

Legislative, Rules & Government Operations
Self- Insurance Department

AGENDA

12/5/25

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 2026. Resolution requested to authorize the various carriers and premiums for 2026 in an amount not to exceed \$1,081,000. Paid by various departments. Prior Resolution 467 of 2024.
- V. Discussion Items:
- VI. Referrals/Pending Items:
- VII. Privilege of the floor and public comment
- VIII. Motion to adjourn

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:

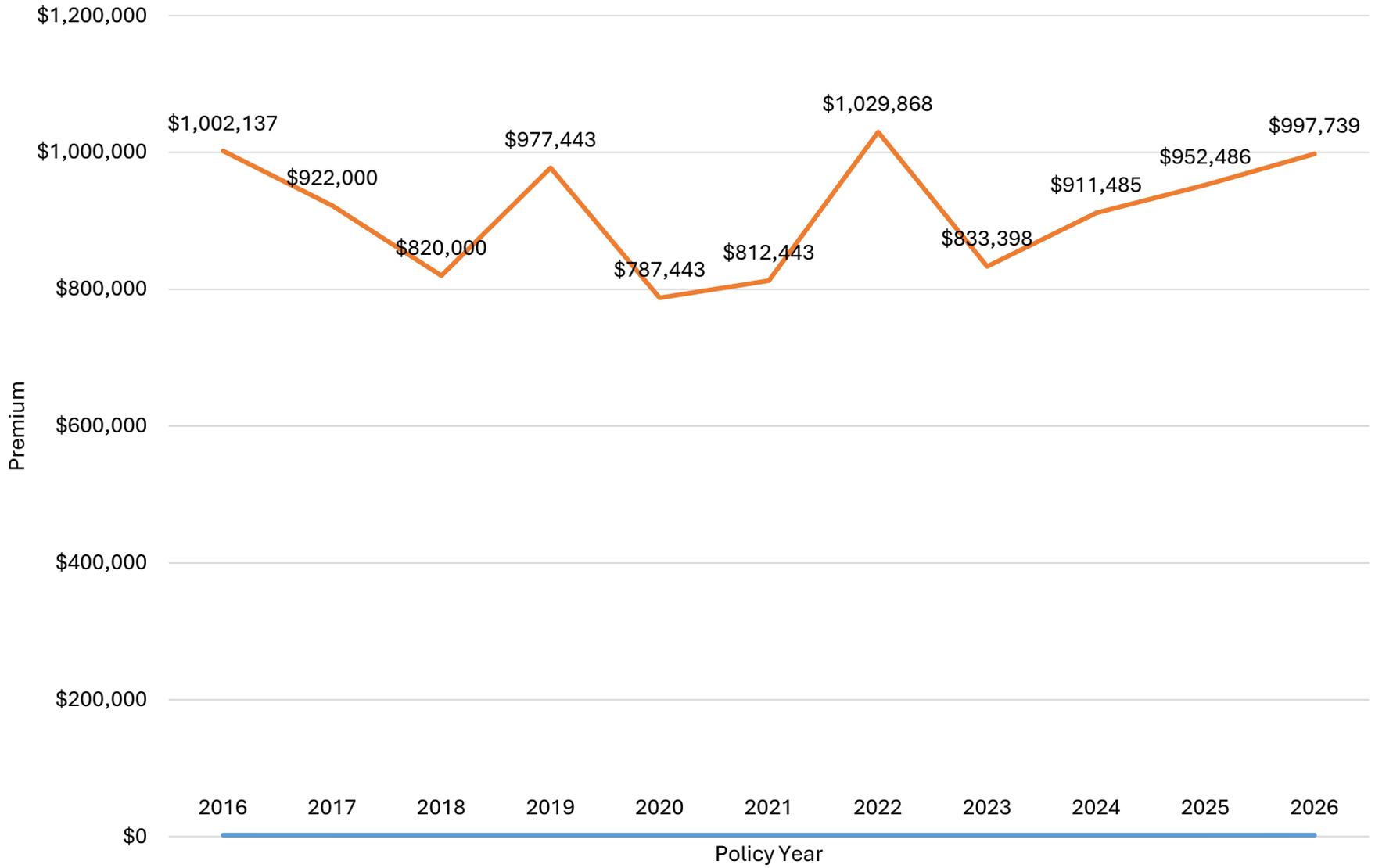
Sample: A.8021 470 Planning & Community Development – Contract

