



Board of Legislators
County Office Building, Room 201
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Belmont, New York 14813
Phone: 585-268-9222

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PERSONNEL COMMITTEE AGENDA
January 25, 2023
12:45 p.m.

Roll Call

Clerk of the Board Brenda Rigby Riehle
- 2023 NYMIR Insurance Renewal

Old Business

New Business

Good of the Order

Adjournment

MEMORANDUM OF EXPLANATION

Intro. No. _____
(Clerk's Use Only)

COMMITTEE: Personnel Committee

DATE: January 25, 2023

Clerk of the Board Brenda Rigby Riehle requests a resolution approving the insurance proposal by the Evans Insurance Agency from NYMIR for the period February 1, 2023, through February 1, 2024.

<u>Coverage</u>	<u>Deductible</u>	<u>Renewal Quote</u>
Property \$103,635,739 TIV	\$ 5,000	\$100,278.00
General Liability \$1 mm Occ./\$2 mm Agg.	\$250,000 per claim (SIR)	\$ 34,565.00
Automobile 202 - \$1mm per accident	\$500 Collision \$200/\$500 Comp.	Liability \$ 12,744.00 Physical Damage \$ 46,295.00
Inland Marine (\$14,423012 TIV)	\$500 deductible	\$ 27,793.00
Boiler & Machinery (\$35 mm limit)	\$5,000 deductible	\$ 14,761.00
Health Care/Prof. Liability \$1mm occurrence/\$3mm aggregate	\$0 deductible	\$ 17,314.00
Police Professional Liability \$1mm occurrence/\$2mm aggregate	\$250,000 per occur. (SIR)	\$ 27,319.00
Crime Incr Emp Dis from \$100k to \$1MM (increased in 2022)	\$10,000(Employee Dishonesty/Forgery Bond ded) \$50,000 (Theft Disappearance Coverage)	\$ 3,032.00
Capitalization Fee	Allegany County recovered 100 percent of the capitalization fees paid, with interest.	
Public Officials Liability \$1mm occurrence/\$2mm aggregate	\$250,000 per claim (SIR)	\$ 19,089.00
Commercial Excess Liability \$10mm occurrence/\$20mm aggregate	\$250,000 per occur. (SIR)	\$ 20,183.00
Privacy Liability ("Cyber") \$1 million limit	\$1,000	\$ 60,000.00
Agency Fees (Evans Insurance Agency Commission)		\$ 28,000.00
NYS Motor Vehicle Fee/NYS Fire Fee		\$ 2,169.76
	TOTAL:	\$413,542.76

(In 2023 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.

For further information regarding this matter, contact:
Brenda Rigby Riehle, Clerk
Allegany County Board of Legislators

268-9220