

**Support Services Committee**  
**Self- Insurance Department**

**AGENDA**

**November 21, 2016 10:00am**

Committee Members: Chairman, Supervisor Vanselow  
Supervisor Frasier  
Supervisor McDevitt  
Supervisor Wood  
Supervisor Brock  
Supervisor Seeber  
Supervisor Montesi  
Supervisor Leggett  
Vacant

**I. Action Agenda/New Business**

**1. Resolution requested to renew the various insurance coverages for 2017.**

Rationale: Rose & Kiernan, Warren County's Insurance Broker, has recommended renewing the various insurance coverages for 2017 as listed on the attached spreadsheet. Lee Pollock, will provide a brief presentation to the Committee.

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Handouts

1. Resolution request form & insurance coverage booklet

# 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: 11/21/16

- (a) Purpose of Request: Renewing Property & Casualty Insurance For 2017
  
- (b) Details: Support Services Committee has reviewed the County's insurance coverage for 2017 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 Old Republic Insurance Company - Airport Liability; (4) with Great American Insurance Company - difference in conditions coverage; (5) with Harleysville Worcester Insurance Company - NFIP flood insurance; (6) with Ironshore - Pollution Liability; (7) with Capitol indemnity Corporation - Specific Excess Employers Liability; (8) with Midwest Employers Casualty - Excess Workers' Compensation; (9) with Hartford - Inland Marine and (10) with AIG - Privacy and Security at a total premium and service fee issued to Rose & Kiernan for the above in an amount not to exceed \$922,000.
  
- (c) Previous Resolution Number: R642 of 2015
  
- (d) Where are the Funds (if required)? List Budget Code, Object Code, Full Title\* and Amount: various departmental budget codes

Sample: A.8021470 Planning & Community Development - Contract

\* as listed in budget and LOGOS

Warren County 2017-18 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2016	Total Premium 2017	Commission %	Commission Included in premium
Property	NYMIR	\$ Blanket Bldg & Contents \$ 105,072,385 \$ 1,000,000 Earthquake \$ 1,000,000 Flood	\$10,000  \$25,000 \$25,000	\$65,214.75	\$67,255.48	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       \$ 1,000	\$115,172	\$109,538	0%	\$0
Law Enforcement Professional Liability	NYMIR	\$ 1,000,000 Occurrence \$ 2,000,000 Aggregate	\$50,000	\$175,160	\$182,911	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 Vehicle Count 2016-298, 2017-332	None     Per Schedule	\$92,185	\$96,651	0%	\$0
Public Officials Liability	NYMIR	\$ 1,000,000 Occurrence \$ 2,000,000 Aggregate	\$50,000	\$56,880	\$58,337	0%	\$0



*Warren County 2017-18 Renewal Survey*

Type of Coverage	Company	Limits	Deductible	Total Premium 2016	Total Premium 2017	Commission %	Commission Included in premium
Umbrella Liability	NYMIR	\$ 10,000,000 Occurrence \$ 20,000,000 Aggregate	N/A	\$48,993	\$50,423	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	\$1,108	\$1,099	0%	\$0
Health Care Professional Liability	NYMIR	\$ 1,000,000 Occurrence \$ 3,000,000 Aggregate	None	\$19,970	\$18,343	0%	\$0
OCP-Highway Work Permit	NYMIR	\$ 1,000,000 Occurrence \$ 2,000,000 Aggregate	None	\$250	\$250	0%	\$0
OCP-NYS Dept of State	NYMIR	\$ 1,000,000 Occurrence \$ 2,000,000 Aggregate	None	\$250	\$250	0%	\$0
Airport Liability	Old Republic	\$ 20,000,000 Occurrence BI & PD \$ 5,000,000 Hangarkeepers	\$1,000	\$12,849	\$10,989	7.5%	\$824.18
Boiler & Machinery	Travelers Property Casualty Co	\$113,109,155 Building & Contents	\$1,000	\$11,140	\$11,364	15%	\$1,704.60

Warren County 2017-18 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2016	Total Premium 2017	Commission %	Commission Included in premium
Inland Marine	Hartford	\$4,915,492 Auto Physical Damage \$2,123,204 EDP Equipment \$3,763,090 Contractors Equipment \$ 300,000 Employee Tools \$ 865,500 BOE Voting Machines \$ 500,000 Unsched/Leased Equip \$ 101,400 Watercraft \$ 439,494 Radio Equipment \$ 185,000 Modular Containers \$ 100,000 Wood Park Meters & Lamp Posts	\$2,500 \$1,000 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500	\$40,840	\$38,180	15%	\$5,727
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 \$ 1,000,000 Funds Transfer Fraud	\$20,000 \$10,000 \$5,000 \$10,000 \$10,000	\$7,751	\$7,929	15%	\$1,189.35
Crime (Local Development Corp)	Travelers Casualty and Surety of America	\$ 75,000 Computer Fraud \$ 75,000 Employee Dishonesty	\$1,000 \$1,000	\$262 per yr. = \$786 total 3 yr. policy	\$262 per yr. =\$786 total 3 yr. policy	15%	\$39.30
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	\$23,179	\$22,820	10%	\$2,282

