for the purpose of setting forth terms and conditions upon which Cornell Cooperative will withdraw from participation in the Plan,

NOW, THEREFORE, the parties hereto agree as follows:

1. Cornell Cooperative represents that as of the date of execution of this agreement by Cornell Cooperative, there are no known active, pending or potential claims for workers' compensation benefits which would otherwise be reported to the Administrator of the Plan for processing coverage under the Plan.

2. As of the date of execution of this agreement by Cornell Cooperative, the equitable share of Cornell Cooperative's liabilities of the Plan due and payable upon withdrawal from the Plan is \$ -0-.

3. Following execution of this agreement by Cornell Cooperative, and prior to January 1, 2014 - the effective date of Cornell Cooperative's withdrawal from the Plan - if an event occurs which results in the filing of a claim to the Plan for workers' compensation benefits, or a claim is filed with the Plan for workers' compensation benefits relating to an event which occurred prior to execution of this agreement by Cornell Cooperative, Cornell Cooperative shall pay the Plan the actual costs for the Plan to cover the claim plus a reasonable administration fee for the processing of claim as determined by the Administrator of the Plan.

4. For existing but inactive claim that was filed with the Plan prior to date of

execution of this agreement by Cornell Cooperative which claim is reactivated following execution of this agreement by Cornell Cooperative and results in a liability to the Plan, Cornell Cooperative agrees to pay to the Plan the actual costs of such claim plus a reasonable administration fee for the processing of the claim as determined by the Administrator of the Plan.

5. It is expressly agreed that the effective date of Cornell Cooperative's withdrawal from the Plan shall be January 1, 2014.

6. This agreement constitutes the entire agreement between Warren County and Cornell Cooperative, except for agreements amending and/or modifying the same issued after execution of this agreement.

7. It is understood and agreed by and between Warren County and Cornell Cooperative that for purposes of legal actions and/or proceedings, New York State Law shall be the governing law.

IN WITNESS WHEREOF, this agreement has been executed by the duly authorized officers of the respective parties.

Approved as to Form:

COUNTY OF WARREN

\_\_\_\_\_  
Warren County Attorney

By \_\_\_\_\_  
KEVIN B. GERAGHTY, CHAIRMAN  
Board of Supervisors

Date: \_\_\_\_\_

CORNELL COOPERATIVE EXTENSION OF  
WARREN COUNTY

By \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_



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 Committee hereby authorizes Amy Clute  
(Supervisory Committee) (Employee Name)

to attend NYSASIC Fall 2013 Conference  
(Name of meeting or organization)

at The Radisson Hotel 125 Denison Pkwy E. Corning NY  
(Address)

on October 2, 3 & 4 Mode of transportation to be used personal  
(Dates) (County Vehicle or Mass Transportation)  
vehicle

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

employee not seeking reimbursement for mileage

**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 \$ 396.75\* ~~incl all meals+activities~~ GSA \* Rate \$ 154
- Meal costs - GSA \*per diem rate \$ 115.00

\* [www.gsa.gov](http://www.gsa.gov)

Date: 7/26/13

Amy Clute

Department Head Signature

Date: 7/26/2013

[Signature]  
Committee Chairman Signature

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

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\*\*\*\*\*

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.



MUNICIPAL

**CONFERENCE REGISTRATION FORM**

**NYSASIC Fall 2013 CONFERENCE**  
**October 2 – October 4, 2013**  
**The Radisson Hotel Corning**  
**Corning, NY**

Anyone who has **not** paid their membership fees prior to registration will be charged the non-member rates for the conference. If you are interested in becoming a member of NYSASIC, please go to [www.nysasic.org](http://www.nysasic.org) for a membership application.

Current County/Municipal Members	\$50.00 per person
Non-Member County/Municipal	\$75.00 per person

Registration forms received after **September 10, 2013** will be assessed a **\$20 per person late fee**. Late registrations may not be listed in the Program Booklet.

PLEASE PRINT THE INFORMATION FOR EACH ATTENDEE (AS YOU WOULD LIKE IT ON YOUR NAME TAG):

NAME _____	NAME _____
MUNICIPALITY _____	MUNICIPALITY _____
NAME _____	NAME _____
MUNICIPALITY _____	MUNICIPALITY _____

Conference registration fee covers all meetings, activities, seminars, and lunch on Thursday.  
For overnight accommodations and other meals see the Hotel Reservation form.  
Commuters not staying at the hotel see the bottom of the Hotel Reservation form for A-La –Carte.

We understand the challenges of generating a check so:

Please return the **completed form** by **fax, email** or **mail** with your check by **September 10, 2013** to:

**NYSASIC**  
**c/o Dixie Perkins, Treasurer**  
 WYOMING COUNTY INSURANCE OFFICE  
 338 NORTH MAIN STREET  
 WARSAW, NY 14569  
 PHONE: 585-786-8940 ext 4457  
 FAX: 585-786-3985  
[dperkins@wyomingco.net](mailto:dperkins@wyomingco.net)

All checks returned for non-sufficient funds will be assessed a \$25 bank fee and payment must then be made with certified funds. Refunds will be issued only upon request and approval by the NYSASIC Treasurer

Reservations will be made on a first-come, first served basis. In order to receive the NYSASIC package rates your reservation requests must be made no later than September 10, 2013. This does not guarantee that you will have a room at the Radisson Hotel Corning. No phone reservations; all reservations are to be made using this form. Forms **MUST** be sent, faxed or E-mailed to the Radisson Hotel Corning. Forms faxed will go directly to a secured fax machine located in the hotel accounting department which is open M-F /9-5. Confirmation letters will be e-mailed within 2 business days.

**ENTIRE 2 NIGHT PKG:** This two night package includes the following along with all gratuities, service charges & taxes (if applicable):

- Wed. Oct. 02 Overnight Accommodations & Dinner
- Thu. Oct. 03 Overnight Accommodations & Breakfast & Dinner
- Fri. Oct. 04 Breakfast

Please "X" your room type preference

Guest Room:  1 Bed  2 Beds

ROOM TYPES ARE NOT GUARANTEED AND ARE SUBJECT TO AVAILABILITY

	Single	Double - Per Person
2 Night Package Price	\$396.75	\$251.75
Sales Tax	\$42.26	\$24.86
<b>Total With Tax</b>	<b>\$439.01</b>	<b>\$276.61</b>

I am requesting an accessible room.

Smoking is NOT permitted in the Radisson Hotel Corning and all guest rooms are non-smoking.

Thursday dinner entrée choice: Beef  Chicken  Vegetarian

**ONE NIGHT PKG:** The one night package includes the following along with all gratuities, service charges & taxes (if applicable):  
 Overnight Accommodations & Dinner & Breakfast

Please "X" your room type preference

Guest Room:  1 Bed  2 Beds

ROOM TYPES ARE NOT GUARANTEED AND ARE SUBJECT TO AVAILABILITY

	Single	Double - Per Person
1 Night Package Price	\$198.50	\$99.25
Sales Tax	\$21.05	\$10.53
<b>Total With Tax</b>	<b>\$219.55</b>	<b>\$109.78</b>

I am requesting an accessible room.

Smoking is NOT permitted in the Radisson Hotel Corning and all guest rooms are non-smoking.

Arrival Date: \_\_\_\_\_  
 \*Thursday dinner entrée choice: Beef  Chicken  Vegetarian

**ALL GUESTS:** (If you are NOT purchasing a package or will be staying an extra night, the following nightly room rates apply)

Guest Room:  1 Bed  2 Beds

ROOM TYPES ARE NOT GUARANTEED AND ARE SUBJECT TO AVAILABILITY

NO MEALS INCLUDED - ROOM RATES ONLY

	Single	Double - Per Person
Room Only	\$145.00	\$72.50
Sales Tax	\$15.93	\$8.07
<b>Total With Tax</b>	<b>\$160.93</b>	<b>\$80.57</b>

I am requesting an accessible room.

Smoking is NOT permitted in the Radisson Hotel Corning and all guest rooms are non-smoking.

