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SHANNON L. COFFIL  
COMMISSIONER

## **MEMORANDUM**

TO: Hon. Joanne Cunningham, Chairwoman, Albany County Legislature

FROM: Shannon Coffil, Commissioner of Human Resources

DATE: 01/12/2026

RE: **RLA: Excess Workers' Compensation Insurance Contract Approval**

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Attached please find the RLA to approve the Excess Insurance Policy with Safety National for an annual premium of \$390,008.00. The premium has decreased 12.01% from last year. This is a one-year renewal as we will be going out to full market next year.

The policy is brokered by Arthur J. Gallagher Risk Management Services. Excess Insurance covers claims for Albany County's self-insured workers' compensation claims that exceed the specified cost limits. The premium provides an \$800,000 retention, a \$1,000,000 retention per occurrence for Police Officers, and an Employer's Liability Limit of \$2,000,000.

Please feel free to contact me with any questions you may have.

Sincerely,

Shannon Coffil  
Commissioner of Human Resources

Cc: Dennis Feeney, Majority Leader  
Frank Mauriello, Minority Leader  
Rebekah Kennedy, Majority Counsel  
James Curran, Minority Counsel