

PERSONNEL COMMITTEE
January 25, 2019

APPROVED
February 6, 2019
ALLEGANY COUNTY
BOARD OF LEGISLATORS

Committee Members Present: S. Havey, J. Burdick, K. Graves, B. Harris, J. Ricci, D. Root, P. Stockin

Others Present: G. Barnes, T. Boyde, P. Curran, D. Decker, W. Dibble, J. DiPasquale, R. Ewell, D. Fanton, L. Gridley, D. Healy, J. Hopkins, C. Knapp, T. Ross, M. Washer

Call to Order: The meeting was called to order at 12:46 p.m. by Committee Chairman Steve Havey.

Annual Insurance Quote

Clerk of the Board Brenda Rigby Riehle introduced Rich Ewell who attended the meeting to represent Richardson & Stout, a division of the Evans Agency. Mrs. Riehle requested a resolution approving the insurance proposal by Richardson & Stout from NYMIR for the period February 1, 2019, through February 1, 2020, as follows:

<u>Coverage</u>	<u>Deductible</u>	<u>Renewal Quote</u>
<i>Property</i> \$87,039,625 TIV	\$ 5,000	\$ 72,139.00
<i>General Liability</i> \$1 mm Occ./\$2 mm Agg.	\$250,000 per claim (SIR)	\$ 23,015.00
<i>Automobile</i> 188 - \$1mm per accident	\$500 Collision \$200/\$500 Comp.	Liability \$ 8,870.00 Physical Damage \$ 36,113.00
<i>Inland Marine</i> (\$10,226,574 TIV)	\$500 deductible	\$ 19,889.00
<i>Boiler & Machinery</i> (\$35 mm limit)	\$5,000 deductible	\$ 10,680.00
<i>Health Care/Prof. Liability</i> \$1mm occurrence/\$3mm aggregate	\$0 deductible	\$ 13,647.00
<i>Police Professional Liability</i> \$1mm occurrence/\$2mm aggregate	\$250,000 per occur. (SIR)	\$ 19,762.00
<i>Crime</i> \$100,000 Employee dishonesty	\$250 (Employee Dishonesty/Forgery Bond ded) \$50,000 (Theft Disappearance Coverage)	\$ 2,253.00
<i>Capitalization Fee</i>	Allegany County recovered 100 percent of the capitalization fees paid, with interest.	
<i>Public Officials Liability</i> \$1mm occurrence/\$2mm aggregate	\$250,000 per claim (SIR)	\$ 18,083.00
<i>Commercial Excess Liability</i> \$10mm occurrence/\$20mm aggregate	\$250,000 per occur. (SIR)	\$ 15,752.00
<i>Privacy Liability ("Cyber")</i> \$1 million limit	\$20,000	\$ 13,915.10
<i>Agency Fees</i> (Richardson & Stout a Division of The Evans Agency Commission)		\$ 26,000.00
<i>NYS Motor Vehicle Fee/NYS Fire Fee</i>		\$ 1,832.70
	TOTAL:	\$281,950.80

FISCAL IMPACT: \$281,950.80

(In 2019 Budget under Acct. A1910.406)

Fiscal impact is approximate; premium adjustments are processed for changes in vehicles, equipment, property, etc. Allocated Loss Adjustment Expense (ALAE) is included within the SIR so attorney and investigator fees will be applied toward the SIR. Heavy trucks and equipment ten years old or newer that are insured on the Inland Marine, are valued on a replacement cost basis, and private passenger type autos and light trucks that are on the Auto Physical Damage portion of the policy are insured on an actual cash value basis regardless of age. Legislator Harris asked if this quote falls in line with the 2019 Budget. County Treasurer Terri Ross stated, yes, they budgeted \$300,000 in the 2019 Budget. This request was approved on a motion made by Legislator Graves, seconded by Legislator Stockin, and carried. **Prepare Resolution**

Adjournment:

There being no further business to come before the committee, the meeting was adjourned at 12:49 p.m. following a motion by Legislator Graves, seconded by Legislator Root, and carried.

Respectfully submitted,

Meghan Washer, Confidential Secretary to Clerk of the Board
Allegany County Board of Legislators