

Support Services Committee  
Self- Insurance Department  
AGENDA  
12/15/14 @ 9:30

Committee Members: Chairman, Supervisor Taylor  
Supervisor McDevitt  
Supervisor Frasier  
Supervisor Vanselow  
Supervisor Wood  
Supervisor Brock  
Supervisor Seeber

- I. Committee meeting called to order by Chairman
- II. Motion to approve minutes of prior Committee meeting
- III. Action Agenda/New Business
1. Presentation of renewal insurance premiums and coverage options, Lee Pollock, Rose & Kiernan.
  2. Request to approve a Resolution to make payment to Rose & Kiernan for the 2015 Property & Casualty Insurance in total amount not to exceed ~~\$711,715.72~~ <sup>684,331.72</sup>. Funding from various County Department Insurance codes.  
  
Rationale: This premium is for the various insurance carried by the County.
  3. Request to approve a Resolution to make payment to Rose & Kiernan for the 2015 Employers Liability Specific Excess in the amount not to exceed \$20,072.00 from S1710.469.  
  
Rationale: This premium is a renewal premium for the coverage provided to the participants in the Self-Insurance Plan.
  4. Request to approve a Resolution for to make payment to Rose & Kiernan for the 2015 Excess Workers' Compensation coverage with Midwest Employers Casualty Company in the amount not to exceed \$160,050 from S1710.469.  
  
Rationale: This premium is a renewal premium for the coverage provided to the participants in the Self-Insurance Plan.
- IV. Motion to adjourn

# ***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: 12/15/14**

- (a) Purpose of Request: Renewing Property & Casualty Insurance For 2015
  
- (b) Details: Insurance Committee has reviewed the County's insurance coverage for 2015 with Rose & Kiernan and the Committee has recommended renewing the insurance policies as follows: (1) with New York Municipal Insurance Reciprocal - Property, General Liability, Owners and Contractors Protective Liability, Public Officials Liability, Law Enforcement Liability, Automobile Liability, Healthcare General and Professional Liability, and Umbrella Liability; (2) with Travelers Insurance Company - Boiler & Machinery and Crime; (3) with Hanover Insurance Company for Inland Marine except for Auto Physical Damage and EDP Equipment with Hartford Insurance Company - Inland Marine; (4) with Old Republic Insurance Company - Airport Liability; (5) with Great American - flood and earthquake coverage; (6) National Flood Insurance Program for flood insurance at a total premium and service fee issued to Rose & Kiernan for the above in an amount not to exceed \$689,331.72. This premium includes changing the deductible for the Law Enforcement from \$25,000 to \$50,000.
  
- (c) Previous Resolution Number: R723 of 2013
  
- (d) Where are the Funds (if required)? List Budget Code, Object Code, Full Title\* and Amount: various departmental budget codes

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

\* as listed in budget and LOGOS

## ***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: 12/15/2014**

- (a) Purpose of Request: Authorize the renewal of Employers Liability Specific Excess Insurance coverage with Capitol Indemnity Corporation for 2015
  
- (b) Details: Employers Liability Specific Excess coverage with Capitol Indemnity Corporation for 2015 in an amount not to exceed \$20,072 to be paid to Rose & Kiernan as insurance broker.
  
- (c) Previous Resolution Number: R725 of 2013
  
- (d) Where are the Funds (if required)? List Budget Code, Object Code, Full Title\* and Amount: S1710.469 Misc. Payments

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

\* as listed in budget and LOGOS

## ***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: 12/15/14**

- (a) Purpose of Request: Authorize the renewal of Excess Workers' Compensation coverage with Midwest Employers Casualty Company for 2015
  
- (b) Details: Excess Workers Compensation coverage with Midwest Employers Casualty Company for 2015 with a deposit premium amount not to exceed \$160,050 to be paid to Rose & Kiernan as insurance broker.
  
- (c) Previous Resolution Number: R724 of 2013
  
- (d) Where are the Funds (if required)? List Budget Code, Object Code, Full Title\* and Amount: S1710.469 Misc Payments

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

\* as listed in budget and LOGOS

Warren County 2015-16 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2013	Total Premium 2014	Commission %	Commission Included in premium
Property	NYMIR	\$ Blanket Bldg & Contents \$ 107,167,711 \$ 1,000,000 Earthquake \$ 1,000,000 Flood	\$10,000 \$25,000 \$25,000	\$69,324.30	\$68,780.70	0%	\$0
General Liability	NYMIR	\$ 1,000,000 Occurrence \$ 3,000,000 Aggregate \$ 1,000,000 Products / Comp Ops Aggregate \$ 1,000,000 Personal & Advertising Injury \$ 2,000,000 Damage to Rented Property \$ 5,000 Medical Payments one person / \$10,000 each occurrence \$ 1,000,000 Employee Benefits	\$10,000	\$135,521	\$119,352	0%	\$0
Law Enforcement Professional Liability	NYMIR	\$ 1,000,000 Occurrence \$ 2,000,000 Aggregate	\$ 1,000 \$25,000	\$161,123	\$191,721	0%	\$0
Business Auto	NYMIR	\$ 1,000,000 Combined Single Limit \$ 150,000 Personal Injury Protection \$ 1,000,000 Uninsured Motorists \$ 10,000 Medical Payments ACV Comprehensive and Collision-Scheduled Vehicles	None \$500	\$63,366	\$69,043	0%	\$0
Public Officials Liability	NYMIR	\$ 1,000,000 Occurrence \$ 2,000,000 Aggregate	\$50,000	\$49,288	\$50,451	0%	\$0



