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## **MEMORANDUM**

To: Hon. Joanne Cunningham, Chairwoman Albany County Legislator  
Hon. Jeffrey Kuhn, Chairman of the Law Committee, Albany County Legislator

From: Jeffery V. Jamison, Esq.  
County Attorney

Date: August 7, 2025

Re: Request for Legislative Action  
Award of Liability and Casualty Insurance  
Policy Period: 8/15/25 – 8/15/26

This is an updated memorandum that supplements the previously submitted RLA relating to the County's liability and related insurance coverage for the policy period August 15, 2025 to August 15, 2026.

The County's broker of record, Arthur J. Gallagher Risk Management Services sought renewal quotes for the County's insurance coverage. The specific insurance in question are the County's general liability, automobile, law enforcement, police professional, property, public official's and employee liability, crime, boiler and machinery, excess, umbrella and medical malpractice insurance coverage. Please note that the following proposed premiums **are a zero dollar increase in rate** and the only increase is based upon increases in coverages and exposure:

### **Excess Commercial/General/Automobile/Law Enforcement Package and Public Official's and Employment Practices Coverage:**

Carrier: Safety National  
Premium: \$640,178.00 (+14%)  
Policy Limits: \$5M/\$5M/GL/Auto/LE  
FIRST \$5 M LAYER

Carrier: Arch  
Premium: \$431,683.75 (+14.3%)  
Policy Limits: \$5M x \$5M

SECOND \$5 M LAYER

Carrier: Homesite  
Premium: \$311,388.75 (+12.2%)  
Policy Limits: \$5M x \$10M

THIRD \$10 M LAYER

Expiring: \$561,568.00  
Carrier: Safety National  
Policy Limits: \$5M/\$5M/ GL/Auto/LE

Excess: Arch  
Expiring: \$377,520.00  
(\$5 M x \$5 M)

Excess: Bowhead  
Expiring: \$315,000  
(\$5 M x \$10 M)

**Property:**

Carrier: Travelers  
Premium: \$466,633 + \$1,573 Fire Fee (+2.7%)  
Deductible: \$250,000  
(Insured Values of \$730,209,305)

Expiring: Carrier: Traveler's  
Premium: \$454,204 + \$1,531 Fire Fee  
Deductible: \$250,000  
(Insured Values of \$710,304,132)

**Boiler and Machinery:**

Carrier: Greenwich  
Premium: 53,108.00 (-5.7%)

Expiring: \$56,315.00  
Carrier: Greenwich

**Crime:**

Carrier: \$4,514.00\*  
Premium: Travelers

Expiring: \$4,514.00  
Carrier: Travelers

\*Third and final year of policy

### **Medical Liability:**

Carrier: National Fire & Marine (Med Pro Group)  
Premium: \$446,643.75 Nursing Home (Senior Care)  
Limits: \$1M/\$3M (-0.1%)

Expiring:

Carrier: National Fire & Marine (Med Pro Group)  
Premium: \$447,258.99 Nursing Home (Senior Care)  
Surplus Lines Tax: \$15,519.35  
Stamping Fee: \$646.64  
Limits: \$1M/\$3M

Carrier: MedPro RRG Risk Retention Group  
Premium: \$173,489 (Clinical) (+3.7%)  
Limits: \$1M/\$3M

Carrier: MedPro RRG Risk Retention Group  
Premium: \$167,267.00 (Clinical)  
Limits: \$1M/\$3M

Carrier: Starstone  
Premium: \$18,154.25 (EMT's) (-12.5%)

Expiring:

Carrier: Starstone  
Premium: \$20,750.00

### **Cyber Liability:**

Carrier: Chubb  
Premium: \$68,317 (-14%)

Expiring: \$79,473  
Carrier: Chubb  
\$1 Million limit

### **Water Purification District – Pollution Coverage**

Carrier: Navigators  
Premium: \$80,215.35 (+0.4%)  
Expiring: \$79,899.95  
Carrier: Navigators

\*Three Year Policy- Premium paid in full

Please note, all premiums include Terrorism Coverage at the rate of 1% of premium.

The proposed awards result in combined premiums of \$2,611,165.50, which includes the mandatory New York State Fire Fee and is a 6.9% total increase over last year. All coverages were significantly enhanced in 2013 and have been enhanced on a per coverage basis as needed.