Arrival Date: \_\_\_\_\_  
 \*Thursday dinner entrée choice: Beef  Chicken  Vegetarian

**ALL GUESTS:** (If you are NOT purchasing a package then please "X" the meals you will be participating in)

	10/2 Dinner	10/3 Breakfast	10/3 Dinner	10/4 Breakfast
Meal & Service Charges	\$38.88	\$17.48	\$37.76	\$16.71
Sales Tax	\$4.20	\$1.90	\$4.15	\$1.83
<b>Total Per Person</b>	<b>\$43.08</b>	<b>\$19.38</b>	<b>\$41.91</b>	<b>\$18.54</b>

I am requesting an accessible room.

Smoking is NOT permitted in the Radisson Hotel Corning and all guest rooms are non-smoking.

Arrival Date: \_\_\_\_\_  
 \*Thursday dinner entrée choice: Beef  Chicken  Vegetarian

**GUEST #1:**  I have attached a completed NYS Tax Exemption Form and am requesting tax exempt rates.

Name: \_\_\_\_\_ Arrival Date: \_\_\_\_\_ Departure Date: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email Address: \_\_\_\_\_

All reservations must be secured with a credit card, purchase order or prepayment by check or money order. Reservations received with no form of guarantee will not be accepted. NO CHECKS WILL BE ACCEPTED WITHIN 10 DAYS OF ARRIVAL. Cancellations must be received by 4:00PM Monday, September 30, or a late cancellation fee of \$200 will be charged.

Credit Card Type:  American Express  Diners Club  Discover  Visa  Master Card

Credit Card #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Name on Card: \_\_\_\_\_

**SHARE/GUEST #2:**

Name: \_\_\_\_\_

Please provide your roommate's name. If he/she is not purchasing the package please check here .

If he/she is also purchasing package items please have him/her send in a completed form as well, listing you as their roommate.

CHECK IN TIME: 4PM CHECK OUT TIME: 11PM

# Tentative Conference Agenda

## Wednesday October 2, 2013:

- 1:30pm - 2:15pm      **Registration – Lobby**
- 2:30pm - 4:00pm      **Panel Discussion: Best Practices for a Self Insured WC Plan**  
Moderated by Paul Casey, Yates County  
Amy Clute, Warren County  
Bonnie Szpulecki, Ulster County  
Beth Cheever, Jefferson County  
Municipalities Only
- 4:00pm-4:30pm      **Round Table Discussion**  
Municipalities and Vendors
- 4:30pm - 5:30pm      **Registration – Lobby**
- 6:00pm - 8:30pm      **Networking Reception & Dinner**

## Thursday October 3, 2013:

- 7:30am - 9:00am      **Breakfast Buffet**
- 8:00am-8:30 am      **Registration**
- 8:50 am              **Conference Begins**
- 9:00 am - 9:45 am    **Cyber Security Privacy: Do you really have any?**  
Speaker: to be determined  
Rose & Kiernan, Inc.
- 9:45 am - 10:15 am   **Networking Break, visit vendor area**
- 10:15 am - 11:15 am **Case Law Update**  
Speaker: Mark Hamberger, Esquire  
Hamberger & Weiss
- 11:15 am - Noon      **Impairment: Drug, Alcohol & Prescription Screening: Reasonable Suspicion**  
Speaker: Peter Beyette  
Riverfront Medical PC
- Noon - 1:15pm        **Lunch**

**Conference Agenda Thursday October 3, 2013 Continued:**

- 1:15pm - 2:15pm      **I-STOP**  
Speaker: Avi Israel  
President of Save the Michaels of the World
- 2:15pm - 2:45pm      **Networking Break; visit vendor area**
- 2:45pm - 4:00pm      **Federal Healthcare Reform: What do we need to do to be prepared?**  
Speaker: Martin Cahill  
Locey & Cahill
- 4:00pm                      **Vendors Close**
- 6:00pm - 8:30pm      **Networking Reception & Dinner**

**Friday October 3, 2013:**

- 7:30am - 9:00am              **Breakfast Buffet**
- 8:15am - 9:00am              **Board of Directors Meeting**
- 9:00 am - 10:30 am      **Mock Trial**  
Speaker:      Chris Lemire, Esquire  
                         Ed Nicosia, Esquire
- 10:45am - 11:15am      **NYSASIC Business meeting**
- 11:15am                      **Conference Adjourns**

## Self-Insurance Plan Budget

- Revenues from participants in the plan
- Not a direct part of the Warren County budget
- Contributed reserve is increased or decreased at year end
- Balance of revenues after expenses had traditionally fluctuated
- To accurately budget we need to know how many employees will be injured, what type of medical care they will require and how long they will be away from work.
- Budget is estimated based on historical figures
- Monies are part of a pool and not appropriated into funds other than for budgeting
- Budget Revenue is appropriated based upon claims experience
- 2014 estimated expenses are 12.6% higher than 2013 budgeted expenses. However, the 2014 estimate is 20% less than what we expect 2013 expenses will be at year end. Also, the 2014 estimated expenses are a 12% increase over 2009 actual expenses.
- Estimated manual premium for 2013 was \$2,803,579. (MWECC)

### **Budget Challenges**

- Maximum Indemnity Rates have increased 101% since the 2007 “reform”
- Medical visit rates have increased 30% since the 2007 “reform”
- Cost savings portions of the 2007 “reform” have yet to be fully implemented
- Increasing loss adjustment expenses (IME fees and legal fees) primarily due to additional resources necessary for compliance with recent legislative and regulatory changes
- Workers’ Compensation Board assessments estimated increase 34%
- SLU awards increasing in severity and quantity (2005 = \$60,200, 2013 estimate \$475,000)
- Decreasing interest rates on reserve fund and fund balance

### **Favorable trends**

- 20 less claims filed Jan-June 2013 than Jan-June 2012. 85 less claims filed 2012 than 2008.
- 53 less lost work days Jan-June 2013 than Jan-June 2012. 1239 less lost work days 2012 than 2008.

### **Unfavorable trends**

- Utilization of IME’s (loss adjustment expenses)
- Legal fees (loss adjustment expenses)
- NYCIRB reports +227% lost time claims inflation 2000-2009 and +158% medical only claims inflation 2000-2009 industry wide

Title	Code	2014 Estimate	year 2013 budget request	Net change
<b>171010</b>				
Payroll	110	\$ 127,833.00	\$ 123,239.00	\$ 4,594.00
S/T incentive	140	\$ -	\$ 800.00	\$ (800.00)
Office Furniture	210	\$ -	\$ -	\$ -
Office Equip	220	\$ 1,356.00	\$ -	\$ 1,356.00
Supplies/printing	410	\$ 2,500.00	\$ 1,700.00	\$ 800.00
Ins- Gen Liab	418	\$ -	\$ -	\$ -
Repair/Maint	422	\$ -	\$ -	\$ -
Telephone	423	\$ 74.00	\$ 110.00	\$ (36.00)
Postage	424	\$ 1,520.00	\$ 3,000.00	\$ (1,480.00)
Subscriptions	426	\$ 740.00	\$ 638.00	\$ 102.00
Memb & Dues	427	\$ 55.00	\$ 55.00	\$ -
Data Proc.	428	\$ 135.00	\$ 135.00	\$ -
Med Fees	435	\$ 65,200.00	\$ 84,800.00	\$ (19,600.00)
Consulting Fees	437	\$ 39,470.00	\$ 37,240.00	\$ 2,230.00
Misc Fees	439	\$ -	\$ -	\$ -
Legal Fees	440	\$ 103,000.00	\$ 113,700.00	\$ (10,700.00)
Travel/Ed/Fees	444	\$ 900.00	\$ 900.00	\$ -
Assessments	469	\$ 191,331.00	\$ 194,830.00	\$ (3,499.00)
Retirement	810	\$ 20,364.00	\$ 21,415.98	\$ (1,051.98)
Social Security	830	\$ 7,925.65	\$ 7,640.82	\$ 284.83
Medicare	831	\$ 1,853.58	\$ 1,786.97	\$ 66.61
Workers' Comp	840	\$ 16.00	\$ -	\$ 16.00
Hospital Ins.	860	\$ 40,626.30	\$ 23,112.96	\$ 17,513.34
Retiree Health	861	\$ 10,256.40	\$ 9,702.00	\$ 554.40
Dental	865	\$ 422.00	\$ 254.00	\$ 168.00
<b>172010</b>				
Assessments	469	\$ 152,666.00	\$ 114,883.00	\$ 37,783.00
Medical Awards	495	\$ 315,200.00	\$ 268,600.00	\$ 46,600.00
Comp. Awards	496	\$ 396,775.00	\$ 306,600.00	\$ 90,175.00
<b>Total Expenses:</b>		\$ 1,480,218.93	\$ 1,315,142.73	\$ 165,076.20
Less Interest Revenue		\$ 5,000.00	\$ 11,000.00	
Plus contributed reserve		\$ 50,000.00	\$ -	
<b>Participant Assessments:</b>		\$ 1,525,218.93	\$ 1,304,142.73	7/8/13ac

