

**Village Board Workshop Meeting  
May 18, 2016  
Agenda**

**BI/CEO** (4:30 p.m.-Patrick Smith/Rich McQuilkin)

**Attorney** (5:00 p.m. -.E. Stowe)

Stop signs at Amity and Martha Streets

**General Discussion**

Reed Yancey, Rose & Kiernan, Inc. – Upstate New York Municipal Workers Compensation Program (UNYMWCP)

Jeff Bulmahn, 36 Harwood Road – Village Tree

Fiscal year end meeting – May 31<sup>st</sup> at 4:30 p.m.

Memorial Tree Planting – Clerk Sullivan

**Resolution 5/2016**

Introduced by:

Seconded by:

Be it resolved that the Village of Spencerport Board of Trustees hereby approves the parade permit application from Spencerport High School – Homecoming Parade, Saturday, October 1, 2016. The parade will start at the DPW, 500 West Avenue to the High School from 1:30 – 3:00 p.m. West Avenue, Union Street and Lyell Avenue will be closed for the duration of the parade.

Vote of the Board: Carol J. Nellis-Ewell, Trustee  
Charles R. Hopson, Trustee  
Ray Kuntz, Trustee  
David Wohlers, Trustee  
Gary Penders, Mayor

**Resolution 5/2016**

Introduced by:

Seconded by:

Be it resolved that the Village of Spencerport Board of Trustees hereby approves electric account write-offs in the amount of \$11,230.49 for fiscal year ending May 31, 2016.

Vote of the Board: Carol J. Nellis-Ewell, Trustee  
Charles R. Hopson, Trustee  
Ray Kuntz, Trustee  
David Wohlers, Trustee  
Gary Penders, Mayor

**Upstate New York  
Municipal Workers  
Compensation  
Program  
(UNYMWCP)**



# History of the UNYMWCP



- Established in 2004 by 7 municipalities
- Current membership: 17
- Spans Erie and Monroe Counties
- Consists of Towns, Villages and Fire Districts
- Surplus refunds of approximately \$4 million
- All members are committed to reducing workers' compensation costs (pre-loss and post-loss)



# UNYMWCP – Today's Membership



- Village of Brockport
- Town of Chili
- Village of East Rochester
- Town of Elma
- Village of Fairport
- Town of Gates
- Gates Volunteer Ambulance
- Town of Grand Island
- Town of Hamlin
- Village of Hilton
- Hilton-Parma Fire District
- Village of Honeoye Falls
- Town of Marilla
- Town of Ogden
- Town of Parma
- Village of Scottsville
- Town of Sweden



# How the Program Works Financially



- Annual contribution (premium) is based on payroll, and/or population served or number of ambulances
- State Workers Compensation rates are used as basis of contribution
- Individual experience modification factors are calculated and applied to contribution amounts
- Annual Surplus/Deficit Calculation based on 60% loss ratio

*Example: \$100,000 contribution, \$0 claims = \$60,000 surplus  
\$100,000 contribution, \$70,000 in claims = \$10,000 deficit*

- Refunds/Surplus returned annually
- Deficits collected annually (one third at a time)



# How the Program Works Financially



- Each member is responsible for their own claims up to \$200,000/claim
- Claims between \$200,000 and \$600,00 or \$750,00 for police and firemen are shared proportionately among existing members

*Example: Claim of \$295,000 results in \$95,000 of "shared Loss." Proportionate spread is approximately \$15,000 to \$2,500. This is added to members surplus/deficit calculation*

- Claims over \$600,00 or \$750,00 for police and fireman are transferred out of the group via an excess workers compensation policy



# How the Program Works Structurally



- Each member appoints three representatives
- Expectation of participation (i.e. Semi-annual meetings, claim reviews, safety management, etc.)
- Claims administered by a third party administrator
- Annual review of reserve/funding adequacy by outside actuary
- Financials audited annually by an outside accounting firm
- Robust surplus



# How the Program Works Structurally



- Dedicated risk control services
- Safety training tailored to members — *Six Biggest Members Control*  
exposure/risk factors (*recent topics include PPE, Material Handling/Ergonomics, Seasonal Worker Orientation, Workplace Violence*)
- Annual facility inspection/walk-through and accompanying report
- Annual road crew observation/report
- Annual safety awards based on claim frequency, severity and most improved





