

**Legislative, Rules & Government Operations**  
**Self- Insurance Department**

**AGENDA**

**11/22/24**

COMMITTEE MEMBERS: Supervisors Strough, Conover, Wild, Driscoll, Maday, Geraci, and Thomas  
*Chair of the Board shall serve as an Ex-Officio member when needed in accordance with Section C(4) of the Rules of the Board.*

- I. Committee meeting called to order by Chair
- II. Approval of minutes of prior Committee Meeting
- III. Privilege of the floor and public comment
- IV. Action Agenda/New Business Items:
  1. Request: Representatives of Arthur J. Gallagher, the County's insurance broker, will present information about the renewal of the County's property and casualty insurance policies for 2025. Resolution requested to authorize the various carriers and premiums for 2025 in an amount not to exceed \$1,053,000. Paid by various departments. Prior Resolution 598 of 2023.
- V. Discussion Items:
- VI. Referrals/Pending Items:
- VII. Privilege of the floor and public comment
- VIII. Motion to adjourn

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Attachments: 1. Resolution Request Form No. 20

# ***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:**

**DATE:**

(a) Purpose of Request:

(b) Details:

(c) Previous Resolution Number:

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

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

\* as listed in budget and LOGOS



WARREN COUNTY - PROPERTY & CASUALTY INSURANCE RENEWAL PROJECTIONS (2025)



LINE OF COVERAGE	EXPIRING PROGRAM (1/1/24 - 1/1/25)				RENEWAL PROJECTIONS (1/1/25 - 1/1/26)				PREMIUM CHANGE
	CARRIER	LIMIT	RETENTION	PREMIUM	CARRIER	LIMIT	RETENTION	PREMIUM	
Property, Boiler & Machinery, Inland Marine	Travelers	\$172,979,485 Blanket Limit	\$10,000 Deductible	\$114,843	Travelers	\$172,979,485 Blanket Limit	\$10,000 Deductible	\$134,366	17%
General Liability	Travelers	\$1,000,000/Occ. \$3,000,000/Agg.	\$0 Deductible	\$118,065	Travelers	\$1,000,000/Occ. \$3,000,000/Agg.	\$0 Deductible	\$138,136	17%
Employee Benefits Liability	Travelers	\$1,000,000/Occ. \$1,000,000/Agg.	\$1,000 Deductible	\$428	Travelers	\$1,000,000/Occ. \$1,000,000/Agg.	\$1,000 Deductible	\$501	17%
Auto Liability	Travelers	\$1,000,000/Acc.	\$0 AL Deductible \$1,000/\$2,500 APD Ded.	\$152,406	Travelers	\$1,000,000/Acc.	\$0 AL Deductible \$1,000/\$2,500 APD Ded.	\$178,315	17%
Law Enforcement Liability	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$91,142	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$106,636	17%
Public Officials Liability	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$46,455	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$54,352	17%
Employment Practices Liability	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$31,989	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$37,427	17%
Excess Liability (Umbrella)	Travelers	\$10,000,000/Occ. \$10,000,000/Agg.	N/A	\$31,130	Travelers	\$10,000,000/Occ. \$10,000,000/Agg.	N/A	\$36,422	17%
Crime/Employee Dishonesty	Travelers	\$2,000,000/Loss	\$20,000 Deductible	\$6,868	Travelers	\$2,000,000/Loss	\$20,000 Deductible	\$6,868	0%
Workers' Compensation, Employer's Liability	Midwest	Statutory for WC \$2,000,000 for EL	\$2,000,000 SIR \$2,000,000 Agg. SIR	\$157,268	Midwest	Statutory for WC \$2,000,000 for EL	\$2,000,000 SIR \$2,000,000 Agg. SIR	\$161,986	3%
Cyber	Travelers	\$3,000,000/Occ. \$3,000,000/Agg.	\$100,000 Deductible	\$57,203	Travelers	\$3,000,000/Occ. \$3,000,000/Agg.	\$100,000 Deductible	\$68,644	20%
Healthcare GL/Professional Liability	Allied World	\$1,000,000/Occ. \$3,000,000/Agg.	\$5,000 Deductible	\$46,324	Allied World	\$1,000,000/Occ. \$3,000,000/Agg.	\$5,000 Deductible	\$55,589	20%
OCP People NY	Travelers	\$1,000,000/Occ. \$1,000,000/Agg.	\$0 Deductible	\$750	Travelers	\$1,000,000/Occ. \$1,000,000/Agg.	\$0 Deductible	\$750	0%
OCP NYS	Travelers	\$1,000,000/Occ. \$1,000,000/Agg.	\$0 Deductible	\$750	Travelers	\$1,000,000/Occ. \$1,000,000/Agg.	\$0 Deductible	\$750	0%
LDC	Travelers	\$75,000/Loss	\$1,000 Deductible	\$262	Travelers	\$75,000/Loss	\$1,000 Deductible	\$262	0%
Airport Liability	Old Republic	\$20,000,000/Occ. \$20,000,000/Agg.	\$1,000 Deductible	\$21,602	Old Republic	\$20,000,000/Occ. \$20,000,000/Agg.	\$1,000 Deductible	\$24,842	15%
Gallagher Brokerage Fee	N/A			\$34,000	N/A			\$34,000	0%
<b>TOTAL ANNUAL PREMIUMS</b>	<b>\$911,485</b>				<b>\$1,039,847</b>				<b>14%</b>
<b>EXPOSURE CHANGES</b>	TIV: 172,989,485 (+7%) Budget Size: \$132,965,626 (+6%) FT Employee Count: 650/263 (+6%) Vehicle count: 347 (+3%) Trailers: 44 (+1%) Police Officer Count: 245 (-7%) Payroll: \$91,497,266 (+3%) Health Department Home Visit: 8,767 (+14%) Health Department Treatment Receipts: \$18,655 (+47%) Aircrafts Based at Airport: 48 (+11%)				TIV: TBD Budget Size: TBD FT Employee Count: TBD Vehicle count: TBD Trailers: TBD Police Officer Count: TBD Payroll: TBD Health Department Home Visit: TBD Health Department Treatment Receipts: TBD Aircrafts Based at Airport: TBD				
<b>NOTES</b>	Midwest provided option for 2 year WC policy w/ no rate increase in year 2 Premiums do not include taxes/fees or TRIA				Premiums do not include taxes/fees or TRIA Projections account for 3-4% exposure growth				

**BROKER****INSURANCE****TOTAL PAYMENT TO  
BROKER NOT TO EXCEED**

**Arthur J. Gallagher  
Risk Management  
Services, Inc.**

**Travelers Insurance Company** - Property, Boiler & Machinery, Inland Marine; General Liability; Employee Benefits Liability; Auto Liability; Law Enforcement Liability; Public Officials Liability; Employment Practices Liability; Excess Liability (Umbrella); Crime/Employee Dishonesty; Cyber; OCP People NY; OCP NYS; LDC

**1,053,000**

**Allied World** - Healthcare General/Healthcare Liability

**Old Republic** - Airport Liability

**Midwest Employers Casualty** - Excess Workers' Compensation

**Ascot** - Pollution