Warren County 2015-16 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2013	Total Premium 2014	Commission %	Commission Included in premium
Umbrella Liability	NYMIR	\$ 10,000,000 Occurrence \$ 20,000,000 Aggregate	N/A	\$50,937	\$48,060	0%	\$0
Health Care General Liability	NYMIR	\$ 1,000,000 Occurrence \$ 3,000,000 Aggregate \$ 1,000,000 Bodily Injury & Prop Damage Liability \$ 1,000,000 Personal & Advertising Injury \$ 50,000 Damage to Rented Property \$ 5,000 Medical Payments per person/\$10,000 per occurrence	None	\$1,528	\$1,528	0%	\$0
Health Care Professional Liability	NYMIR	\$ 1,000,000 Occurrence \$ 3,000,000 Aggregate	None	\$26,534	\$26,534	0%	\$0
OCP	NYMIR	\$ 1,000,000 Occurrence \$ 2,000,000 Aggregate	None	\$250	\$250	0%	\$0
Airport Liability	Old Republic	\$ 5,000,000 Occurrence	\$1,000	\$13,015	\$13,015	7.5%	\$976.13
Pollution Liability	Ironshore	\$ 1,000,000 Each Incident \$ 2,000,000 Aggregate	\$50,000	\$81,192 3 year policy 1/1/13-1/1/16	3 Year Prepaid		



Warren County 2015-16 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2013		Commission %	Commission Included in premium
Boiler & Machinery	Travelers Property Casualty Co	\$ 118,979,659 Building & Contents	\$1,000	\$11,085	\$11,374	15%	\$1,597.95
Inland Marine	Hartford	\$4,796,942 Contractors Equipment \$4,962,890 Auto Physical Damage \$2,053,400 EDP Equipment \$ 150,000 Employee Tools \$ 777,100 BOE Voting Machines \$ 500,000 Unsched/Leased Equip \$ 221,656 Watercraft \$ 467,755 Radio Equipment	\$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500 \$2,500	\$41,112.53	\$37,675.02*	20%	\$6,713
Crime	Travelers Casualty and Surety of America	\$ 2,000,000 Employee Dishonesty \$ 100,000 Money and Securities \$ 500,000 Forgery & Alteration \$ 1,000,000 Computer Fraud	\$20,000 \$10,000 \$5,000 \$10,000	\$7,851	\$7,746	15%	\$1,283
Crime (Local Development Corp)	Travelers Casualty and Surety of America	\$ 75,000 Computer Fraud \$ 75,000 Employee Dishonesty	\$1,000 \$1,000	\$233 per yr =\$699 total 3 yr policy	\$233 per yr =\$699 total 3 yr policy		



Warren County 2015-16 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2013	Commission %	Commission Included in premium
Difference in Conditions (Flood and Quake)	Great American Insurance Company	\$ 5,000,000 Earthquake \$ 5,000,000 Flood \$ 25,000 DIC other perils	\$1,000,000 \$1,000,000	\$23,280	10%	\$2,444
Privacy & Security Liability	AIG	\$ 1,000,000 Privacy & Security \$ 1,000,000 Regulatory Action Sublimit \$ 1,000,000 Event Management \$ 1,000,000 Cyber Extortion \$ 50,000 Crisis Fund	\$25,000 \$25,000	\$14,699		
NFIP (394 Schroon River Rd, Soil and Water location)	Harleysville Worcester Insurance Company	\$ 400,000 NFIP- Expires in February	\$10,000 bldg \$10,000 contents	\$2,167	0%	0
ANNUAL BROKER SERVICE FEE				\$25,000		Above commissions in addition to service fee.
Total:				\$696,313.83		\$711,715.72
Specific Excess Employers Liability	Capitol Indemnity Corporation	\$ 950,000 Each Occurrence	\$50,000	\$20,337	0%	0
Excess Workers Compensation	Midwest Employers Casualty	Part One Statutory Limit Part Two \$2,000,000 Each Occ.	\$1,000,000	\$146,621	0%	0

\*Hanover Insurance Company will write the Inland Marine Sheriff Boats, Voting Machines, Radio Equipment & Modular Containers for the same premium as Hartford with a \$500 deductible, and the Contractors Equipment for the same premium as Hartford with a \$1,000 deductible, and a \$250 deductible for Employee Tools. Total premium is \$17,261 and is subject to a \$5,000 minimum earned/retained premium.