# Information Needed for Analysis



- Estimated payroll by class, population (for Volunteer Fire Fighter exposures) and ambulance count (for Volunteer Ambulance exposures) for the upcoming policy period
- At least five years of loss data with claim and financial details
- At least five years of payroll audits
- Current budget
- Three years of financials
- Details on Risk Management programs

# Contact Information



For more information, please contact:

*UNYMWCP Group Administrator*

**Reed Yancey**

Phone: (585) 264-0520, x4472

Email: [ryancey@rkinsurance.com](mailto:ryancey@rkinsurance.com)



## UNYMWCP Surplus Refund / Deficit Repayment Calculation

Calculated as of 12/31/15 for Program Years 2004-2015

### 2004 - 12th Annual Adjustment (All Claims Closed)

Cost Elements	Hilton
A. Contribution Made	\$29,491
B. Undeveloped Losses	\$908
C. Developed Losses (IBNR)	\$908
D. Loss Ratio (C/A)	3%
E. Return % (60-D)	57%
<b>Surplus Refund</b>	<b>\$16,810</b>

### 2005- 11th Adjustment (All Claims Closed)

Cost Elements	Hilton
A. Contribution Made	\$50,555
B. Undeveloped Losses	\$1,290
C. Developed Losses (IBNR)*	\$1,290
D. Loss Ratio (C/A)	3%
E. Return % (58-D)	55%
<b>Surplus Refund</b>	<b>\$27,805</b>

### 2006 - 10th Adjustment

Cost Elements	Hilton
A. Contribution Made	\$47,863
B. Undeveloped Losses	\$0
C. Developed Losses (IBNR)*	\$0
D. Loss Ratio (C/A)	0%
E. Return % (60-D)	60%
<b>Surplus Refund</b>	<b>\$28,718</b>

### 2007 - 9th Adjustment

Cost Elements	Hilton
A. Contribution Made	\$54,337
B. Undeveloped Losses	\$13
C. Developed Losses (IBNR)*	\$13
D. Loss Ratio (C/A)	0%
E. Return % (60-D)	60%
<b>Surplus Refund</b>	<b>\$32,602</b>

### 2008 - 8th Adjustment (All Claims Closed)

Cost Elements	Hilton
A. Contribution Made	\$47,830
B. Undeveloped Losses	\$0
C. Developed Losses (IBNR)*	\$0
D. Loss Ratio (C/A)	0%
E. Return % (60-D)	60%
<b>Surplus Refund</b>	<b>\$28,698</b>

**2009 - 7th Adjustment**

<b>Cost Elements</b>	<b>Hilton</b>
A. Contribution Made	\$49,518
B. Undeveloped Losses	\$0
C. Developed Losses (IBNR)*	\$0
D. Loss Ratio (C/A)	0%
E. Return % (60-D)	60%
<b>Surplus Refund</b>	<b>\$29,711</b>

**2010 - 6th Adjustment (All Claims Closed)**

<b>Cost Elements</b>	<b>Hilton</b>
A. Contribution Made	\$54,187
B. Undeveloped Losses	\$0
C. Developed Losses (IBNR)*	\$0
D. Loss Ratio (C/A)	0%
E. Return % (60-D)	60%
<b>Surplus Refund</b>	<b>\$32,512</b>

**2011 - 5th Adjustment (All Claims Closed)**

<b>Cost Elements</b>	<b>Hilton</b>
A. Contribution Made	\$63,138
B. Undeveloped Losses	\$0
C. Developed Losses (IBNR)*	\$0
D. Loss Ratio (C/A)	0%
E. Return % (60-D)	60%
<b>Surplus Refund</b>	<b>\$37,883</b>

**2012 - 4th Adjustment**

<b>Cost Elements</b>	<b>Hilton</b>
A. Contribution Made	\$67,446
B. Undeveloped Losses	\$901
C. Developed Losses (IBNR)*	\$901
D. Loss Ratio (C/A)	1%
E. Return % (60-D)	59%
<b>Surplus Refund</b>	<b>\$39,793</b>

