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MEMORANDUM

TO: Hon. Joanne Cunningham, Chairwoman - County Legislature
FROM: Jeffery V. Jamison, Esq. - County Attorney
DATE: July 2, 2026
RE: Request for Legislative Action
Award of Liability and Casualty Insurance
Policy Period: 8/15/26 – 8/15/27

Enclosed is a completed Request for Legislative Action relative to the award of the County's liability and related insurance coverage for the policy period August 15, 2026 to August 15, 2027. I am requesting that this matter be placed on the agenda for the August Legislative meeting. **PLEASE NOTE, THE BROKER IS STILL OBTAINING QUOTES FOR THE INSURANCE. THIS REQUEST IS BEING SUBMITTED AS A PLACEHOLDER AT THIS TIME AND WILL BE SUPPLEMENTED ONCE THE FINAL QUOTES ARE OBTAINED.**

The County's broker of record, Arthur J. Gallagher Risk Management Services sought renewal quotes for the County's insurance coverage. They are recommending that we proceed with the insurance set forth below.

The specific types of 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. The recommended awards are as follows:

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

Carriers:

Premiums:

Expiring: \$640,178.00

Carrier: Safety National

Policy Limits: \$5M/\$5M/ GL

\$5M Auto - Includes DMV Fees

FIRST \$5M LAYER

Excess: Arch
Expiring: \$413,259.13
(\$5 M x \$5 M)

Excess: Homesite
Expiring: \$305,562.50
(\$5 M x \$10 M)

Property:

Carrier:
Premium:
Expiring: Carrier: Traveler's
Premium: \$466,633+ \$1,573 Fire Fee
Deductible: \$250,000
(Insured Values of \$681,732,472)

Boiler and Machinery:

Carrier:
Premium:
Expiring: \$53,108.00
Carrier: Greenwich

Crime:

Carrier:
Premium:
Expiring: \$4,514.00 (3 year)
Carrier: Traveler's

Medical Liability:

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

Carrier: MedPro RRG Risk Retention Group
Premium: \$173,489.00 (Clinical)
Limits: \$1M/\$3M

Carrier:
Premium:
Expiring: \$18,154.25
Carrier: Starstone
Coverage for Professional EMT's

Cyber Liability:

Carrier:
Premium: \$
Expiring: \$68,317
Carrier: Chubb
\$1 Million limit

Water Purification District – Pollution Coverage

Carrier:
Premium:
Expiring:
Carrier: Navigators
Premium: \$80,215.35
***Three Year Policy**

Enclosed is back-up documentation, including the premium summary and marketing summary.

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

The proposed awards result in combined premiums of \$, which includes the mandatory New York State Fire Fee. All coverages were significantly enhanced in 2013 and have been enhanced on a per coverage basis as needed. The coverages were extensively marketed this year beginning in February due to increases in premium over the last several years as a result of hardening of the markets as well as increases to our risks. We are awaiting quotes.

THIS INFORMATION WILL BE UPDATED AS PRICE QUOTES ARE RECEIVED.

If you have any questions, please advise me. Thank you for your attention to this matter.

Cc: David Reilly, Commissioner, Management and Budget
Cameron Sagan, Director of Policy and Intergovernmental Affairs
Thomas Debose, Counsel to the Chairwoman
Caitlin O'Brien, Chief of Staff – Albany County Legislature