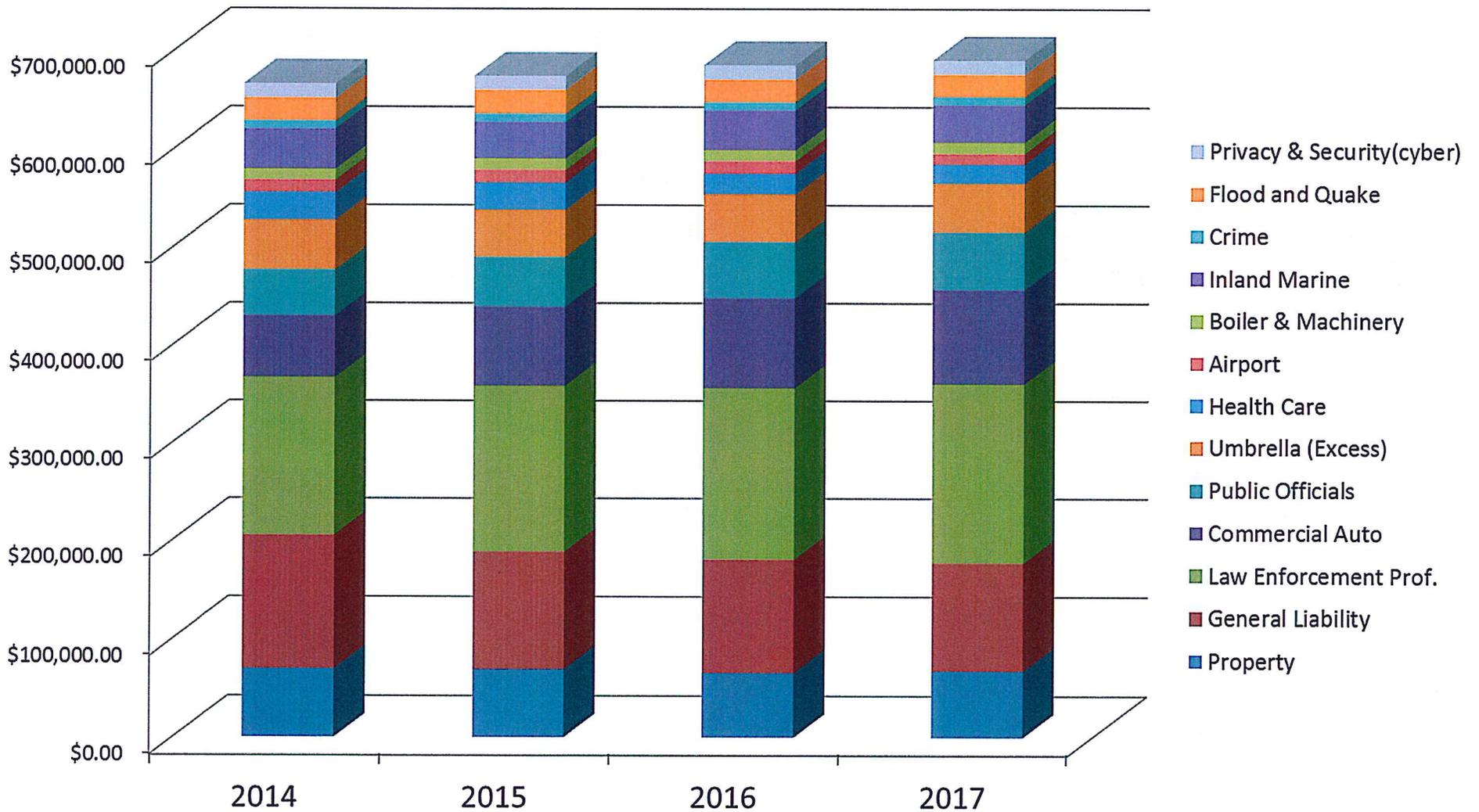


Warren County 2017-18 Renewal Survey

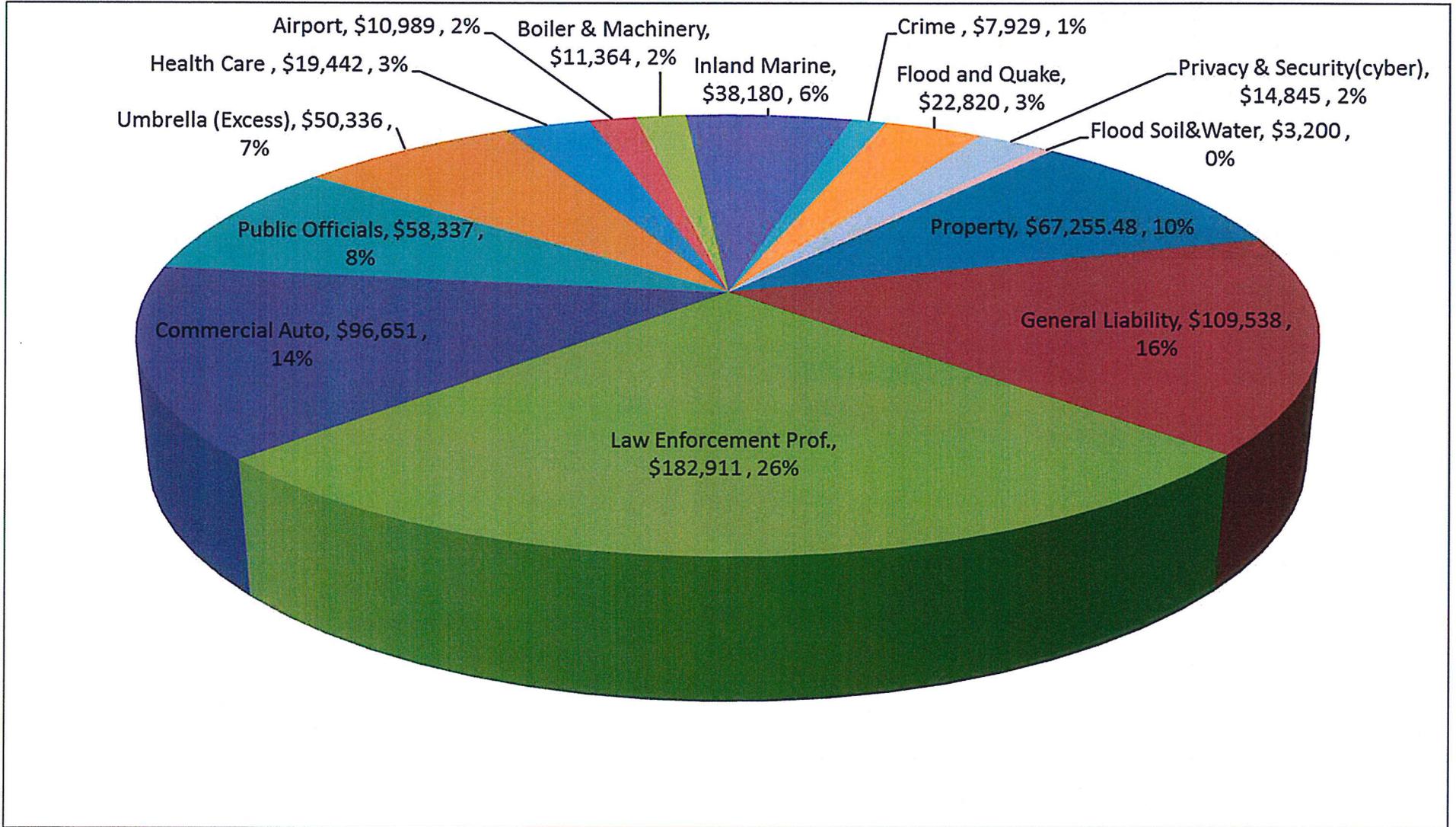
Type of Coverage	Company	Limits	Deductible	Total Premium 2016	Total Premium 2017	Commission %	Commission Included in premium
Privacy & Security Liability	AIG	\$ 1,000,000 Privacy & Security \$ 1,000,000 Regulatory Action Sublimit \$ 1,000,000 Event Management \$ 1,000,000 Cyber Extortion \$ 50,000 Crisis Fund	\$25,000 \$25,000 \$25,000 \$25,000 -0-	\$14,845	\$14,845	10%	\$1,484.50
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	\$2,862	\$3,200 Estimated	0%	0
ANNUAL BROKER SERVICE FEE				\$25,000	\$25,000		Commissions in addition to service fee.
Total:				\$713,910.75	\$719,646.48		
Pollution Liability	Ironshore	\$ 1,000,000 Each Incident \$ 2,000,000 Aggregate 100% Earned Premium	\$50,000	\$86,132.88 3 year policy 1/1/16- 1/1/19	\$0 3 Year Prepaid 1/1/16- 1/1/19	10%	0
Specific Excess Employers Liability	Capitol Indemnity Corporation	\$ 950,000 Each Occurrence	\$50,000	\$20,853	\$20,528	0%	0
Excess Workers Compensation	Midwest Employers Casualty	Part One Statutory Limit Part Two \$2,000,000 Each Occ.	\$1,000,000	\$171,919	\$177,099	0%	0



# Warren County Four Year Cost History



## Warren County Cost Breakout



Excludes: Pollution (prepaid), LDC Crime, OCP, Employers Liability, Excess Compensation, Broker Fees