

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

**AGENDA**

**November 29, 2018 9:30 am**

Committee Members:

Chairman, Supervisor Loeb  
Supervisor Leggett  
Supervisor Sokol  
Supervisor Hyde  
Supervisor Magowan  
Supervisor Hogan  
Supervisor Wild  
Supervisor Driscoll

**I. Action Agenda/New Business**

1. 2019 Productive Chainsaw Safety Course. Resolution request to approve a new contract for Chainsaw Safety Training for the Self-Insured Workers' Compensation Program with Bill Lindloff of Pro CUTS to provide a total of ten (10) days of safety training during 2019. The fee of \$900 per day plus travel (hotel and mileage from the Binghamton area). Prior resolutions R500 of 2017 & R331 or 2018. To be paid from the Self-Insurance Fund (S1710.437). (Pgs. 2-4)
  
2. Independent Medical Exams. Resolution requested amending R291 of 2016 to change the not to exceed amount from \$7,000 to \$10,000 per case per year. All other aspects of the prior resolution remain the same. Independent Medical Exams are utilized to mitigate claim exposure and improve outcomes for the injured worker. A cost benefit analysis is completed prior to scheduling all exams. This useful case management tool has increased in cost over the years necessitating an amendment to the prior resolution. (Pgs. 5-6)
  
3. Property & Casualty Insurance renewal for 2019 presentation by Mike Hutcherson, Rose & Kiernan. Resolution requested authorizing the payment of 2019 insurance for an amount not to exceed \$950,000. Prior resolution 502 of 2017. To be paid from various departments. (Pgs. 7-13)

**II. Informational Items**

none

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Attachments

1. Chainsaw Safety course resolution, pages 2-4
2. IME resolution, pages 5-6
3. 2019 Property & Casualty Insurance renewal, pages 7-13

# RESOLUTION REQUEST FORM NO. 3

## Request for New Contract

DEPARTMENT NAME: Self-Insurance

DATE: 11/26/18

- (a) Is this a Result of a Bid or Request for Proposal? **Written Quotes**
- (b) Purpose of Contract: **Chainsaw Safety Training**
- (c) Name of Contractor: **Bill Lindloff of Pro CUTS**
- (d) Address of Contractor: **1387 Tibury Hill, Endicott, NY 13760**
- (e) Contractor's Contact Person and Telephone Number: **Bill Lindloff**
- (f) Has or will the Contract be provided, if so, please attach:
- (g) Commencement Date of Contract: **1/1/2019**
- (h) Termination Date of Contract: **12/31/2019**
- (i) Payment Provisions:
  - i) lump sum amount **\$900 per day for up to 10 days of training plus travel from Binghamton and hotel.**
  - 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. **payments will be made after training is completed.**
- (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: S1710 437 Consultanting Fees**

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

# Warren County Board of Supervisors

## RESOLUTION NO. 500 OF 2017

**RESOLUTION INTRODUCED BY SUPERVISORS VANSELOW, FRASIER, MCDEVITT, BROCK, SEEBER, MONTESI, LEGGETT, MACDONALD AND HYDE**

### **AUTHORIZING AN AGREEMENT WITH BILL LINDLOFF OF PRO CUTS TO PROVIDE CHAINSAW SAFETY TRAINING COURSE**

RESOLVED, that the Warren County Board of Supervisors hereby authorizes an agreement with Bill Lindloff of Pro CUTS, 1387 Tibury Hill, Endicott, New York 13760 to provide up to six (6) days of safety training during 2018, in an amount of Eight Hundred Fifty Dollars (\$850) per day plus travel (hotel and mileage from the Binghamton area) to commence on January 1, 2018 and terminate on December 31, 2018, in a form approved by the County Attorney with funding to be provided from Budget Code S.1710 437, Workers' Compensation, Self Insurance Administration, Consulting Fees.

# Warren County Board of Supervisors

## RESOLUTION NO. 331 OF 2018

**RESOLUTION INTRODUCED BY SUPERVISORS LOEB, LEGGETT, SOKOL, HYDE, MAGOWAN, HOGAN, WILD, DRISCOLL AND VACANT**

**AMENDING RESOLUTION NO. 500 OF 2017, WHICH AUTHORIZED AN AGREEMENT WITH BILL LINDLOFF OF PRO CUTS TO PROVIDE A CHAINSAW SAFETY TRAINING COURSE, TO INCREASE THE NUMBER OF DAYS OF SAFETY TRAINING**

WHEREAS, pursuant to Resolution No. 500 of 2017, the Warren County Board of Supervisors authorized an agreement with Bill Lindloff of Pro CUTS, 1387 Tidbury Hill, Endicott, New York 13760 to provide up to six (6) days of safety training during 2018, in an amount of Eight Hundred Fifty Dollars (\$850) per day plus travel (hotel and mileage from the Binghamton area) to commence on January 1, 2018 and terminate on December 31, 2018, and

WHEREAS, the Self-Insurance Administrator has requested that the Resolution be amended to increase the number of days of safety training from six (6) days to ten (10) days, now, therefore, be it

RESOLVED, that Resolution No. 500 of 2017 be, and hereby is, amended to increase the number of days of safety training from six (6) days to ten (10) days, and be it further

RESOLVED, that other than the changes outlined herein, all other terms and conditions of Resolution No. 500 of 2017 will remain the same.