Budget Worksheet for 2014

Title	Code	2014 Estimate	Year 2013 Est. based Year to date	6 mo. Actual Year 2013 to July 1st.	Year 2013 budget request	Year 2012 actual	Comments
171010 Payroll 1	110	\$ 127,833.00	\$ 124,500.00	\$ 62,324.99	\$ 123,239.00	\$ 103,500.04	Per CBA for account clerk and no change for non-CBA ee's.
S/T Incentive 2	140	\$ -	\$ -	\$ -	\$ 800.00	\$ 400.00	s/t incentive no longer available.
Office Furn. 3	210	\$ -	\$ -	\$ -	\$ -	\$ 226.95	No budgeted items.
Office Equip 4	220	\$ 1,356.00	\$ -	\$ -	\$ -	\$ 763.75	Per IT, 2 computers will need replacement early 2014
Supplies/ Printing 5	410	\$ 2,500.00	\$ 2,500.00	\$ 1,355.15	\$ 1,700.00	\$ 1,666.26	Code is used for office supplies (paper, file folders, envelopes, file clips) and for 2013 will be for copier charge under County copier system. The cost for the new copier system is increased from our old system.
Repair/Maint 6	422	\$ -	\$ -	\$ -	\$ -	\$ -	No budgeted items.
Telephone 7	423	\$ 74.00	\$ 74.00	\$ 30.70	\$ 110.00	\$ 102.60	No changes
Postage 8	424	\$ 1,520.00	\$ 1,520.00	\$ 506.08	\$ 3,000.00	\$ 2,467.04	This Code is used for regular and certified mailing. We have seen a decrease as we share more information electronically.
Subscriptions 9	426	\$ 740.00	\$ 740.00	\$ 739.73	\$ 638.00	\$ 697.60	NY Workers' Compensation Handbook and MD Guidelines web access.
Memb & Dues 10	427	\$ 55.00	\$ 55.00	\$ 55.00	\$ 55.00	\$ 45.00	Annual dues to be a member of NYSASIC. This is an important resource as the NYSASIC group is our means of staying abreast of changes and networking with peers about best practices.
Data Proc. 11	428	\$ 135.00	\$ 135.00	\$ -	\$ 135.00	\$ 135.00	Charges from IT for the desktop systems, 3 employees

Title	Code	2014 Estimate	Year 2013 est. based year to date	6 mo. Actual Year 2013 to July 1st.	Year 2013 budget request	Year 2012 actual	Comments
Med Fees 12	435	\$ 65,200.00	\$ 65,200.00	\$ 32,062.70	\$ 84,800.00	\$ 79,000.60	2014 Estimate based on current utilization. Code is used for Nurse Case Management and Independent Medical Exams. The expense is about 50% IME's. IME's are an important tool for controlling the cost and exposure of the claims. We schedule all exams directly to save the cost of the "middle man". New workers' compensation guidelines have caused an increase in the number of IME's and addendum reports needed. Nurse Case managers are assigned on a case by case basis. All lost time cases are now assigned nurse case management. This is a very cost effective tool and an important part of claims handling.
Consulting Fees 13	437	\$ 39,470.00	\$ 37,240.00	\$ 15,515.65	\$ 37,240.00	\$ 35,350.00	Code is used for the Safety Consultant fee. Under contract since 2009, Needham Risk Management has performed many safety services that were not previously performed and has become a valuable resource to the Plan Participants.
Misc Fees 14	439	\$ -	\$ 310.00	\$ 310.00	\$ -	\$ 1,007.50	No budgeted items. 2012 misc legal fees for 207C etc
Legal Fees 15	440	\$ 103,000.00	\$ 120,900.00	\$ 61,084.04	\$ 113,700.00	\$ 129,657.04	Code is used for various types of legal fees (hearings, depositions, transcription) and investigation. 2011 RFP increased fees per legal services contract.
Travel/Edu Fees 16	444	\$ 900.00	\$ 1,068.00	\$ 582.00	\$ 900.00	\$ 828.66	Code is used for conference fees and education.
Assessments 17	469	\$ 191,331.00	\$ 195,502.00	\$ 170,700.52	\$ 194,830.00	\$ 174,666.59	Code is used for Excess Workers' Compensation, Employers Liability and WCB Assessments. 2014 estimate reflects 8% rate increase less 10% commissions on Excess Workers' Comp and no increase on Employers Liability rates less 10% commissions. We have worked closely with MWEC to update reserves mid year and advise them of our claims handling practices. Per MWEC overall the plan is performing much better than average. WCB Assessments are based upon indemnity claims reported by us (increase 34%) and the revenue needed by special funds.
Retirement 18	810	\$ 20,364.00	\$ 20,247.00	\$ 10,162.57	\$ 21,415.98	\$ 15,560.93	per treasurer's fringe estimates
Social Secty 19	830	\$ 7,925.65	\$ 7,719.00	\$ 3,722.20	\$ 7,640.82	\$ 6,401.15	per treasurer 6.2% of salaries.
Medicare 20	831	\$ 1,853.58	\$ 1,805.25	\$ 870.52	\$ 1,786.97	\$ 1,469.19	per treasurer 1.45% of salaries.
Workers' Comp 20a	840	\$ 16.00	\$ 15.66	\$ -	\$ -	\$ 11.22	new code per Treasurer

Title	Code	2014 Estimate	Year 2013 est based \$ year to date	6 mo Actual Year 2013 to July 1st	Year 2013 budget request	Year 2012 Actual	Comments
Hospital Ins. 21	860	\$ 40,626.30	\$ 36,933,000	\$ 18,518,751	\$ 23,112.96	\$ 23,239,333	estimated 10% increase
Retiree Hlth 22	861	\$ 10,256.40	\$ 9,324,000	\$ 3,885,000	\$ 9,702.00	\$ 9,702,000	estimated 10% increase
Dental 23	865	\$ 422.00	\$ 422,000	\$ 204,000	\$ 254.00	\$ 244,000	no change
172010							
Assessments 24	469	\$ 152,866.00	\$ 119,330,000	\$ 37,123,000	\$ 114,883.00	\$ 105,957,000	Code used for WCB Special Funds Assessments. Based upon indemnity claims reported by us (increases 34%) and the revenue needed by SFCC.
Medical Awards 25	495	\$ 315,200.00	\$ 289,933,000	\$ 99,485,161	\$ 268,600.00	\$ 300,874,699	Code is used for injured worker medical expenses. 2014 estimate based on current utilization. Utilization is ordered by the injured worker. Each medical bill received is individually audited and adjusted (reduced) as appropriate per the NYS WCB fee schedule. Charges are not paid if not appropriate treatment or properly reported. In 2012 we saved over \$79,000 auditing medical bills. Regular medical visits had a 30% fee increase in 2011. This code includes charges for: Ambulance: we have no control over the utilization of an ambulance and there is no fee schedule. Chiropractic: paid at fee schedule (30% increase 2011). IME's are set if utilization is excessive. Diagnostic Radiology: network vendor implemented in November 2009. \$32,044 saved 2012. Mileage to claimants: carefully audited to determine accuracy and appropriateness. Pharmacy: network vendor implemented in November 2009. \$4,100 saved 2012 Physical Therapy: audited and paid at fee schedule. IME's are set if utilization is excessive. Surgeries and Inpatient stays: pre-authorized and paid at fee schedule. Inpatient stays are sent for review and negotiated at less than fee schedule by outside vendor. We obtain numerous recoveries on this code. Routinely working with the DA's office and various police agencies to seek recoveries from inmates and subjects that injure our workers. We also seek recoveries on auto claims and from negligent homeowners.
Compen. Awards 26	496	\$ 396,775.00	\$ 894,039,000	\$ 271,672,883	\$ 306,600.00	\$ 457,429,233	Code is used for payments to injured workers, including wage loss, settlements & permanency awards. All are directed by the WCB. The rate of payment is also governed by the WCB. Since the 2007 "reform" the maximum payment rate has increased 101%. 2014 estimate based on current payments. Regular payments: lost work days have been decreasing so this reduces the cost of indemnity. Schedule Loss of Use awards: These are payments for permanent loss of use of an extremity. We review each treating providers medical opinion and schedule IMEs as appropriate. We usually compromise these awards and as a result obtain savings from the treating providers award. These are directly linked to the type of injury and could be reduced by reducing injuries. Treating providers are following up with the patient to make sure an assessment of permanency is made and the WCB is reminding patients to get the exams.

