

Human Resources & Insurance Transcript 4-7-2022

SPEAKERS

Matt Rose, Joe Grasso, Diana Edwards, Ken Grey, Scot Chamberlain, Daniel Kuhles, Kevin Veitch, Kevin Tollisen, Several Supervisors, Dominic Gallo, Mark Hammond

Kevin Tollisen

All right. Good afternoon, everyone. Welcome to Human Resources and Insurance. Attendance has been taken. Could I have a motion to approve the minutes of the March 3 2022 meetings?

Kevin Veitch

So moved.

Mark Hammond

Second.

Kevin Tollisen

Motion made and seconded any further discussion? All in favor?

Several Supervisors

Aye.

Kevin Tollisen

Any opposed? Motion is carried. Next item on our agenda is the Workers Compensation report. I'll turn that over to our Director Mr. Chamberlain.

Scot Chamberlain

Thank you Supervisor. Looking at the February report for Workers Comp, we had a payout total of \$201,000 800 or excuse me, \$201,890.11. We had 28 new claims for the month of February that was up from 14 in January. Out of those five of the claims were report only. We have 218 open claims this month. Last year, we had 206 open claims. Year to date, 3% of the budget has been expensed compared to 9% at this time last year. Out of the 24/7 hotline usage, we had six folks who did not utilize that we have made calls to all of those employers to remind them that they shouldn't be doing that, whether they seek treatment or not. Are there any questions on the report or on the comp plan?

Kevin Tollisen

Thank you. Next we're going to talk about the County's insurance coverages.

Scot Chamberlain

And for this next one, I've asked Matt Rose Management Analyst to speak to this as Matt prepared the information.

Matt Rose

Thank you Scot, thank you, Chairman, thank you Supervisors. I want to start off with a brief overview of the proposals we have here today. Kind of give you some background on how we got to this point. I also want to bring everybody's attention, we have Dominic Gallo, Lorraine Emerick and Ken Grey here. Ken and Lorraine are from Marshall and Sterling, Dominic and Jane from Gallagher Insurance, they're going to go into some more aspects of the insurances and a little bit (inaudible) but before I do that, I also have to give them a big thanks. And their staff for this whole process. It's, you know, it's it is a process working on these renewals. But they've always been gracious and very insightful whenever I have questions. So I just have to give them a big thanks for helping me out through this process. With that being said, we started back in late January. It's a large, collaborative effort between the teams, a vast majority of our department heads, the staff, and lastly, myself. There's a lot of prep work that goes into the schedules, kind of getting together all the property vehicle equipment, making any necessary adjustments, and then getting that bundled into a nice package for Dominic and his team to bring it out to bid. The first thing I want to bring to your attention on the proposed Well, I have and updated draft resolution here. First thing I just wanted to point out is a quick typo on the public official's liability. It's about, it's 100,000 in the previous agenda, it was labeled as one. So I just wanted to make notice of that. Next, I would just wanted to touch on the crime policy. So this is a small increase the deductible and the limit went up a little bit. We didn't get word on this until after the Friday agenda deadline. So it's an increase of just under 4,000. But just wanted to bring that to your attention. And then we also the cyber liability, which we got quoted on that came in at 67,000. Last year that doubled on us, this year, that came in around 50%, which is good. I also have to give a big thanks to Eileen and her team for all their efforts on expanding our cybersecurity protocol. If it wasn't for those efforts, and also for the Board approving those efforts, we may not have gotten the cybersecurity to begin with just because of how volatile the market is right now. So as you can see, that'll bring with the increase for the for the crime policy that specifically the flood fund transfer coverage went up exactly 3,579. It'll bring the new total to \$1,037,026. And which you'll see if you flip over to the next slide the budget impact. We're just recommending a small transfer from fund balance to cover next.

Kevin Tollisen

Any questions on this?

Matt Rose

And then I'll have Dominic touch on some of the other policies as well real quick.

Kevin Tollisen

Like any questions on that first of all? Yes, sir. Go ahead.

Dominic Gallo

No, I can just see a quick high level overview of this. First off I've been working with Matt for Janie and I for almost two years now, three years and he's really come into his own you know, his position here with the County also with the insurance side of this thing because the thing is, I think most Supervisors