* as listed in budget and LOGOS

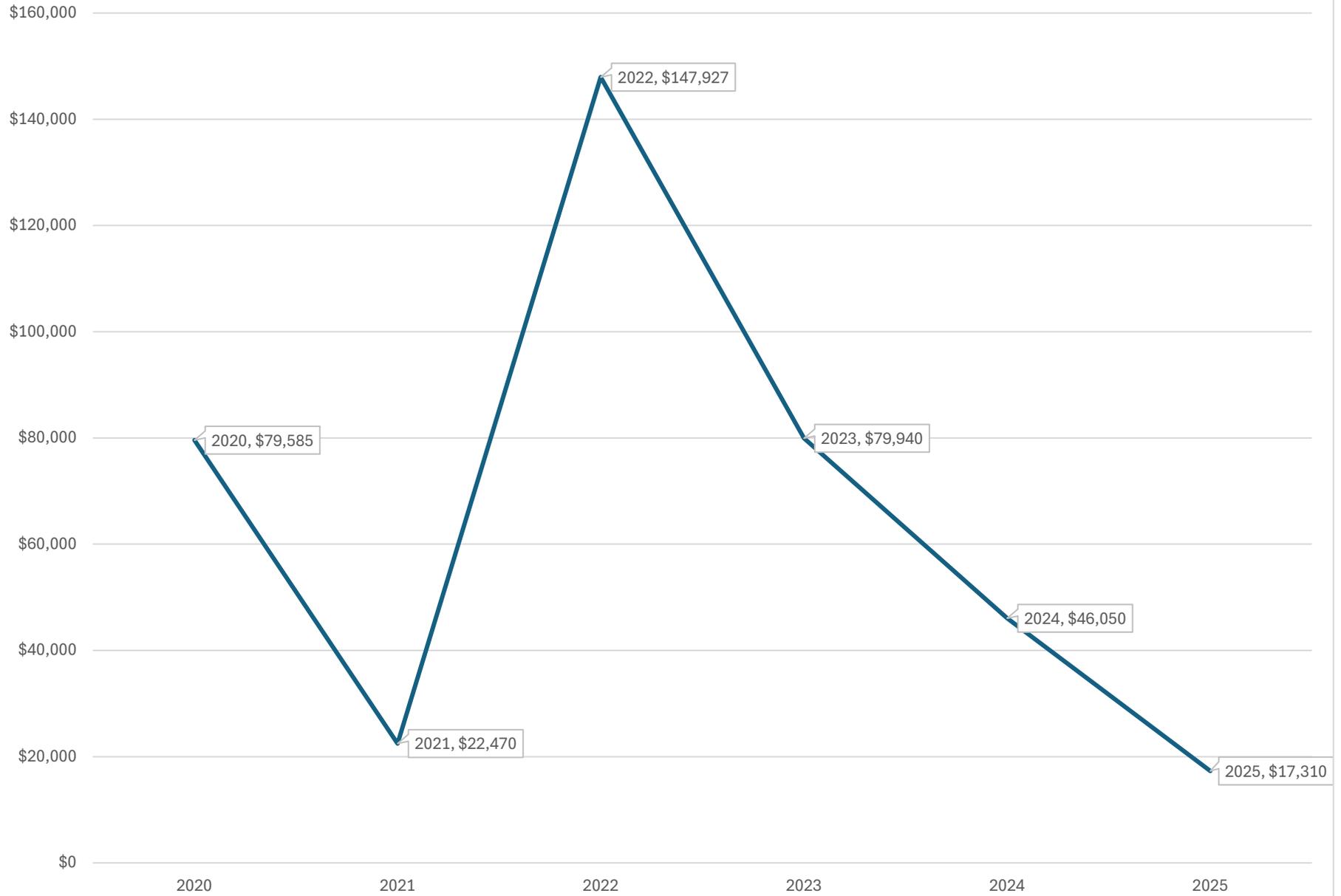
Warren County

Historical Insurance Premium Spend

