

INSURANCE AND RISK MANAGEMENT COMMITTEE MINUTES

APRIL 12, 2006 – 2:30 P.M.

Present: Chairman DeCerce; Supervisors Janik, Keyrouze, Raymond, Richardson, Trotter and Wood; Spencer Hellwig, Mgmt. Analyst; Sue Lent, Self-Insurance; Jack Kalinkewicz, Personnel.

Chairman DeCerce called the meeting to order and welcomed all in attendance.

On a motion made by Mr. Richardson, seconded by Mrs. Keyrouze the minutes of the March 15, 2006 meeting were approved unanimously.

Mrs. Lent said in comparison from last year to this year, the cases for the month have increased by 12, cases for the year have increased by 9. The expenses through February were increased by \$604.27. The March expenses are down by \$187,517 and expenses for the year are down by \$187,912. The reason for the downturn in expenses is due to reimbursements that were received very early in the year, she said.

Mr. Kalinkewicz said there was an RFP distributed resulting in 10 responses. Out of the 10 responses 6 people were interviewed over a three-occasion period. After reviewing the types of services that would be provided from the consultant and the price associated with that, the chairman has made an announcement that **Benetech** is the choice for the County Health Insurance Consultant. Benetech will prepare the bid specifications and accept the proposals from the bid. They will review the proposals and report back to the committee with a recommendation regarding whether or not the county should stay with the current carrier, Blue Shield of Eastern NY, or whether the county should change carriers. However, the level of benefits that the County has contractually obligated for through collective bargaining agreements, must remain the same, he said. Due to the RFP, the current contracts will need to be reviewed along with the level of benefits, resulting in a cost estimate to the county of \$5,500 for the year during this process. When the consultant is used strictly at renewal time, the cost estimate would be \$1,800 for the year.

Mr. Hellwig said Mr. Wigzell was hired by the county to prepared the bid specifications and communicate with the insurance companies. There are only a small number of companies that write municipal insurance, he said. Initially, there were six quotes with an end result of 4 quotes being considered.

Mr. Wigzell distributed the final report and recommendations for the Saratoga County 2006 Property and Casualty Insurance Bid Management Project to all committee members for their review. There were four companies selected for consideration: Cool Insuring, Austin & Co., Marshall & Sterling, and NYMIR.

Mr. Wigzell has recommended that the county stay with their existing insurance carrier, Cool Insuring and the Argonaut/York carriers. The service has been good and responsive to the county's needs. Not only does the Cool Insuring proposal save over \$200,000 from last year, it also has the lowest cost from claims, he said.

A motion was made by Ms. Raymond, seconded by Mr. Trottier to retain Cool Insuring and the Argonaut/York carriers as the County Property and Casualty Insurance carrier. Ayes – DeCerce, Janik, Keyrouze, Raymond, Trottier, Wood. Richardson – Abstained. Motion passed.

On a motion made by Mr. Richardson, seconded by Mr. Janik the meeting was adjourned.

Respectfully submitted,

Chris Sansom