The liability package was marketed to several carriers this year and the broker sought alternate quotes from at least 9 carriers. Of those carriers, the majority declined to quote. The reasons for the declinations varied. The market for municipal carriers covering counties is continuing to narrow due to jail exposures and increased loss experience industry wide on the law enforcement side, including jails. This is trending nationwide and across New York State. A few carriers did submit quotes; however, the quotes exceeded \$1 M for the excess policy alone, again because law enforcement and jail coverage availability is narrowing. The broker continued to negotiate with the incumbent carrier Safety National. This carrier also provides the coverage for the County's excess Worker's Compensation Insurance. At the time of the Law Committee meeting, the quote was \$717,000 which represented a 27% increase in premium. Over the last week, the broker has continued to negotiate with Safety National and the premium has come down to \$640,178,000, inclusive of TRIA and other costs which represents a 14% increase. This increase is primarily exposure based due to increases in payroll, budget, an increase in our number of automobiles and number of sworn law enforcement officers.

In addition to the premium coming down, the broker negotiated the following from Safety National: (1) A guaranteed flat renewal this policy period (1/1/26 – 12/31/26) on the Excess Worker's Compensation. Any increase will be exposure based only, payroll, budget, number of employees, etc.; (2) A guaranteed flat renewal rate on the excess liability quote next year (8/15/26-8/15/27) subject to certain guardrails in place. Any increase will be exposure based only, payroll, budget, number of employees, automobiles, etc.

As to property, the premium reflects a 2.7% increase in premium with a \$20 million increase in coverage (no increase in rate, only coverage). This past year, my office worked with the broker and a number of County departments to undertake a comprehensive review of our property schedules which has resulted in values being adjusted, including valuations for contents. We have also added new risks to our coverage which is now reflected in these premiums. Other carriers expressed interest in writing the premium, however, we are currently facing a large property loss which makes moving the coverage not recommended. In addition, moving coverage to another carrier could result in exclusions for prior damage. Travelers has been the County's long-time property carrier and at this point, it is not recommended that the coverage be moved.

Cyber coverage was extensively marketed this year and it is being renewed with Chubb at a 14% decrease in premium. Medical Malpractice coverage for Shaker Place is slightly decreased and the clinics are slightly increased based upon an increase in visits and numbers. That increase is exposure based. Coverage moved to these carriers within the last 5 years when our long-time medical malpractice carrier (MLMIC) exited the nursing home market.

The Pollution Insurance is a 3-year policy that is specifically written for the Water Purification District.

Thank you for your courtesies, consideration and attention to this matter.

Cc: Rebekah Kennedy, Majority Counsel  
James Curran, Minority Counsel  
David Reilly, Commissioner, Management and Budget

# County of Albany Commercial Insurance Summary

2024 v 2025 policy period comparison

2024 2025

Type of Policy	Carrier	TOTAL COST	TOTAL COST	variance
<b>08/09/2025 &amp; 8/15/2025 Policies</b>				
Pollution (3 Year Policy)	Navigators 2022 Cost vs	\$79,899.95	\$80,215.35	0.4%
Crime (3 year expires 2026)	Travelers 2023 Pricing			
Equipment Breakdown	Greenwich Ins. Co	\$56,315.00	\$53,108.00	-5.7%
Rail Trail (08/09/2025)	TBD			#DIV/0!
Property	Travelers	\$455,735.00	\$468,203.00	2.7%
Package	Safety National	\$561,568.00	\$640,178.00	14.0%
Umbrella 5M XS 5M	Arch	\$377,520.00	\$431,683.75	14.3%
Umbrella 5M XS 10M	Homesite	\$277,581.25	\$311,388.75	12.2%
Med-Pro Nuring Home	Med Pro Group	\$447,258.99	\$446,643.75	-0.1%
Med-Pro Clinical	Med Pro Risk Retention Group	\$167,267.00	\$173,489.00	3.7%
Professional - EMT	Starstone	\$20,750.00	\$18,154.25	-12.5%
Cyber	Chubb	\$79,473.00	\$68,317.00	-14.0%
<b>TOTALS</b>		<b>\$2,443,468.24</b>	<b>\$2,611,165.50</b>	<b>6.9%</b>