

## INSURANCE & RISK MANAGEMENT COMMITTEE MEETING

May 1, 2007 – 3:00 p.m.

PRESENT: Chairman Janik; Supervisors Keyrouze, Raymond, Richardson, Thompson; Spencer Hellwig, Mgmt. Analyst; Sue Lent, Self-Insurance; Bill Baker, Personnel; Dominic Gallo, Cool Insuring Agency; Press

Chairman Janik called the meeting to order.

Mr. Thompson moved to approve the minutes of the April 11<sup>th</sup> meeting. Mr. Richardson seconded. Unanimous.

Mr. Hellwig distributed copies of a quote from Cool Insuring listing the County insurance premium totals and carriers and copies of last year's resolution. He said we were under the impression that the renewal amount was \$927,000, but after that, it was discovered one of the underwriters failed to provide a quote for the public health coverage. Dominic contacted me and apologized for the oversight, and the number has changed to \$975,000, he stated. We are saving \$100,000 from what was budgeted this year, he added.

Mr. Gallo stated their quotes came in at \$927,000, but then they received the quote from One Beacon for the public health portion equivalent to \$91,000. He said he then contacted Mr. Hellwig about this. He stated Cool Insuring has a good relationship with Saratoga County, and there is no trickery here. He said for those portions of the health care, they will forego their commission. We want to keep our relationship strong with Saratoga County, he added. We will cut the premium down to \$975,000 which is still below your budget, he said. Ms. Keyrouze said if this wasn't found, would these people have been covered? Mr. Gallo said the County would have received protection. These mistakes do not happen often with us, he said. We will eat what we would have made on it, he stated. Ms. Raymond said in the future when we go through this process, she would like to see a line by line comparison presented. This Committee should see comparisons to see what is happening, she said.

**Ms. Raymond moved to approve \$975,000 for the insurance renewal premiums. Mr. Richardson seconded. Unanimous.**

Mrs. Lent stated that David Meager generated a letter discussing Workers' Compensation Reform legislation that was passed to increase benefits to injured workers and reduce cost to employers. It does not address an increase to volunteer firefighters or volunteer ambulance workers. In July, the increased maximum benefit will go from \$400 per week to \$500 per week for injured workers. Ms. Raymond said this is insulting to our volunteers. Mrs. Lent pointed out they do have coverage, but it's just not getting bumped up. Ms. Raymond said we, as a County government, have no choice than to express our opinion to the State, that volunteers should be included in this increased benefit. Mr. Hellwig pointed out that volunteers do not work for pay, so there is no basis there. **Ms. Raymond moved to support a benefit increase for the volunteer firefighters and**

**ambulance workers and to pass this on to the Legislative & Research Committee. Mr. Richardson seconded. Unanimous.**

Mrs. Lent distributed copies of the Self-Insurance Pool Report for the period 1/1/07 to 4/30/07 and copies of the report for the same period last year for comparison. She said the cases for the month are down by 17; total cases for the year are down by 7; expenses through March up by \$84,977; expenses through April down by \$14,082; year-to-date expenses up by \$70,895.

Chairman Janik stated the regular meeting scheduled for May 9<sup>th</sup> will be canceled.

On a motion by Mr. Richardson, seconded by Ms. Raymond, the meeting was adjourned.

Respectfully submitted,

Elaine M. Sodemann