**2013 - 3rd Adjustment**

<b>Cost Elements</b>	<b>Hilton</b>
A. Contribution Made	\$64,947
B. Undeveloped Losses	\$0
C. Developed Losses (IBNR)*	\$0
D. Loss Ratio (C/A)	0%
E. Return % (60-D)	60%
<b>Surplus Refund</b>	<b>\$38,968</b>

**2014 - 2nd Adjustment**

Cost Elements	Hilton
A. Contribution Made	\$74,079
B. Undeveloped Losses	\$1,675
C. Developed Losses (IBNR)*	\$3,734
D. Loss Ratio (C/A)	5%
E. Return % (60-D)	55%
<b>Surplus Refund</b>	<b>\$40,743</b>

**2015 - 1st Adjustment**

Cost Elements	Hilton
A. Contribution Made	\$76,194
B. Undeveloped Losses	\$0
C. Developed Losses (IBNR)*	\$0
D. Loss Ratio (C/A)	0%
E. Return % (65-D)	65%
<b>Surplus Refund</b>	<b>\$49,526</b>

**Sharing of Claims > \$200,000**

Cost Elements	Hilton
<u>(1) 2006 Town of Gates Claim</u> Total Incurred/ developed = \$326,433 Share of \$123,935- Open Claim #400068210	4,467
<b>Total Share of Claims&gt;\$200K</b>	<b>\$4,467</b>

Cost Elements	Hilton
<u>(2) 2009 Town of Sweden Claim</u> Total Incurred/Developed = \$214,014 Share of \$14,014- Closed Claim #40018104998	\$407.99
<b>Total Share of Claims&gt;\$200K</b>	<b>\$408</b>

Cost Elements	Hilton
<u>(3) 2012 Town of Chili Claim</u> Total Incurred/Developed = \$449,770 Share of \$249,770- Open Claim #40016189033	7,991
<b>Total Share of Claims&gt;\$200K</b>	<b>\$7,991</b>

Cost Elements	Hilton
<u>(4) 2007 Town of Chili</u> Total Incurred/Developed = \$263,706 Share of \$63,706- Closed Claim #400079180	2,459
<b>Total Share of Claims&gt;\$200K</b>	<b>\$2,459</b>

	Hilton
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<b>Total Surplus Earned</b>	<b>\$388,444</b>
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<b>Deficit Payment</b>	2007	
	2008	
	2009	
	2010	
	2011	
	2012	
	2013	
	2014	
	2015	
<b>Total Deficit Paid to Date</b>		<b>\$0</b>

<b>Total Surplus Available</b>	<b>\$388,444</b>
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<b>Less: Refunds Paid to Date</b>	
12/31/04 (Paid Apr 05)	\$17,695
12/31/05 (Paid Jan 06)	\$0
12/31/05 (Paid Apr 06)	\$12,933
12/31/06 (Paid May 07)	\$38,576
12/31/07 (Paid May 08)	\$32,966
12/31/08 (Paid May 09)	\$28,028
12/31/09 (Paid May 10)	\$31,973
12/31/10 (Paid Apr 11)	\$33,598
12/31/11 (Paid Apr 12)	\$34,996
12/31/12 (Paid Apr 13)	\$34,619
12/31/13 (Paid Apr 14)	\$25,979
12/31/14 (Paid Apr 15)	\$40,178
<b>Total Refunds Paid to Date</b>	<b>\$331,541</b>

<b>Indicated Refund for May 2016</b>	<b>\$56,903</b>
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<b>Ultimate Deficit as of 1/1/16</b>	<b>\$0</b>
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<b>Defcirt Amt. Payable in 2016 \$</b>	<b>-</b>
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\*LDF applied to all open claims & claims closed since 1/1/13

Beginning 6/14, claims in excess of \$200,000 are shared with all members, including the member with the claim.