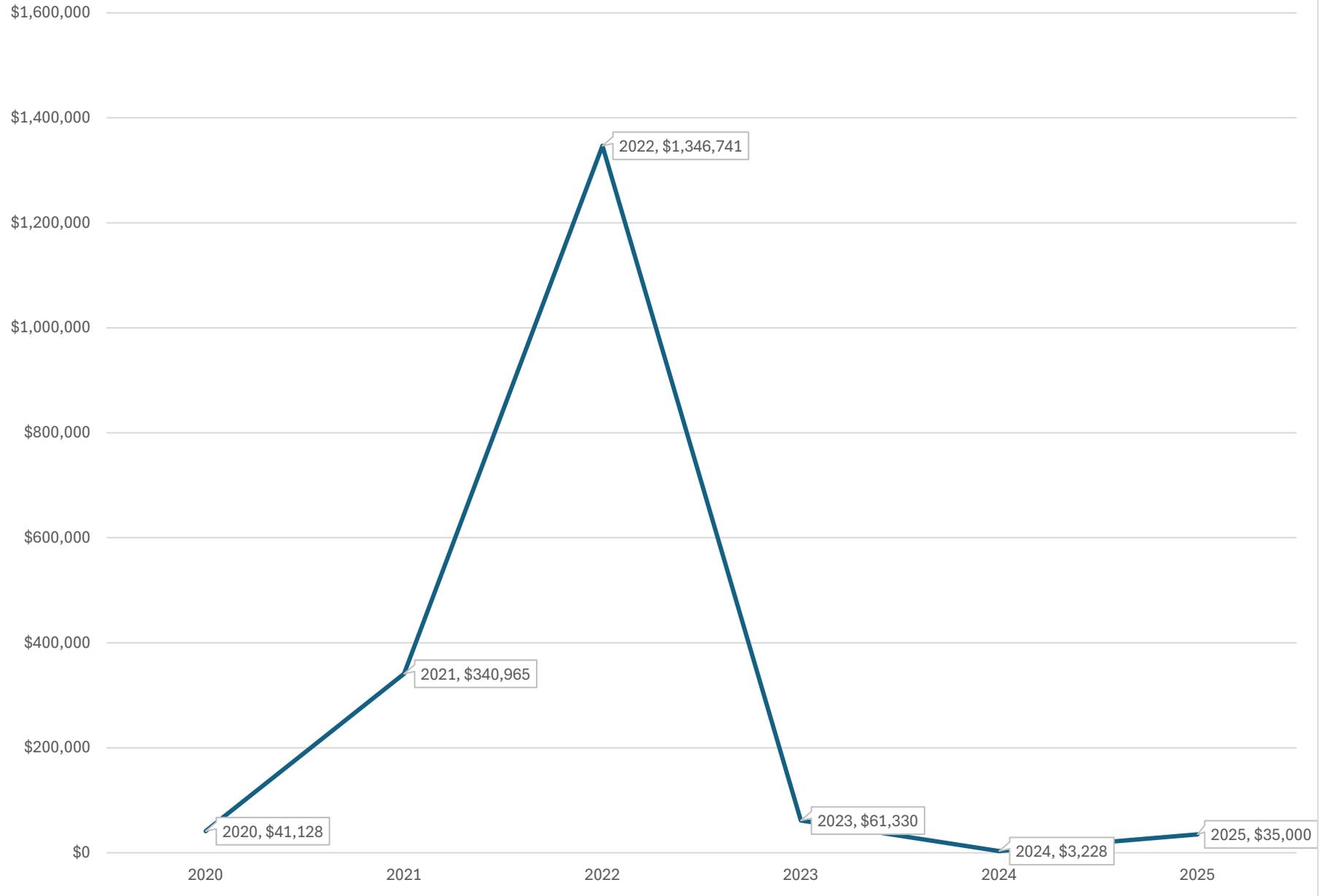
All Lines of Coverage



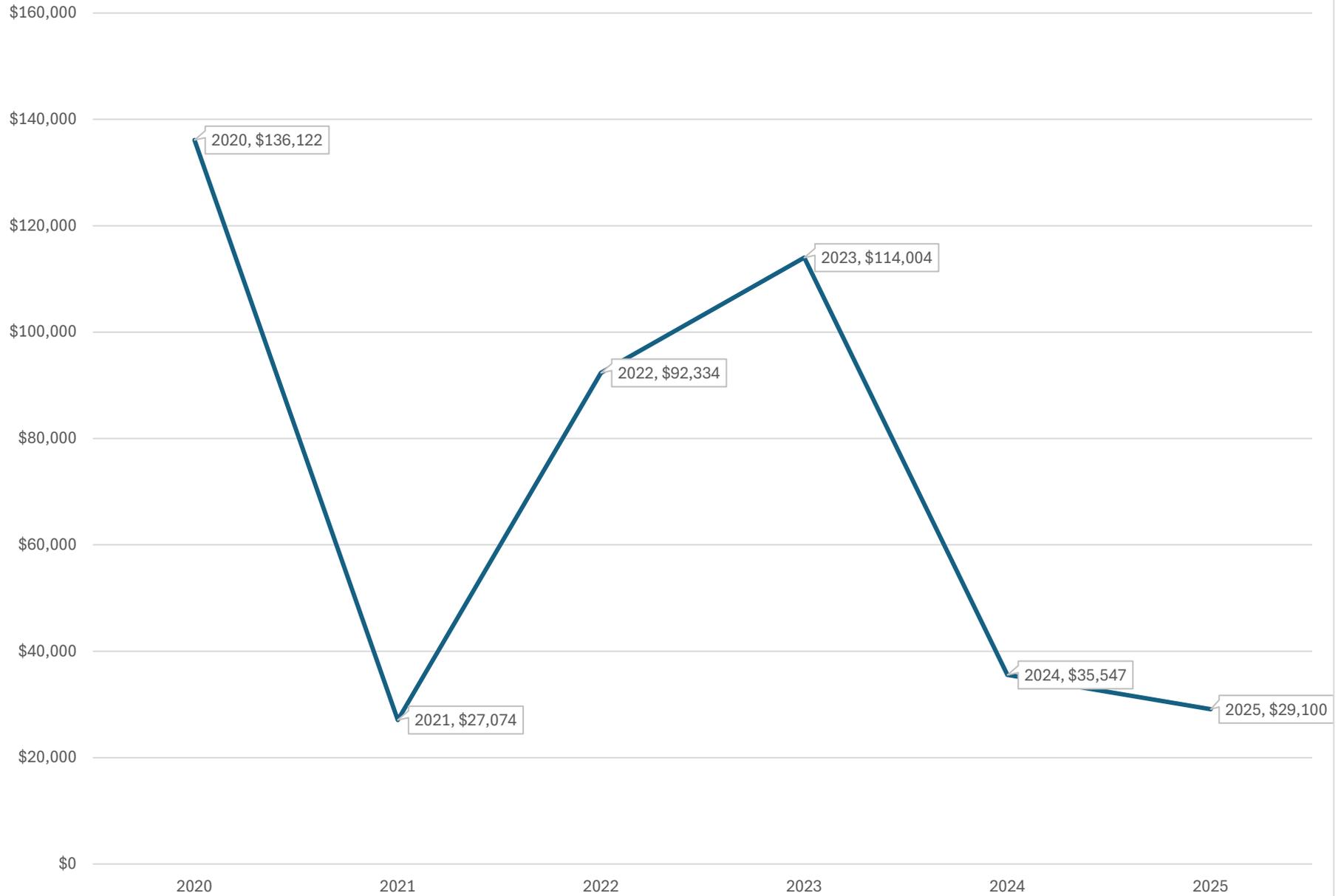
Total Auto Liability Claims By Year



Total General Liability Claims By Year



Total Professional Liability Claims By Year





WARREN COUNTY - PROPERTY & CASUALTY INSURANCE RENEWAL (2026)