here know they have their own agents and if you're cooperative with your agent, you get them information on the timely fashion. Things move a little bit smoothly actually a lot smoother. Okay, Matt's been spot on with that with the group here. So again, thank you for making the process as difficult as it is somewhat easier getting information. With that said this team, okay, also for my name. Chad Cooke and everybody in between, okay, I have been great to work with too. So Saratoga has it together when it comes he County has it together when it comes to work with guys like myself, and a group here making sure information is disseminated out to us. So we can do the best job we can. My history our history with Saratoga, it's been many years. I see a lot of new faces here today. Some older faces, I recognize. Human health insurance for I think close to 15 years. And back in the day when I first started, I remember Harry Gutheil on saying this, Steve and Matt in the group at the meeting, when they said to me is don't ever get lazy, don't ever send your thumbs make sure you check into your job, we're gonna get fired. So each year basically what we try to do is we don't take Saratoga lightly. Okay, we obviously enjoy insurance, take care of the insurance here. It's nice to know that we handle the Insurance, but each year Jane and I go into this as a new year, which means we look at markets, okay? We test the waters and make sense. We look at the opportunities for the county, This year is no difference. Okay. We made the change to Travelers a couple of years ago. They've been a great partner for the County for us, good to work with Karen Moran, who is the underwriter has done a phenomenal job you know pricing wise. Went out to market and we talked to several carriers. Okay. NYMIR did come in with a with a quote and they just basically overall about a quarter million dollars higher than the quote from Travelers so number wise Travelers held the day. Also carriers like a trident ACC Zurich, okay, select the names, you know, have also looked at it, but most of them, or they all pretty much declined to compete to get high Sar's. Okay, which puts them out of the out of the game. So really, the marketplace is tightening. All right, you're in a very good spot with Travelers. But with that said, our job is to make sure you're in a good spot. And that's what we do this year, last year, and your priority is to make sure everything is copacetic. Because the markets ever changing, you got to be sure that. Overall, we're looking at roughly a 7% increase seven plus percent increase. With that said, there was some increases in your exposure as well. We know basically, the budget for Saratoga or any other municipality has slight increases. The vehicle count for Saratoga, the unit count went up 29 units overall. Alright, so right now you have about 439 units, you do the math on that and a premium, you're paying about \$333 per vehicle, okay? It's pretty good premium. Think about some of these trucks out there with the winds and everything. 333 on average per vehicle. Your property valuation went up about 4.7 million with the buildings added to the sewage department. And your contractors equipment went up about 350,000. So we kept the numbers while carriers kept the numbers around 7% with the increases that we saw, which is still a pretty good win for you. Claims in the sense of claims. Take the auto I mentioned. Okay, we had the increase of units. You're running at about 341,000 and claims over the past three years. So you measure that against a premium of about 161,000 We're running a little hot there, okay, sets of claims, but Travelers held a number. Okay. Property side property side with past three years' worth about 253,000 in claims, okay, actually 320 and Chubb held the numbers there. Okay, so you've taken some hits, not anything new crazy. We have taken some hits with the carriers (inaudible) numbers, which is a good thing. Areas of concern is obviously cyber. We sat down with Steve Madden, his team last week? And the only line item we didn't have ready was cyber and I told them flat up because I just don't know, okay, I think everybody here watches TV. They know what's going on in the world. Don't have to explain that to you. It's a scary time for everybody. And it's a scary time. It's a scary time. Insurance carriers basically don't like to put money out there, okay? When there

is the possibility they can get zapped okay from a hacker or whatnot, whatever event could come in. And that's when you hold up the cyber right now. We've seen some carriers and we pull out of the market. We've seen carriers underwrite to the hilt. I think somebody mentioned Eileen Bennett already and if it wasn't for her and her team, we won't be here talking about cyber, you won't have any. Okay. So her team really did a bang up job getting things together, we still have to do some work with her and the carrier to answer a few more questions. But as Matt said, we saw a dramatic increase last year, when the marketplace started falling apart, we went from 40,000 to 20,000 to 40,000 change. Now we're up to 67,000 deductibles \$100,000, best we could get, okay, you still have the coverage across the board for any cyber events that could occur based on the policy coverage. Now, looking down the road, you know, I just don't know what's going to happen next year. You know, I can predict what will happen with your property or liability, betting your claims, cyber is the wildcard that we just don't have answers to. Don't think any agent knows right, you just have to play it one year at a time. But really, overall, that was the major concern. Rest of the lines of coverage came in as I was hoping, okay, the market was tested again, and Travelers did come out with a very competitive quote for the County. 7% increase with the exposure increase, I think it's a pretty good one for you, folks. I'll leave it up to the group here at any questions?

Joe Grasso

The last column the renewals incumbent remaining lines, what is that? You can take my copy. This last column? What is that? What is that data?

Dominic Gallo

Well, that that's the NYMIR look at the NYMIR quote? Yeah, that's the NYMIR quote. Basically, thank you. Okay, basically, I don't know if it has this page or not. Okay at the end of the day. Your renewal quote came in across the board. 1,037,026. NYMIR came in at 1,252,978. Okay. Difference between the two, like I said about a quarter million dollars more to go into NYMIR. With that said, OK NYMIR is a great company. I do. We do business with NYMIR. Okay. They handle about 900 municipalities across the across the state, we have a great relationship with them. While I can't put something in front of you (inaudible) that much more money for all right. That's what that column is basically, I wanted to show we wanted to show you know, here are the numbers. We owe it to the insurance carrier to show the numbers okay, that they put their time and effort in. You want to I want them to, I want you folks or anybody else has seen the numbers.

Joe Grasso

Right. Thanks, Mr. Chairman. I'm all set.

Kevin Tollisen

Anyone else?

Dominic Gallo

Thank you.

Kevin Tollisen

Thank you.