## UNYMWCP Surplus Refund / Deficit Repayment Calculation

Calculated as of 12/31/15 for Program Years 2004-2015

### 2004 - 12th Annual Adjustment (All Claims Closed)

Cost Elements	Fairport
A. Contribution Made	\$86,934
B. Undeveloped Losses	\$624
C. Developed Losses (IBNR)	\$624
D. Loss Ratio (C/A)	1%
E. Return % (60-D)	59%
<b>Surplus Refund</b>	<b>\$51,291</b>

### 2005- 11th Adjustment (All Claims Closed)

Cost Elements	Fairport
A. Contribution Made	\$149,030
B. Undeveloped Losses	\$4,967
C. Developed Losses (IBNR)*	\$4,967
D. Loss Ratio (C/A)	3%
E. Return % (58-D)	55%
<b>Surplus Refund</b>	<b>\$81,967</b>

### 2006 - 10th Adjustment

Cost Elements	Fairport
A. Contribution Made	\$198,750
B. Undeveloped Losses	\$60,775
C. Developed Losses (IBNR)*	\$60,775
D. Loss Ratio (C/A)	31%
E. Return % (60-D)	29%
<b>Surplus Refund</b>	<b>\$57,638</b>

### 2007 - 9th Adjustment

Cost Elements	Fairport
A. Contribution Made	\$186,481
B. Undeveloped Losses	\$92,678
C. Developed Losses (IBNR)*	\$92,678
D. Loss Ratio (C/A)	50%
E. Return % (60-D)	10%
<b>Surplus Refund</b>	<b>\$18,648</b>

### 2008 - 8th Adjustment (All Claims Closed)

Cost Elements	Fairport
A. Contribution Made	\$180,286
B. Undeveloped Losses	\$39,581
C. Developed Losses (IBNR)*	\$39,581
D. Loss Ratio (C/A)	22%
E. Return % (60-D)	38%
<b>Surplus Refund</b>	<b>\$68,509</b>

**2009 - 7th Adjustment**

Cost Elements	Fairport
A. Contribution Made	\$189,203
B. Undeveloped Losses	\$54,661
C. Developed Losses (IBNR)*	\$54,661
D. Loss Ratio (C/A)	29%
E. Return % (60-D)	31%
<b>Surplus Refund</b>	<b>\$58,653</b>

**2010 - 6th Adjustment (All Claims Closed)**

Cost Elements	Fairport
A. Contribution Made	\$231,795
B. Undeveloped Losses	\$42,148
C. Developed Losses (IBNR)*	\$42,148
D. Loss Ratio (C/A)	18%
E. Return % (60-D)	42%
<b>Surplus Refund</b>	<b>\$97,354</b>

**2011 - 5th Adjustment (All Claims Closed)**

Cost Elements	Fairport
A. Contribution Made	\$241,173
B. Undeveloped Losses	\$80,755
C. Developed Losses (IBNR)*	\$80,755
D. Loss Ratio (C/A)	33%
E. Return % (60-D)	27%
<b>Surplus Refund</b>	<b>\$65,117</b>

**2012 - 4th Adjustment**

Cost Elements	Fairport
A. Contribution Made	\$250,241
B. Undeveloped Losses	\$172,296
C. Developed Losses (IBNR)*	\$172,296
D. Loss Ratio (C/A)	69%
E. Return % (60-D)	-9%
<b>Surplus Refund</b>	<b>(\$22,522)</b>

**2013 - 3rd Adjustment**

Cost Elements	Fairport
A. Contribution Made	\$263,197
B. Undeveloped Losses	\$23,504
C. Developed Losses (IBNR)*	\$23,504
D. Loss Ratio (C/A)	9%
E. Return % (60-D)	51%
<b>Surplus Refund</b>	<b>\$134,230</b>



**2014 - 2nd Adjustment**

Cost Elements	Fairport
A. Contribution Made	\$248,643
B. Undeveloped Losses	\$43,389
C. Developed Losses (IBNR)*	\$96,714
D. Loss Ratio (C/A)	39%
E. Return % (60-D)	21%
<b>Surplus Refund</b>	<b>\$52,215</b>

**2015 - 1st Adjustment**

Cost Elements	Fairport (4)
A. Contribution Made	\$336,731
B. Undeveloped Losses	\$54,225
C. Developed Losses (IBNR)*	\$174,984
D. Loss Ratio (C/A)	52%
E. Return % (65-D)	13%
<b>Surplus Refund</b>	<b>\$43,775</b>

**Sharing of Claims > \$200,000**

Cost Elements	Fairport
<u>(1) 2006 Town of Gates Claim</u> Total Incurred/ developed = \$326,433 Share of \$123,935- Open Claim #400068210	18,548
<b>Total Share of Claims&gt;\$200K</b>	<b>\$18,548</b>