LINE OF COVERAGE	EXPIRING PROGRAM (1/1/25 - 1/1/26)				PROPOSED RENEWAL PROGRAM (1/1/26 - 1/1/27)			
	CARRIER	LIMIT	RETENTION	PREMIUM	CARRIER	LIMIT	RETENTION	PREMIUM
Property, Boiler & Machinery, Inland Marine	Travelers	\$174,861,191 Blanket Limit	\$25,000 Ded. (Prop/B&M) \$1,000 Ded. (IM)	\$131,988	Travelers	\$184,738,251 Blanket Limit	\$25,000 Ded. (Prop/B&M) \$1,000 Ded. (IM)	\$146,288
General Liability	Travelers	\$1,000,000/Occ. \$3,000,000/Agg.	\$25,000 Deductible	\$120,000	Travelers	\$1,000,000/Occ. \$3,000,000/Agg.	\$25,000 Deductible	\$152,333
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	\$451
Auto Liability	Travelers	\$1,000,000/Acc.	\$0 Deductible	\$132,123	Travelers	\$1,000,000/Acc.	\$0 Deductible	\$133,216
Auto Physical Damage	Travelers	Per Schedule	\$1,000/\$2,500 Ded.	\$51,702	Travelers	Per Schedule	\$1,000/\$2,500 Ded.	\$46,867
Law Enforcement Liability	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$91,781	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$102,647
Public Officials Liability	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$45,762	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$57,883
Employment Practices Liability	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$34,305	Travelers	\$1,000,000/Occ. \$2,000,000/Agg.	\$50,000 Deductible	\$39,957
Excess Liability (Umbrella)	Travelers	\$10,000,000/Occ. \$10,000,000/Agg.	N/A	\$35,585	Travelers	\$10,000,000/Occ. \$10,000,000/Agg.	N/A	\$44,229
Crime/Employee Dishonesty	Travelers	\$2,000,000/Loss	\$20,000 Deductible	\$6,868	Travelers	\$2,000,000/Loss	\$20,000 Deductible	\$6,345
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	\$145,708
Cyber	Tokio Marine	\$3,000,000/Occ. \$3,000,000/Agg.	\$25,000 Deductible	\$40,988	Tokio Marine	\$5,000,000/Occ. \$5,000,000/Agg.	\$25,000 Deductible	\$52,037
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.	\$0 Deductible	\$46,414
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
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
LDC	Travelers	\$75,000/Loss	\$1,000 Deductible	\$262	Travelers	\$75,000/Loss	\$1,000 Deductible	\$262
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	\$21,602
Gallagher Brokerage Fee	N/A			\$34,000	N/A			
TOTAL ANNUAL PREMIUMS	\$952,486				\$997,739			
NOTES	Premiums include surplus lines taxes/fees and TRIA				Premiums include surplus taxes/fees or TRIA Premiums do not include agency bill fees. Total for agency bill fees is \$500			
ADDITIONAL QUOTES	N/A				\$5,000 Auto Physical Damage Deductible- Travelers: \$15,513 savings \$50,000 Property Damage Deductible - Travelers: \$4,900 savings \$5M X \$10M Excess Liability - Arch Insurance Company: \$86,113 \$3MM Cyber - Tokio Marine: \$45,111 Increased Social Engineering Limit to \$500k: \$6,850-\$8,225 \$100M Property / \$10M Liability Full Terrorism Only - Talbot /AIG London Syndicate: \$9,500 \$30M Property / \$1M Liability Crisis Management and Terrorism - Lloyds of London: \$7,000 \$100MM Property / \$10MM Liability Crisis Management and Terrorism - Lloyds of London: \$21,000 Standalone Equipment Breakdown - Travelers: \$11,450 (\$349 additional premium) Excess Workers' Compensation - Midwest: 2-year rate lock option provided Excess Workers' Compensation with no Aggregate - Arch: \$140,048 (\$5,660 savings) Healthcare GL/Professional Liability - Vantage: \$36,813			