Title	Code	2014 Estimate	Year 2013 est. based year to date	6 mo. Actual (Year 2013 to July 1st)	Year 2013 budget request	Year 2012 actual	Comments
<b>Total Expenses:</b>		\$ 1,480,218.93	\$ 1,357,513.88	\$ 789,588.76	\$ 1,315,142.73	\$ 1,450,722.57	2013 SLU pd YTD is over 142,000 and we expect over \$333,000 more before year end. Section 32 awards: These are final closure agreements and are used to extinguish future liability on cases that we determine to be appropriate for closure. We negotiate with the injured worker and reach an agreement that both parties find acceptable. These are final and are the best way to ensure that our exposure is limited. These agreements reduce future liability and as such reduce the total estimated plan liability/reserves. Recoveries/adjustments: Every resource that we can utilize is contacted to gain recovery of plan monies. We routinely review claims to determine if a third party has been at fault. If we determine that it is appropriate we take various steps in attempt to recover the costs of the claim from that third party. We regularly work with police agencies, the District Attorney & Probation to recover funds from subjects and inmates. We also seek recoveries from various types of other insurances, automobile and homeowners. We immediately file lien notices if the injured worker brings suit against a third party. We also seek recoveries from the Special Funds for re-opened cases and 2nd injuries.
<b>Est. Cont Resv:</b>		\$ 50,000.00	\$ (562,223.40)		\$ -	\$ (564,059.79)	As you can see from the notes above that we are working very diligently to control costs on the "back end" of the claim (after the injury occurs) utilizing all resources and means to obtain savings for the SIF where possible. We believe that the Plan Participants could greatly reduce their costs by promoting safety and enforcing safe workplace practices throughout each work site.
<b>Revenue: assmts interest</b>		\$ 1,525,218.93	\$ 1,286,490.48		\$ 1,304,142.72	\$ 886,718.78	
<b>\$ plan from Resv</b>		\$ 5,000.00	\$ 88,000.00		\$ 11,000.00	\$ 12,036.84	
<b>Total Revenue:</b>		\$ 1,530,218.93	\$ 1,295,290.48	\$ -	\$ 1,315,142.72	\$ 898,755.62	
<b>Actual Chg in Resv</b>						\$ (1,943,287.64)	
						\$ (820,433.65)	

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Contributed Reserve Balance	Outstanding Liabilities
FYE 2011	FYE 2011
\$ 2,824,535.55	\$2,960,374.75
	\$2,957,208.61
Year End 2012 spend:	
Sec 32's	
\$ (34,500.00)	
SLU's	
\$ (246,228.97)	
Anticipated from reserve for assmts:	
\$ (295,573.02)	
Budget greater than expenses:	
\$ 24,285.04	
est liabilities change from prior year	
\$ (280,861.48)	
FYE 2012	FYE 2012
\$ 1,991,657.12	\$ 2,158,915.68
Estimated Year End 2013 spend:	
Sec 32's	
\$ (100,898.00)	
SLU awards	
\$ (474,938.00)	
est liabilities change from prior year	
\$ 421,376.00	
Budget greater than expenses:	
\$ 13,613.00	
Anticipated from reserve for assmts:	
\$ -	
Estimated FYE 2013	as of 7/1/13
\$ 1,850,810.12	\$ 2,449,289.69

as currently trending

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Warren County Self-Insurance Plan Participant Assessments

Participant Town/Village/City:	YEAR 2014		YEAR 2013		Change in total Assmt 2013-2014
	Total	Assessment	Total	Assessment	
Glens Falls	\$ 358,553.33	\$ 285,299.69	\$ 358,553.33	\$ 285,299.69	\$ 7,636.46
Bolton	\$ 202,199.95	\$ 12,583.49	\$ 202,199.95	\$ 12,583.49	\$ (13,690.24)
Chester	\$ 766,597.71	\$ 21,355.61	\$ 766,597.71	\$ 21,355.61	\$ 1,936.46
Hague	\$ 119,922.12	\$ 9,258.76	\$ 119,922.12	\$ 9,258.76	\$ 2,511.95
Horicon	\$ 249,740.81	\$ 19,462.13	\$ 249,740.81	\$ 19,462.13	\$ 4,727.88
Johnsburg	\$ 412,895.33	\$ 36,561.65	\$ 412,895.33	\$ 36,561.65	\$ 4,344.90
Lake George	\$ 285,877.42	\$ 22,242.84	\$ 285,877.42	\$ 22,242.84	\$ 20,319.47
Luzerne	\$ 789,117.22	\$ 58,591.75	\$ 789,117.22	\$ 58,591.75	\$ (4,695.23)
Stony Creek	\$ 364,935.88	\$ 41,188.81	\$ 364,935.88	\$ 41,188.81	\$ 4,333.63
Thurman	\$ 350,734.11	\$ 9,173.70	\$ 350,734.11	\$ 9,173.70	\$ 5,125.86
Warrensburg	\$ 135,667.92	\$ 8,432.93	\$ 135,667.92	\$ 8,432.93	\$ 8,419.16
Village of Lake George	\$ 253,902.12	\$ 16,971.05	\$ 253,902.12	\$ 16,971.05	
Other than Towns:					
ACC	\$ 49,988.95	\$ 50,788.81	\$ 49,988.95	\$ 50,788.81	\$ (799.86)
Crandall Library	\$ 13,137.40	\$ 5,463.00	\$ 13,137.40	\$ 5,463.00	\$ (2,149.59)
Cornett-Coop-Ext	\$ 159,259.11	\$ 3,842.93	\$ 159,259.11	\$ 3,842.93	\$ (3,842.93)
LG/LC Regional Planning	\$ 39,668.41	\$ 2,823.41	\$ 39,668.41	\$ 2,823.41	\$ 759.18
WC General	\$ 165,629.22	\$ 56,710.17	\$ 165,629.22	\$ 56,710.17	\$ (17,346.33)
WC DPW	\$ 344,102.12	\$ 109,788.64	\$ 344,102.12	\$ 109,788.64	\$ 55,994.29
WC E&T	\$ 173,711.12	\$ 2,831.25	\$ 173,711.12	\$ 2,831.25	\$ 609.77
WC HEALTH SERVICES	\$ 13,137.40	\$ 83,245.08	\$ 13,137.40	\$ 83,245.08	\$ (9,973.96)
WC PLANNING	\$ 13,137.40	\$ 2,579.98	\$ 13,137.40	\$ 2,579.98	\$ 733.42
WC RESIDENTIAL HALL	\$ 13,137.40	\$ 3,287.33	\$ 13,137.40	\$ 3,287.33	\$ 313.80
WC SHERIFF'S DEPT	\$ 164,909.85	\$ 127,712.57	\$ 164,909.85	\$ 127,712.57	\$ 36,317.28
WC SOCIAL SERVICES	\$ 430,570.02	\$ 31,924.77	\$ 430,570.02	\$ 31,924.77	\$ 11,132.93
WC SOIL & WATER	\$ 33,324.01	\$ 2,579.98	\$ 33,324.01	\$ 2,579.98	\$ 733.42
WESTMOUNT	\$ 138,036.00	\$ 128,672.62	\$ 138,036.00	\$ 128,672.62	\$ 9,423.38
Volunteers:					
Bakers Mills FD	\$ 3,279.65	\$ 2,602.41	\$ 3,279.65	\$ 2,602.41	\$ 725.57
Bolton ER	\$ 13,137.40	\$ 2,741.58	\$ 13,137.40	\$ 2,741.58	\$ 571.82
Bolton FD	\$ 13,137.40	\$ 2,579.98	\$ 13,137.40	\$ 2,579.98	\$ 733.42
Chester FD	\$ 401,242.12	\$ 3,219.97	\$ 401,242.12	\$ 3,219.97	\$ 792.46
Garnet Lake FD	\$ 13,137.40	\$ -	\$ 13,137.40	\$ -	\$ 3,313.40
Hague ER	\$ 211,539.95	\$ 18,713.56	\$ 211,539.95	\$ 18,713.56	\$ 2,440.40
Hague FD	\$ 73,406.00	\$ 6,221.86	\$ 73,406.00	\$ 6,221.86	\$ 1,118.74
Horicon FD	\$ 50,129.12	\$ 5,369.01	\$ 50,129.12	\$ 5,369.01	\$ (337.72)
Johnsburg ER	\$ 381,143.11	\$ 2,630.00	\$ 381,143.11	\$ 2,630.00	\$ 1,181.43
Johnsburg FD	\$ 313,240.12	\$ 2,579.98	\$ 313,240.12	\$ 2,579.98	\$ 733.42
Lake George ER	\$ 82,681.59	\$ 7,061.06	\$ 82,681.59	\$ 7,061.06	\$ 1,207.53
Lake George FD	\$ 211,927.48	\$ 23,635.57	\$ 211,927.48	\$ 23,635.57	\$ (1,708.09)
Luzerne ER	\$ 227,727.63	\$ 13,853.99	\$ 227,727.63	\$ 13,853.99	\$ 8,933.77
Luzerne FD	\$ 101,138.31	\$ 8,727.51	\$ 101,138.31	\$ 8,727.51	\$ 1,366.33

