

**86317**

DATE: July 26, 2021

TO: Board of Acquisition and Contract

FROM: John M. Nonna  
County Attorney

SUBJECT: Authority to purchase an insurance policy from the New York Municipal Insurance Reciprocal, through the brokerage firm of Brown & Brown of New York, Inc., for Business Auto Insurance for the "Small Bus" and Paratransit fleets, for the policy period from August 22, 2021 through August 22, 2022, for an amount of \$434,489.40.

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By a resolution approved on August 6, 2020, your Honorable Board authorized the County of Westchester (the "County") to purchase an insurance policy from the New York Municipal Insurance Reciprocal ("NYMIR"), through the brokerage firm of Brown & Brown of New York, Inc. ("Brown & Brown"), for Business Auto Insurance for the "Small Bus" and Paratransit fleets (collectively, the "Fleets"), for the policy period from August 22, 2020 through August 22, 2021, for an amount of \$471,018.50.

Authority is now requested for the County to purchase a Business Auto Insurance policy for the Fleets from NYMIR through Brown & Brown, for the policy period from August 22, 2021 through August 22, 2022, for an amount of \$434,489.40 (the "Policy").

This year's renewal premium represents a savings of \$36,529.10, or approximately 7.7%, as compared to the premium paid for the 2020-21 policy period for such insurance.

For a total of 114 vehicles comprising the Fleets, the Policy will provide both, a.) \$11,000,000.00 of "first dollar" liability coverage, and b.) physical damage coverage for the actual cash value or cost of repair (whichever is less) for each covered vehicle, not to exceed the value that is shown for each vehicle, and subject to a \$1,000.00 deductible for private passenger rated vehicles (e.g., the Prius vehicles in the Fleet) and a \$2,000.00 deductible for all other vehicles (e.g., buses and vans).

It is anticipated that the Fleets may increase or decrease in size during the policy year, as has been the case in the past. Accordingly, the Policy shall be debited or credited, based upon the addition or deletion of one or more vehicles, at the pro-rated per-unit cost.

All other terms and conditions of the Policy will be the same as those in the expiring policy.

The proposed Policy will serve a public purpose by ensuring that the County will have both proper and cost-effective insurance coverage for the Fleets.

The goal and objective of the proposed Policy is to ensure that the County will have both proper and cost-effective insurance coverage for the Fleets.

The goal and objective of the proposed Policy is in the best interests of the County in terms of fiscal responsibility, as it will ensure that the County's insurance coverage for the Fleets is cost-effective; it represents a savings over the County's expiring policy for such insurance; and will serve to protect County assets in the event of an accident.

The goal and objective of the proposed Policy will be tracked and monitored by the County's Office of Risk Management.

The procurement of the Policy is exempt from the County's Procurement Policy and Procedures pursuant to Section 3(a)(v) thereof.

I respectfully recommend the adoption of the attached resolution.

KD/MB/bdm/nn

APPROVED BOARD OF ACQUISITION & CONTRACT - 01/05/2024 - JOAN SOCCIANI, SECRETARY

**RESOLUTION**

Upon a communication from the County Attorney, be it hereby:

**RESOLVED**, that the County of Westchester (“County”) is hereby authorized to purchase an insurance policy from the New York Municipal Insurance Reciprocal (“NYMIR”), through the brokerage firm of Brown & Brown of New York, Inc., for Business Auto Insurance for the “Small Bus” and Paratransit fleets (collectively, the “Fleets”), for the policy period from August 22, 2021 through August 22, 2022, for an amount of \$434,489.40 (the “Policy”); and be it further

**RESOLVED**, that for a total of 114 vehicles comprising the Fleets, the Policy will provide both, a.) \$11,000,000.00 of “first dollar” liability coverage, and b.) physical damage coverage for the actual cash value or cost of repair (whichever is less) for each covered vehicle, not to exceed the value that is shown for each vehicle, and subject to a \$1,000.00 deductible for private passenger rated vehicles and a \$2,000.00 deductible for all other vehicles; and be it further

**RESOLVED**, that, to the extent that the Fleets increase or decrease in size during the policy year, the Policy shall be debited or credited, based upon the addition or deletion of one or more vehicles, at the pro-rated per-unit cost; and be it further

**RESOLVED**, that the County Executive or his duly authorized designee is hereby authorized to execute any documents and take any actions reasonably necessary and appropriate to effectuate the purposes of this Resolution.

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Account to be charged/credited:

| Fund | Dept | Major Program,<br>Program & Phase<br>Or Unit | Object/<br>Sub-Object | Trust<br>Account | Dollars      |
|------|------|--|-----------------------|------------------|--------------|
| 101  | 44   | 2100   | 4280/99               |                  | \$434,489.40 |
|      |      |  |                       |                  |              |
|      |      |  |                       |                  |              |

Budget Funding Year(s): 2021-2022      Start Date: 8/22/2021      End Date: 8/22/2022

Funding Source:                      Tax Dollars: 100%  
State Aid: \_\_\_\_\_  
\$434,489.40                      Federal Aid: \_\_\_\_\_  
(must match resolution)      Other: \_\_\_\_\_