Cost Elements	Fairport
<u>(2) 2009 Town of Sweden Claim</u> Total Incurred/Developed = \$214,014 Share of \$14,014- Closed Claim #40018104998	\$1,558.90
<b>Total Share of Claims&gt;\$200K</b>	<b>\$1,559</b>

Cost Elements	Fairport
<u>(3) 2012 Town of Chili Claim</u> Total Incurred/Developed = \$449,770 Share of \$249,770- Open Claim #40016189033	29,648
<b>Total Share of Claims&gt;\$200K</b>	<b>\$29,648</b>

Cost Elements	Fairport
<u>(4) 2007 Town of Chili</u> Total Incurred/Developed = \$263,706 Share of \$63,706- Closed Claim #400079180	8,438
<b>Total Share of Claims&gt;\$200K</b>	<b>\$8,438</b>

	Fairport

<b>Total Surplus Earned</b>	<b>\$648,681</b>
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<b>Deficit Payment</b>	2007	
	2008	\$46,927
	2009	
	2010	\$36,941
	2011	
	2012	
	2013	\$113,703
	2014	
	2015	
<b>Total Deficit Paid to Date</b>		<b>\$197,571</b>

<b>Total Surplus Available</b>	<b>\$846,252</b>
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<b>Less: Refunds Paid to Date</b>		
12/31/04 (Paid Apr 05)	\$39,120	
12/31/05 (Paid Jan 06)	\$11,804	
12/31/05 (Paid Apr 06)	\$79,353	
12/31/06 (Paid May 07)	\$117,263	
12/31/07 (Paid May 08)	\$0	
12/31/08 (Paid May 09)	\$35,075	
12/31/09 (Paid May 10)	\$0	
12/31/10 (Paid Apr 11)	\$17,176	
12/31/11 (Paid Apr 12)	\$30,233	
12/31/12 (Paid Apr 13)		
12/31/13 (Paid Apr 14)	\$173,617	
12/31/14 (Paid Apr 15)	\$125,210	
<b>Total Refunds Paid to Date</b>	<b>\$628,851</b>	

<b>Indicated Refund for May 2016</b>	<b>\$217,401</b>
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<b>Ultimate Deficit as of 1/1/16</b>	<b>\$0</b>
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<b>Defcirt Amt. Payable in 2016 \$</b>	<b>-</b>
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\*LDF applied to all open claims & claims closed since 1/1/13

Beginning 6/14, claims in excess of \$200,000 are shared with all members, including the member with the claim.

Jeff Bulmahn  
36 Harwood Rd.  
Spencerport, NY 14559

Request: To have tree removed in front of home.

I've lived in my residence on Harwood Rd for the last 9 years. About 7 years ago I contacted Tom West, who came out to look at the tree to confirm that it was a Village tree. He had said that he could not just take down the tree, as it was healthy. He had said that I would need the Village Board approval.

No matter what I do, grass does not grow under the tree, as it is so large and full. Absolutely no light goes through the branches. The tree has been trimmed by the village, but it does not work, and/or make the tree any thinner, as it is so large/wide. Every year I put at least a bag of grass seed down.

Every Spring I will rake, put new dirt down, and seed. Then after I mow each time/week, I will go around the yard to drop grass seed on spots on my lawn that need in, and again put more seed down under the tree. In the fall I will then put down more grass seed, in hopes it would get into the soil for the next year.

In the pictures you can see

- How my lawn looks all year 'round.
- Tree is top heavy, lopsided, with a branch just about as big as the trunk of the tree.
- The picture of the gas cap was actually 2-3 inches above the ground when I moved in (shows how much dirt I've put down over the year, to raise the whole lawn that high).

I live on a corner lot, and have 4 village trees in my front yard. Two in front, and two on the side. Going down to 3 trees shouldn't make that much of a difference, as the street has another 49 large trees along the road, and I would not oppose a newer/smaller tree planted in its place.

Again, the tree is much fuller than the average tree on the street. Trimming has not worked, so I'm requesting it be taken down. If it is the time, and/or the money, I know a dozen people who would love to take it down for the wood, and I can pay for the stump grinding myself. I am requesting the tree be removed, and replaced with a new tree.

Thank you,

Jeff Bulmahn