Warren County Self-Insurance Plan Participant Assessments

Participant	YEAR 2013		Change in total Assmt 2013-2014
	Total Assessment	Assmt 2013-2014	
Towns/Village/City:			
North Creek FD	\$ 2,579.98	\$ 733.42	
North River FD	\$ -	\$ 3,313.40	
North Warren ER	\$ 3,107.63	\$ 697.71	
Pottersville FD	\$ 3,084.31	\$ 729.84	
Riverside FD	\$ -	\$ 3,313.40	
Stony Creek ER	\$ 2,579.98	\$ 733.42	
Stony Creek FD	\$ 2,604.18	\$ 709.23	
Thurman ER	\$ 2,877.71	\$ 764.92	
Thurman FD	\$ 4,007.10	\$ 2,664.22	
Warrensburg ER	\$ 2,799.93	\$ 771.32	
Warrensburg FD	\$ 9,576.41	\$ 12,058.05	
Weaverstown FD	\$ 17,636.06	\$ (17,636.06)	
<b>Total:</b>	<b>\$ 1,304,142.72</b>	<b>\$ 221,076.20</b>	

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Participant Town/Village/City:	2014 Assessment base + experience	Payroll Base using 2012 pr	Base to Use for Assessment	Claims with Payroll		New Experience		New Experience Ba		2013 FINAL ASSESSMENT	Net Change
				Base Part. Removed	Without Payroll	Without Payroll	Without Payroll	2014 FINAL ASSESSMENT			
Glens Falls	\$ 359,627.98	\$ 32,640.56	Minimum & Experience	\$ 1,371,861.27	\$ 0.266775205	\$ 353,555.43	\$ 285,299.69	\$ 353,555.43	\$ 285,299.69	\$ 68,255.74	
Bolton	\$ 20,513.08	\$ 4,906.19	Minimum & Experience	\$ 66,221.19	\$ 0.012877520	\$ 20,219.95	\$ 12,583.49	\$ 20,219.95	\$ 12,583.49	\$ 7,636.46	
Chester	\$ 7,740.82	\$ 4,546.71	Minimum & Experience	\$ 17,046.18	\$ 0.003314838	\$ 7,665.37	\$ 21,355.61	\$ 7,665.37	\$ 21,355.61	\$ (13,690.24)	
Hague	\$ 11,331.87	\$ 2,013.89	Minimum & Experience	\$ 30,872.23	\$ 0.006003483	\$ 11,195.21	\$ 9,258.76	\$ 11,195.21	\$ 9,258.76	\$ 1,936.46	
Horicon	\$ 22,297.62	\$ 2,791.39	Minimum & Experience	\$ 73,091.90	\$ 0.014213614	\$ 21,974.08	\$ 19,462.13	\$ 21,974.08	\$ 19,462.13	\$ 2,511.95	
Johnsburg	\$ 41,947.96	\$ 2,899.97	Minimum & Experience	\$ 148,748.50	\$ 0.028925995	\$ 41,289.53	\$ 36,561.65	\$ 41,289.53	\$ 36,561.65	\$ 4,727.88	
Lake George	\$ 26,991.28	\$ 5,771.32	Minimum & Experience	\$ 91,163.15	\$ 0.017727990	\$ 26,587.74	\$ 22,242.84	\$ 26,587.74	\$ 22,242.84	\$ 4,344.90	
Luzerne	\$ 80,221.95	\$ 3,365.95	Minimum & Experience	\$ 296,108.71	\$ 0.057581961	\$ 78,911.22	\$ 58,591.75	\$ 78,911.22	\$ 58,591.75	\$ 20,319.47	
Stony Creek	\$ 37,068.87	\$ 1,670.04	Minimum & Experience	\$ 129,963.28	\$ 0.025272950	\$ 36,493.58	\$ 41,188.81	\$ 36,493.58	\$ 41,188.81	\$ (4,695.23)	
Thurman	\$ 13,684.08	\$ 1,700.03	Minimum & Experience	\$ 39,928.57	\$ 0.007764599	\$ 13,507.34	\$ 9,173.70	\$ 13,507.34	\$ 9,173.70	\$ 4,333.63	
Warrensburg	\$ 13,736.43	\$ 3,923.56	Minimum & Experience	\$ 40,130.12	\$ 0.007803793	\$ 13,558.79	\$ 8,432.93	\$ 13,558.79	\$ 8,432.93	\$ 5,125.86	
Village of Lake George	\$ 25,772.98	\$ 3,315.56	Minimum & Experience	\$ 86,472.52	\$ 0.016815639	\$ 25,390.21	\$ 16,971.05	\$ 25,390.21	\$ 16,971.05	\$ 8,419.16	
<b>Other than Towns:</b>											
ACC	\$ 24,372.22	\$ 49,988.95	Payroll Base	\$ -	\$ 0.000000000	\$ -	\$ 49,988.95	\$ -	\$ 49,988.95	\$ 50,788.81	\$ (799.86)
Crandall Library	\$ 6,167.22	\$ 5,703.73	Minimum & Experience	\$ -	\$ 0.000000000	\$ -	\$ 3,313.40	\$ -	\$ 3,313.40	\$ 5,463.00	\$ (2,149.59)
Genelli-Coop-Ext											
LG/LC Regional Planning	\$ 3,587.26	\$ 1,386.79	Minimum & Experience	\$ 1,054.37	\$ 0.000205035	\$ 3,582.59	\$ 2,823.41	\$ 3,582.59	\$ 2,823.41	\$ 759.18	
WC General	\$ 39,988.89	\$ 28,022.82	Minimum & Experience	\$ 141,205.78	\$ 0.027459191	\$ 39,363.84	\$ 56,710.17	\$ 39,363.84	\$ 56,710.17	\$ (17,346.33)	
WC DPW	\$ 169,599.85	\$ 15,876.26	Minimum & Experience	\$ 636,376.07	\$ 0.123751111	\$ 165,782.92	\$ 109,788.64	\$ 165,782.92	\$ 109,788.64	\$ 55,994.29	
WC E&T	\$ 3,443.24	\$ 1,211.44	Minimum & Experience	\$ 499.88	\$ 0.000097208	\$ 3,441.02	\$ 2,831.25	\$ 3,441.02	\$ 2,831.25	\$ 609.77	
WC HEALTH SERVICES	\$ 74,484.06	\$ 11,039.60	Minimum & Experience	\$ 274,017.04	\$ 0.053285965	\$ 73,271.12	\$ 83,245.08	\$ 73,271.12	\$ 83,245.08	\$ (9,973.96)	
WC PLANNING	\$ 3,313.40	\$ 774.87	Minimum & Experience	\$ -	\$ 0.000000000	\$ 3,313.40	\$ 2,579.98	\$ 3,313.40	\$ 2,579.98	\$ 733.42	
WC RESIDENTIAL HALL	\$ 3,606.12	\$ 2,914.42	Minimum & Experience	\$ 1,127.02	\$ 0.000219163	\$ 3,601.14	\$ 3,287.33	\$ 3,601.14	\$ 3,287.33	\$ 313.80	
WC SHERIFF'S DEPT	\$ 166,816.38	\$ 38,045.44	Minimum & Experience	\$ 629,509.48	\$ 0.122415819	\$ 164,029.85	\$ 127,712.57	\$ 164,029.85	\$ 127,712.57	\$ 36,317.28	
WC SOCIAL SERVICES	\$ 43,746.79	\$ 16,654.65	Minimum & Experience	\$ 155,674.23	\$ 0.030272758	\$ 43,057.70	\$ 31,924.77	\$ 43,057.70	\$ 31,924.77	\$ 11,132.93	
WC SOIL & WATER	\$ 3,313.40	\$ 865.33	Minimum & Experience	\$ -	\$ 0.000000000	\$ 3,313.40	\$ 2,579.98	\$ 3,313.40	\$ 2,579.98	\$ 733.42	
WESTMOUNT	\$ 140,432.88	\$ 12,703.68	Minimum & Experience	\$ 527,929.29	\$ 0.102662308	\$ 138,096.00	\$ 128,672.62	\$ 138,096.00	\$ 128,672.62	\$ 9,423.38	
<b>Volunteers:</b>											
Bakers Mills FD	\$ 3,328.23	\$ -	Minimum & Experience	\$ 57.08	\$ 0.000011100	\$ 3,327.98	\$ 2,602.41	\$ 3,327.98	\$ 2,602.41	\$ 725.57	
Bolton ER	\$ 3,313.40	\$ 375.33	Minimum & Experience	\$ -	\$ 0.000000000	\$ 3,313.40	\$ 2,741.58	\$ 3,313.40	\$ 2,741.58	\$ 571.82	
Bolton FD	\$ 3,313.40	\$ 31.08	Minimum & Experience	\$ -	\$ 0.000000000	\$ 3,313.40	\$ 2,579.98	\$ 3,313.40	\$ 2,579.98	\$ 733.42	
Chester FD	\$ 4,024.54	\$ -	Minimum & Experience	\$ 2,737.99	\$ 0.000532436	\$ 4,012.42	\$ 3,219.97	\$ 4,012.42	\$ 3,219.97	\$ 792.46	
Garnet Lake FD	\$ 3,313.40	\$ -	Minimum & Experience	\$ -	\$ 0.000000000	\$ 3,313.40	\$ -	\$ 3,313.40	\$ -	\$ 3,313.40	
Hague ER	\$ 21,463.27	\$ -	Minimum & Experience	\$ 69,879.56	\$ 0.013588935	\$ 21,153.95	\$ 18,713.56	\$ 21,153.95	\$ 18,713.56	\$ 2,440.40	
Hague FD	\$ 7,410.43	\$ -	Minimum & Experience	\$ 15,774.12	\$ 0.003067471	\$ 7,340.60	\$ 6,221.86	\$ 7,340.60	\$ 6,221.86	\$ 1,118.74	
Horicon FD	\$ 5,061.08	\$ -	Minimum & Experience	\$ 6,728.80	\$ 0.001308497	\$ 5,031.29	\$ 5,369.01	\$ 5,031.29	\$ 5,369.01	\$ (337.72)	