Ken Grey

We've been working with the county for 11 years. And first of all, we thank you for that confidence. And we really have a unique relationship, we'll say, with Marshall and Sterling, because typically, we're on the south side of things. But it's been a really positive collaborative effort between Dominic, Jane and Elaine and myself, I think it's provided to be a more productive effort than us in the competition. Eleven years ago, we applied for the consultant effort. And the folks that were in there at the time asked me why I was doing that. And I said, Well, I think Cool has you in the right place. And they did. And since that time, I just have the ultimate respect for the team that you have here. They work hard for you and everything they say is spot on. And so we bounce off a lot of ideas, and sometimes we save the County money by doing that and provide better coverage. So, so it's been actually enjoyable from our perspective working together with Cool Gallagher. I appreciate the opportunity with you folks. It's rare to see competitors work together.

Kevin Tollisen

Any questions? Motion to approve.

Mark Hammond

So moved.

Kevin Tollisen

Thank you Supervisor.

Diana Edwards

Second.

Kevin Tollisen

Thank you. Any further discussion? All in favor?

Several Supervisors

Aye.

Kevin Tollisen

Any opposed and Supervisor Schopf has joined us?

Kevin Tollisen

Yes. Thank you. Sorry. I had something come up.

Kevin Tollisen

No problem. All right. All in favor?

Several Supervisors

Aye.

Kevin Tollisen

Any opposed? Motion is carried. All right. Resolution authorizing an amendment to the compensation plan under Public Health. Director?

Scot Chamberlain

So this resolution would amend the 2022 Compensation Schedule by removing one Public Health Nurse, and replacing that with a Public Health Representative, the salaries for the two positions are identical. So there's no change in terms of it. It is budget neutral. The purpose for this, many of the duties that are currently performed by a Public Health Nurse can also be performed by individuals who have other types of education and training, including that and Public Health, such as a Master's in Public Health. By changing the title, this change would expand the pool of potential applicants for vacancies, do the challenges that we have in hiring Public Health Nurses right now. While at the same time maintaining eligibility for applicants, meeting the minimum requirements for the Public Health Nurse title. This change will diversify the skill set available to the department to better protect the health and safety of our County residents.

Kevin Tollisen

Questions? Dr. do you want to say anything.

Daniel Kuhles

Happy to you know, as, as Mr. Chamberlain mentioned, right now, this request, which is budget neutral, is designed to give us flexibility in a period of transition as we go from a Public Health nursing service to our current iteration to where we're going, which is a Full Service Health Department. You know, nurses have had the toughest time during COVID. And it's, you know, the market for them, many of them are leaving the field or taking a break from the field. And it's very hard to recruit. And so this tries to balance it and again, maintaining that pathway for a nurse, because the qualifications are the same, but also opening it up to people with formal training in public health. The real difference between the two would be the public health trained person unless they happen to also have a medical or some other sort of degree, would not be able to vaccinate, but we do not envision the same what we saw, you know, initially in January, the number of people for whom COVID vaccines and boosters, has currently recommended is much less than that that, demand is much less than that. And we feel we have adequate nursing staff right now should we need to turn on a dime. So this is really about maintaining flexibility.

Kevin Tollisen

Anybody have questions? Any of the Supervisors on the phone have questions? Thank you.

Kevin Tollisen

Thank you.

Kevin Tollisen

Motion to approve that.

Diana Edwards

So moved.

Mark Hammond

Second

Kevin Tollisen

Thank you Supervisors. Any further discussion? All in favor?

Several Supervisors

Aye.

Kevin Tollisen

Any opposed? Motion is carried. Number six resolution authorizing an amendment to the compensation plan under Human Resources back to you, sir.

Scot Chamberlain

Okay, so this resolution would allow us to classify and create a new title within human Resources and the title of Human Resources Analyst. It is budget neutral. We would be requesting creation of this title to assist in fiscal operations within Human Resources, including but not limited to budget analysis and preparation, various market and data studies, personnel and staffing analysis, report compilation and maintenance for operational fiscal condition of County Departments as it pertains to personnel and staffing and also to budget compliance.

Kevin Tollisen

Any questions? Was that in the budget already?

Scot Chamberlain

It is actually the funding for this position we have a funded Human Resources Manager position that's vacant that we will not be filling. And this is a lower salary than that position.

Kevin Tollisen

Any questions? Any questions from anybody on the phone? All right, motion to approve.

Joe Grasso

So moved.

Mark Hammond

Second.

Kevin Tollisen

Supervisor Veitch, Supervisor Hammond.

Diana Edwards

I think that was Supervisor Grasso.

Kevin Tollisen

Oh, Grasso sorry. Totally missed that.

Kevin Veitch

We both have the same voice.

Kevin Tollisen

Any further discussion? All in favor?

Several Supervisors

Aye.

Kevin Tollisen

Any opposed? Motion is carried. All right. Any other business to come before this committee today? All right, if not thank you all for your hard work. And we greatly appreciate all you do for Saratoga County. Thank you to our insurance people as well. And I'll take a motion to adjourn.

Kevin Veitch

So moved.

Diana Edwards

Second.

Kevin Tollisen

All in favor?

Several Supervisors

Aye.

Kevin Tollisen

Have a good afternoon everyone.