# RESOLUTION REQUEST FORM NO. 3

## Request for New Contract

DEPARTMENT NAME: Self Insurance

DATE:

- (a) Is this a Result of a Bid or Request for Proposal? No
- (b) Purpose of Contract: **Amending prior Resolutio 291 of 2016, changing the not to exceed amount from \$7,000 to \$10,000.**

**WCL Sec 13 provides the authority to the Self-Insurance Plan Administrator to utilize Independent Medical Exams for Workers' Compensation Cases. Independent Medical Examiners are utilized on an as needed case by case basis. At times these exams must be scheduled within a short time frame. Authority is provided to the Self-Insurance Administrator to schedule such exams as appropriate for the administration of the plan; to enter into agreements with various medical providers on a form as approved by the County Attorney; and to provide payment to various medical providers for Independent Medical Exams as per WCL Sec 13. Fees not to exceed \$10,000 per case per year to be paid from the Self-Insurance Fund (S1710 435).**

- (c) Name of Contractor: **Various**
- (d) Address of Contractor:
- (e) Contractor's Contact Person and Telephone Number:
- (f) Has or will the Contract be provided, if so, please attach:
- (g) Commencement Date of Contract:
- (h) Termination Date of Contract:
- (i) Payment Provisions:
  - i) lump sum amount
  - ii) hourly rate amount
  - iii) total amount not to exceed **\$10,000 per case annually**
  - 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: **S1710 435 Self Insurance Fund Medical Awards**

Sample: A.1010 470 Legislative Board – Contract \$xx.xx

# Warren County Board of Supervisors

## RESOLUTION NO. 291 OF 2016

Resolution introduced by Supervisors Vanselow, Frasier, McDevitt, Wood, Brock, Seeber, Montesi, Leggett and Vacant

### **RATIFYING ACTIONS OF THE SELF-INSURANCE PLAN ADMINISTRATOR IN AUTHORIZING AGREEMENTS WITH VARIOUS INDEPENDENT MEDICAL EXAMINERS FOR WORKERS COMPENSATION CASES ON AN AS NEEDED BASIS**

WHEREAS, the Self-Insurance Plan Administrator has requested authorization to enter into agreements with various independent medical examiners to conduct medical examinations for workers compensation cases pursuant to Workers Compensation Law (WCL) Section 13, and

WHEREAS, the Self-Insurance Plan Administrator has the authority to schedule independent medical examinations for Workers Compensation cases, when deemed appropriate for the administration of the plan, and

WHEREAS, the Support Services Committee has approved the request of the Self-Insurance Plan Administrator, now, therefore, be it

RESOLVED, that the actions of the Self-Insurance Plan Administrator be and hereby are ratified with regard to authorization to enter into agreements with various independent medical examiners for an amount not to exceed Seven Thousand Dollars (\$7,000) per case, per year, in a form approved by the County Attorney, and be it further

RESOLVED, that the cost for these agreements will be paid from Budget Code S.1710 435 Workers' Compensation, Self Insurance Administration, Medical Fees.

*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: 11/26/18

- (a) Purpose of Request: Renewing Property & Casualty Insurance For 2019
- (b) Details: Support Services Committee has reviewed the County's insurance coverage for 2019 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, Inland Marine 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 American Bankers 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; and (9) 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 \$950,000.
- (c) Previous Resolution Number: R502 of 2017
- (d) Where are the Funds (if required)? List Budget Code, Object Code, Full Title\* and Amount: various departmental budget codes

\* as listed in budget and LOGOS

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Warren County 2019-20 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2018	Total Premium 2019	Commission %	Commission Included in premium
Property	NYMIR	\$ Blanket Bldg & Contents \$ 122,888,304 \$ 1,000,000 Earthquake \$ 1,000,000 Flood	\$10,000  \$25,000 \$25,000	\$65,354.80	\$73,784.28	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	\$91,362	\$102,175	0%	\$0
Law Enforcement Professional Liability	NYMIR	\$ 1,000,000 Occurrence \$ 2,000,000 Aggregate	\$50,000	\$161,762	\$164,284	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 2018-349, 2019-354	None     Per Schedule	\$87,226	\$88,993	0%	\$0
Public Officials Liability	NYMIR	\$ 1,000,000 Occurrence \$ 2,000,000 Aggregate	\$50,000	\$51,260	\$51,291	0%	\$0



ROSE & KIERNAN, INC.