Participant Towns/Village/City:	2014 Assessment base + experience	Payroll Base using 2012 p/r	Base to Use for Assessment	Claims with Payroll Base Part. Removed	New Experience Without Payroll	2014 FINAL ASSESSMENT	2013 FINAL ASSESSMENT	Net Change
Johnsburg ER	\$ 3,820.07	\$ 699.41	Minimum & Experience	\$ 1,950.73	\$ 3,811.43	\$ 3,811.43	\$ 2,630.00	\$ 1,181.43
Johnsburg FD	\$ 3,313.40	\$ -	Minimum & Experience	\$ -	\$ 3,313.40	\$ 3,313.40	\$ 2,579.98	\$ 733.42
Lake George ER	\$ 8,354.51	\$ 574.10	Minimum & Experience	\$ 19,408.96	\$ 8,288.59	\$ 8,288.59	\$ 7,061.06	\$ 1,207.53
Lake George FD	\$ 22,250.21	\$ -	Minimum & Experience	\$ 72,909.38	\$ 21,927.48	\$ 21,927.48	\$ 23,635.57	\$ (1,708.09)
Luzerne ER	\$ 23,125.41	\$ 1,130.50	Minimum & Experience	\$ 76,279.03	\$ 22,787.76	\$ 22,787.76	\$ 13,853.99	\$ 8,933.77
Luzerne FD	\$ 10,231.75	\$ 42.00	Minimum & Experience	\$ 26,636.60	\$ 10,113.84	\$ 10,113.84	\$ 8,727.51	\$ 1,386.33
North Creek FD	\$ 3,313.40	\$ -	Minimum & Experience	\$ -	\$ 3,313.40	\$ 3,313.40	\$ 2,579.98	\$ 733.42
North River FD	\$ 3,313.40	\$ -	Minimum & Experience	\$ -	\$ 3,313.40	\$ 3,313.40	\$ -	\$ 3,313.40
North Warren ER	\$ 3,813.87	\$ 563.50	Minimum & Experience	\$ 1,926.87	\$ 3,805.34	\$ 3,805.34	\$ 3,107.63	\$ 697.71
Pottersville FD	\$ 3,802.49	\$ -	Minimum & Experience	\$ 1,893.05	\$ 3,794.15	\$ 3,794.15	\$ 3,064.31	\$ 729.84
Riverside FD	\$ 3,313.40	\$ -	Minimum & Experience	\$ -	\$ 3,313.40	\$ 3,313.40	\$ -	\$ 3,313.40
Stony Creek ER	\$ 3,313.40	\$ -	Minimum & Experience	\$ -	\$ 3,313.40	\$ 3,313.40	\$ 2,579.98	\$ 733.42
Stony Creek FD	\$ 3,313.40	\$ -	Minimum & Experience	\$ -	\$ 3,313.40	\$ 3,313.40	\$ 2,604.18	\$ 709.23
Thurman ER	\$ 3,648.34	\$ -	Minimum & Experience	\$ 1,299.54	\$ 3,642.63	\$ 3,642.63	\$ 2,877.71	\$ 764.92
Thurman FD	\$ 6,729.54	\$ -	Minimum & Experience	\$ 13,152.61	\$ 6,671.32	\$ 6,671.32	\$ 4,007.10	\$ 2,664.22
Warrensburg ER	\$ 3,575.72	\$ 339.50	Minimum & Experience	\$ 1,009.96	\$ 3,571.25	\$ 3,571.25	\$ 2,799.93	\$ 771.32
Warrensburg FD	\$ 21,952.11	\$ 10.50	Minimum & Experience	\$ 71,761.65	\$ 21,634.46	\$ 21,634.46	\$ 9,576.41	\$ 12,058.05
Weavertown FD								
<b>TOTAL:</b>	\$ 1,525,218.82	\$ 259,814.42		\$ 5,234,453.70	\$ 1,475,229.97	\$ 1,525,218.92	\$ 1,282,663.72	\$ 242,555.20
Payroll Base		\$ 258,499.07		\$ 5,142,386.71	\$ 1,000,000,000	\$ 1,525,218.92	\$ 1,282,663.72	\$ 242,555.20

Administrative Cost: \$ 165,670.14 divided by 50 equals 3,313.40

# of Participants: 50

Administrative Base Cost \$ 3,313.40

Total Revenue: \$ 1,525,218.82

Less Administrative Base \$ 165,670.14

equals amount by exper. \$ 1,359,548.68

Less Payroll Base Assmts \$ 49,988.85

# of Participants with Minimum & Experience Base 49

New # Part. Minimum \$ 162,356.74

Monies left to be raised \$ 1,312,873.23 by new experience factor:

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Using 7 years experience with Administrative Base and Payroll Base

Cornell Cooperative Extension and Weavertown VFD withdrawn for 1/1/14

JBG VFD now each individually assessed due to LL 57 of 2013

note, the revenue was decreased by 9cents to make assmt total correct...due to rounding. Ac 7/15/13

Participant Towns/Village/City:	Year 2013 6 months	Year 2012	Year 2011	Year 2010	Year 2009	Year 2008	Year 2007	Total Claims	Experience Factor
Glens Falls	\$ 77,018.85	\$ 250,834.50	\$ 225,222.32	\$ 297,296.42	\$ 267,553.29	\$ 128,523.21	\$ 125,412.68	\$ 1,371,861.27	0.262082989
Bolton	\$ 12,035.02	\$ 23,024.56	\$ 15,801.28	\$ 8,133.52	\$ 4,893.36	\$ 614.44	\$ 1,719.03	\$ 66,221.19	0.012651022
Chester	\$ 327.01	\$ 1,919.78	\$ 1,767.81	\$ 1,385.74	\$ (9,463.00)	\$ (3,323.27)	\$ 24,432.11	\$ 17,046.18	0.003256635
Hague	\$ 1,284.53	\$ 7,558.76	\$ 13,530.55	\$ 1,289.18	\$ 5,252.00	\$ 1,870.40	\$ 86.71	\$ 30,872.23	0.005897890
Horicon	\$ -	\$ 204.06	\$ 23,188.51	\$ 8,178.87	\$ 11,081.60	\$ 19,736.53	\$ 10,702.33	\$ 73,091.90	0.013963616
Johnsburg	\$ 13,825.67	\$ 14,522.44	\$ 18,441.59	\$ 30,594.25	\$ 37,733.27	\$ 31,895.25	\$ 1,736.03	\$ 148,748.50	0.028417197
Lake George	\$ 2,862.94	\$ 10,314.44	\$ 7,437.74	\$ 9,227.70	\$ 47,790.89	\$ 11,868.66	\$ 1,660.78	\$ 91,163.15	0.017415982
Luzerne	\$ 43,997.67	\$ 72,246.23	\$ 19,140.71	\$ 109,449.89	\$ 39,862.95	\$ 9,513.71	\$ 1,897.55	\$ 296,108.71	0.0565669172
Stony Creek	\$ (24,389.64)	\$ 25,633.26	\$ 5,897.36	\$ 24,220.28	\$ 20,811.25	\$ 20,584.97	\$ 57,205.80	\$ 129,963.28	0.024828432
Thurman	\$ 2,227.57	\$ 35,344.51	\$ 1,056.60	\$ 193.28	\$ 655.26	\$ 305.65	\$ 145.70	\$ 39,928.57	0.007628030
Warrensburg	\$ 15,169.69	\$ 10,751.40	\$ 2,061.76	\$ 2,350.42	\$ 8,955.77	\$ 309.55	\$ 531.53	\$ 40,130.12	0.007666535
Village of Lake George	\$ 24,624.74	\$ 21,333.25	\$ 1,584.39	\$ 3,795.07	\$ 6,174.73	\$ 5,745.07	\$ 23,215.27	\$ 86,472.52	0.016519875
<b>Other than Towns:</b>									
ACC	\$ 1,088.29	\$ 12,239.16	\$ 16,210.46	\$ 15,113.84	\$ 8,486.23	\$ 5,442.75	\$ 22,498.68	\$ 81,079.41	0.015489565
Grandall Library	\$ 179.72	\$ 49.21	\$ 539.55	\$ 3,930.88	\$ 5,009.28	\$ 55.60	\$ 1,223.34	\$ 10,987.58	0.002099088
Gerrish-Geop-Ext	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
LG/LC Regional Planning	\$ -	\$ 30.60	\$ 924.47	\$ 99.30	\$ -	\$ -	\$ -	\$ 1,054.37	0.000201429
WC General	\$ 28,677.61	\$ 54,379.65	\$ 58,552.04	\$ 30,107.43	\$ 7,523.63	\$ (59,267.69)	\$ 21,233.11	\$ 141,205.78	0.026976221
WC DPW	\$ 174,835.87	\$ 124,717.23	\$ 101,769.55	\$ 135,241.33	\$ 89,943.17	\$ (5,541.58)	\$ 15,410.50	\$ 636,376.07	0.121574496
WC E&T	\$ -	\$ -	\$ -	\$ -	\$ 7.76	\$ 170.45	\$ 321.67	\$ 499.88	0.000095498
WC HEALTH SERVICES	\$ 8,218.93	\$ 21,428.17	\$ 18,689.80	\$ 17,412.48	\$ 39,379.45	\$ 50,058.23	\$ 118,829.98	\$ 274,017.04	0.052348737
WC PLANNING	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
WC RESIDENTIAL HALL	\$ 146.53	\$ 956.69	\$ 5,512.24	\$ 10,573.32	\$ 825.93	\$ 699.42	\$ (17,587.11)	\$ 1,127.02	0.000215308
WC SHERIFF'S DEPT	\$ 98,260.51	\$ 84,107.49	\$ 168,629.47	\$ (23,676.33)	\$ 38,736.79	\$ 169,229.41	\$ 94,222.14	\$ 629,509.48	0.120262689
WC SOCIAL SERVICES	\$ 1,460.70	\$ 58,692.95	\$ 8,664.31	\$ 3,299.21	\$ 5,536.90	\$ 34,640.57	\$ 43,379.59	\$ 155,674.23	0.029740301
WC SOIL & WATER	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
WESTMOUNT	\$ 29,998.69	\$ 61,166.89	\$ 95,471.90	\$ 66,476.89	\$ 70,981.86	\$ 107,345.02	\$ 96,488.04	\$ 527,929.29	0.100856617
<b>Volunteers:</b>									
Bakers Mills FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4.32	\$ 52.76	\$ 57.08	0.000010905
Bolton ER	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
Bolton FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
Chester FD	\$ -	\$ 333.73	\$ 2,243.90	\$ -	\$ 2.65	\$ 89.47	\$ 68.24	\$ 2,737.99	0.000523071
Garnet Lake FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
Hague ER	\$ -	\$ -	\$ 3.38	\$ 12,128.87	\$ 44,151.37	\$ 13,595.94	\$ -	\$ 69,879.56	0.013349924
Hague FD	\$ -	\$ -	\$ 991.81	\$ 14,448.20	\$ -	\$ 20.39	\$ 313.72	\$ 15,774.12	0.003013518
Horicon FD	\$ 9.73	\$ 403.82	\$ 5,123.14	\$ -	\$ 740.28	\$ 71.56	\$ 380.27	\$ 6,728.80	0.001285483

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Participant Towns/Village/City:	Year 2013 6 months	Year 2012	Year 2011	Year 2010	Year 2009	Year 2008	Year 2007	Total Claims	Experience Factor
Johnsburg ER	\$ 1,736.68	\$ -	\$ -	\$ -	\$ -	\$ 17.59	\$ 196.46	\$ 1,950.73	0.000372671
Johnsburg FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
Lake George ER	\$ 2,746.55	\$ 9.73	\$ 376.92	\$ 11,766.00	\$ 6,135.65	\$ 1,120.66	\$ -	\$ 19,408.96	0.003707925
Lake George FD	\$ 21,329.85	\$ (26,378.30)	\$ 9,806.21	\$ 43,807.64	\$ 42,149.60	\$ 77.67	\$ 700.01	\$ 72,909.38	0.013928747
Luzerne ER	\$ 9.73	\$ 2,379.03	\$ 24,616.83	\$ 9,340.01	\$ -	\$ -	\$ -	\$ 76,279.03	0.014572491
Luzerne FD	\$ -	\$ -	\$ 29.33	\$ 1,016.52	\$ 10,474.45	\$ 12,727.54	\$ -	\$ 26,636.60	0.005088707
North Creek FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
North River FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
North Warren ER	\$ -	\$ 1,141.51	\$ 680.24	\$ -	\$ -	\$ -	\$ 105.12	\$ 1,926.87	0.000368113
Pottersville FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 26.65	\$ 1,856.40	\$ 1,883.05	0.000359741
Riverside FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
Stony Creek ER	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
Stony Creek FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
Thurman ER	\$ 6,971.31	\$ -	\$ -	\$ -	\$ 364.94	\$ 924.60	\$ -	\$ 1,289.54	0.000246356
Thurman FD	\$ 14.91	\$ 651.62	\$ 141.84	\$ 2,195.85	\$ 296.90	\$ 1,765.94	\$ 1,780.77	\$ 13,152.61	0.002512700
Warrensburg ER	\$ 1,149.05	\$ 62,593.61	\$ 5,727.50	\$ 1,573.29	\$ 390.57	\$ 327.63	\$ -	\$ 1,009.96	0.000192945
Warrensburg FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 71,761.65	0.013709482
Weavertown FD	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.000000000
<b>TOTAL:</b>	\$ 645,818.71	\$ 953,582.32	\$ 859,835.59	\$ 850,996.19	\$ 812,755.37	\$ 561,246.31	\$ 650,219.21	\$ 5,234,453.70	\$ 5,234,453.70

Former Participants:

Cornell Coop Ext	\$ -	\$ -	\$ (65.97)	\$ 5.84	\$ -	\$ -	\$ -	\$ 5,123.68	
Weavertown FD	\$ -	\$ 23,494.27	\$ 28,636.86	\$ 13,131.46	\$ -	\$ -	\$ -	\$ 65,262.59	

Grand Total: \$ 545,818.71 \$ 977,076.59 \$ 888,406.48 \$ 864,133.49 \$ 817,939.18 \$ 561,246.31 \$ 650,219.21 \$ 5,304,839.97

Total Gross Payroll  
for the year 2012  
as reported by each participant.

Participant Town/Village/City:	Year 2012 Actual Payroll
Glens Falls	\$ 9,325,875
Bolton	\$ 1,401,769
Chester	\$ 1,299,061
Hague	\$ 575,396
Horicon	\$ 797,540
Johnsburg	\$ 828,562
Lake George	\$ 1,648,949
Luzerne	\$ 961,699
Stony Creek	\$ 477,153
Thurman	\$ 485,722
Warrensburg	\$ 1,121,016
Village of Lake George	\$ 947,303
<b>Other than Towns:</b>	
ACC	\$ 14,282,558
Crandall Library	\$ 1,629,638
Cornell Coop Ext	\$ 375,815
LG/LC Regional Planning	\$ 396,226
WC General	\$ 8,006,519
WC DPW	\$ 4,536,075
WC E&T	\$ 346,127
WC HEALTH SERVICES	\$ 3,154,172
WC PLANNING	\$ 221,391
WC RESIDENTIAL HALL	\$ 832,692
WC SHERIFF'S DEPT	\$ 10,870,125
WC SOCIAL SERVICES	\$ 4,758,471
WC SOIL & WATER	\$ 247,236
WESTMOUNT	\$ 3,629,624
<b>Volunteers:</b>	
Bakers Mills FD	\$ -
Bolton ER	\$ 107,237
Bolton FD	\$ 8,880
Chester FD	\$ -
Garnet Lake FD	\$ -
Hague ER	\$ -
Hague FD	\$ -
Horicon FD	\$ -

Participant	Towns/Village/City:	
Johnsburg ER		\$ 199,831
Johnsburg FD		
Lake George ER		\$ 164,029
Lake George FD		
Luzerne ER		\$ 323,000
Luzerne FD		\$ 12,000
North Creek FD		
North River FD		
North Warren ER		\$ 161,000
Pottersville FD		\$ -
Riverside FD		\$ -
Stony Creek ER		\$ -
Stony Creek FD		\$ -
Thurman ER		\$ -
Thurman FD		\$ -
Warrensburg ER		\$ 97,000
Warrensburg FD		\$ 3,000
Weavertown FD		

Total: \$ 74,232,691

4/2/13ac

Administrative Cost  
Year 2012

Account:	Amount:
.110 Salaries & s/f incentive	\$ 103,900.04
.410 Supplies	\$ 1,666.26
.423 Telephone	\$ 102.60
.424 Postage	\$ 2,467.04
.426 Subscriptions	\$ 637.60
.427 Memb & Dues	\$ 145.00
.428 Data Proc	\$ 135.00
.810 Retirement	\$ 15,560.93
.830 Soc. Sec.	\$ 6,401.15
.831 Medicare	\$ 1,469.19
.860 Hosp. Ins.	\$ 23,239.33
.861 Retiree Hosp. Ins.	\$ 9,702.00
.865 Dental Ins.	\$ 244.00
Total:	\$ 165,670.14

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Warren County Self Insurance Fund General Department Assessment Breakdown for 2014

	Year 2013 6 months	Year 2012	Year 2011	Year 2010	Year 2009	Year 2008	Year 2007	Total Claims	Experience Factor	Year 2014 Assessment	Year 2013 Assessment
WC General Total:	\$ 28,677.61	\$ 54,379.65	\$ 58,552.04	\$ 30,107.43	\$ 7,523.63	\$ (59,267.69)	\$ 21,233.11	\$ 141,205.78		\$ 39,363.84	\$ 56,710.17
Total Assessment:											

Claims By Department:

WC Administrator	\$ -	\$ -	\$ -	\$ 245.62	\$ 7,128.27	\$ -	\$ -	\$ 7,373.89	0.052220879	\$ 2,055.61	\$ 1,783.60
WC Attorney	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	\$ -	\$ -
WC Board Elections	\$ 16,082.07	\$ 4,936.54	\$ 10,578.15	\$ 9,529.92	\$ -	\$ 61.46	\$ -	\$ 41,188.14	0.291688768	\$ 11,748,199	\$ 5,772.05
WC Building Codes	\$ 1,160.88	\$ 4,833.26	\$ 4,465.41	\$ (73.30)	\$ 73.80	\$ 61.46	\$ -	\$ 10,521.51	0.074511893	\$ 2,933,077	\$ 2,264.16
WC Clerk	\$ -	\$ -	\$ 61.46	\$ -	\$ 37.84	\$ 51.68	\$ 15,535.38	\$ 15,686.36	0.111088654	\$ 4,372,883	\$ 6,055.06
WC Data Processing	\$ -	\$ 3.64	\$ 43.76	\$ 61.46	\$ -	\$ -	\$ -	\$ 108.86	0.000770932	\$ 30,355	\$ 26.33
WC OFA	\$ 8,146.55	\$ 29,803.74	\$ 36,628.45	\$ 14,934.35	\$ 259.50	\$ (61,723.44)	\$ 601.37	\$ 28,650.52	0.20289906	\$ 7,586,893	\$ 33,851.68
WC Public Defender	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0	\$ -	\$ 9.21
WC Real Property	\$ -	\$ 14.22	\$ 573.62	\$ -	\$ -	\$ -	\$ -	\$ 587.84	0.004163002	\$ 163,877	\$ 142.19
WC Self Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5.31	\$ 59.31	\$ 64.62	0.00045763	\$ 18,901	\$ 15.63
WC Board Supervisors	\$ -	\$ -	\$ 82.96	\$ 5,409.38	\$ -	\$ -	\$ -	\$ 5,492.34	0.038896	\$ 561,110	\$ 1,328.49
WC Tourism	\$ 158.63	\$ -	\$ -	\$ -	\$ 24.22	\$ 2,275.84	\$ 5,037.05	\$ 7,495.74	0.053083804	\$ 2,089,583	\$ 1,910.13
WC Veterans	\$ 3,129.48	\$ 14,788.25	\$ 6,118.23	\$ -	\$ -	\$ -	\$ -	\$ 24,035.96	0.170219378	\$ 6,700,491	\$ 3,551.65
										\$ 39,363.84	\$ 56,710.17

## Assessment Formula

Participant Assessment =

THE GREATER OF

(prior year plan administrative cost / number of participants) +

((total revenue – prior year administrative cost) \* (participant claims total for 6 ½ years / total plan claims for 6 ½ years))

OR

.35% of actual payroll for the year prior to the year assessments are being calculated.