Warren County 2019-20 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2018	Total Premium 2019	Commission %	Commission Included in premium
Umbrella Liability	NYMIR	\$ 10,000,000 Occurrence \$ 20,000,000 Aggregate	N/A	\$40,559	\$37,496	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	None	\$1,099	\$1,325	0%	\$0
Health Care Professional Liability	NYMIR	\$ 1,000,000 Occurrence \$ 3,000,000 Aggregate	None	\$17,417	\$21,758	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

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ROSE & KIERNAN, INC.

Warren County 2019-20 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2018	Total Premium 2019	Commission %	Commission Included in premium
Inland Marine	NYMIR	\$5,397,228 Auto Physical Damage \$2,017,262 EDP Equipment \$3,972,924 Contractors Equipment \$ 320,000 Employee Tools \$ 558,000 BOE Voting Machines \$1,000,000 Unsched/Leased Equip \$ 68,550 Watercraft \$ 438,682 Radio Equipment \$ 185,000 Modular Containers \$ 101,651 Wood Pk Meters & LPs \$1,660,000 Railroad Crossings	\$2,500 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500 \$ 500	\$24,418	\$25,259	0%	\$0
Airport Liability	Old Republic	\$ 20,000,000 Occurrence BI & PD \$ 5,000,000 Hangarkeepers	\$1,000	\$11,824	\$13,006	7.5%	\$975.45
Boiler & Machinery	Travelers Property Casualty Co	\$117,600,307 Building & Contents	\$1,000	\$10,848	\$12,514	15%	\$1,704.60
Crime	Travelers Casualty & 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	\$7,929	\$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	\$23,505	\$26,813	10%	\$2,681.30



ROSE & KIERNAN, INC.

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Warren County 2019-20 Renewal Survey

Type of Coverage	Company	Limits	Deductible	Total Premium 2018	Total Premium 2019	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)	American Bankers Insurance Company	\$ 400,000 NFIP- Expires in February	\$10,000 bldg \$10,000 contents	\$3,037	\$3,500 Estimated	0%	0
ANNUAL BROKER SERVICE FEE				\$25,000	\$25,000		Commissions in addition to service fee.
Total:				\$638,207.80	\$670,734.28*		
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	\$82,331.12 3 Year Prepaid 1/1/16-1/1/19	10%	\$7,934
Specific Excess Employers Liability	Capitol Indemnity Corporation	\$ 950,000 Each Occurrence	\$50,000	\$21,260	\$19,003	0%	0
Excess Workers Compensation	Midwest Employers Casualty	Part One Statutory Limit Part Two \$2,000,000 Each Occ.	\$1,000,000	\$169,030	\$173,427 per year \$346,854 total 2 year policy	0%	0

\*Last years' savings was \$104,966 (2017 total \$732,626)



ROSE & KIERNAN, INC.

*Warren County 2019-20 Renewal Survey*

**Factors generating premium increases:**

- Property: Property limit increased from \$105,845,136 to \$122,888,304 mainly due to adding the new courthouse addition and railroad properties (this also affects the Boiler and Difference in Conditions policy premiums).
- General Liability: 12% loss experience (\$50,000 paid claims for 2017-2018 term)
- Inland Marine: Added the railroad crossings and increased the Leased/Rented limit to \$1,000,000.
- Law Enforcement: Added school resource officers.
- Auto: 5 more vehicles overall since last years' renewal.
- Airport Liability: Loss experience and overall increase in aviation rates.

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ROSE & KIERNAN, INC.

# Warren County Board of Supervisors

## RESOLUTION NO. 502 OF 2017

RESOLUTION INTRODUCED BY SUPERVISORS VANSELOW, FRASIER, MCDEVITT, BROCK, SEEBER, MONTESI, LEGGETT, MACDONALD AND HYDE

### AUTHORIZING RENEWAL OF WARREN COUNTY'S PROPERTY AND CASUALTY INSURANCE FOR 2018 AND AUTHORIZING PAYMENT TO ROSE & KIERNAN, INC.

WHEREAS, the Support Services Committee has reviewed the County's insurance coverage for 2018 with Rose & Kiernan, Inc., 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, Inland Marine 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 AIG - Privacy and Security at a total premium and service fee issued to Rose & Kiernan in an amount not to exceed Eight Hundred Twenty Thousand Dollars (\$820,000), now, therefore, be it

RESOLVED, that the Warren County Board of Supervisors hereby authorizes the renewal of the County's insurance for 2018, as outlined in the preambles of this resolution, and be it further

RESOLVED, that Warren County issue payment to Rose & Kiernan, Inc. for the above coverages in an amount not to exceed Eight Hundred Twenty Thousand Dollars (\$820,000), to be paid from various departmental budget codes.