

**REPORT/RECOMMENDATION TO THE BOARD OF SUPERVISORS
OF SAN BERNARDINO COUNTY
AND RECORD OF ACTION**

November 4, 2025

FROM

REBECCA SUAREZ, Interim Director, Department of Risk Management

SUBJECT

Ratification of the Execution of an Initial Binding Order for Renewal of the County's Business Auto Liability Insurance

RECOMMENDATION(S)

1. Ratify the execution of the initial binding order to renew the County's Business Auto Liability Insurance with \$1,000,000 per occurrence and aggregate limits for a premium of \$17,541 with National Liability & Fire Insurance Company for the one-year period of July 1, 2025, through July 1, 2026.
2. Authorize the Chief Executive Officer, the County Chief Financial Officer, or the Director of Risk Management to execute, on behalf of the County, any subsequent binding orders, documents, or quotes necessary to approve mid-term change orders for additional coverage, not-to-exceed 10% over the actual renewal cost, for the period of July 1, 2025, through July 1, 2026, subject to review by County Counsel.

(Presenter: Rebecca Suarez, Interim Director, 386-9024)

COUNTY AND CHIEF EXECUTIVE OFFICER GOALS & OBJECTIVES

Operate in a Fiscally-Responsible and Business-Like Manner.

FINANCIAL IMPACT

Approval of this item will not result in the use of Discretionary General Funding (Net County Cost). The total aggregate premium of approximately \$17,541 will be paid by the Department of Risk Management's (DRM) liability funds and will be recovered through the Board of Supervisors (Board) approved rates charged to County departments and Board Governed Special Districts. Sufficient appropriation and revenue have been included in DRM's 2025-26 budget.

BACKGROUND INFORMATION

Approval Recommendation No. 1 will ratify the action taken by the County Chief Financial Officer on June 30, 2025, to execute the initial binding order with National Liability & Fire Insurance Company as the carrier for the County's Business Auto Liability insurance policy.

The County's broker, Arthur J. Gallagher (Gallagher), engaged multiple insurance carriers in the market on behalf of the County and initially recommended Columbia Insurance Company as the carrier for Business Auto Liability Insurance; however, they continued searching for better options up until the expiration of the policies.

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On June 10, 2025 (Item No. 109), the Board approved the renewal of the Business Auto Liability Insurance policy, with a premium of approximately \$20,115 with Columbia Insurance Company for the period of July 1, 2025, through July 1, 2026. After this item was approved, the County's insurance broker identified the same coverage with a different carrier and recommended a change in carriers to National Liability and Insurance Company for this policy to achieve a premium reduction of approximately \$2,574.

On June 30, 2025, the County Chief Financial Officer executed the binders with the new carriers to avoid a lapse in coverage until these items could be considered by the Board. Approval of this Board item will ratify the execution of these documents by the County Chief Financial Officer.

On August 5, 2025 (Item No. 84), the Board ratified the initial binding orders for the renewal of four of the County's insurance policies, including Cyber Liability, Exporters Package Portfolio, Accidental Death and Dismemberment, and Inland Marine and Heavy Equipment Insurance due to carrier or premium changes from what the Board previously approved on June 10, 2025 (Item No. 109). The Business Auto Liability Insurance policy was omitted from that item due to an oversight.

On November 16, 2021 (Item No. 62), the Board approved contracts with four insurance brokers, including Contract No. 21-876 with Gallagher. Risk Management contracts with multiple brokers to leverage the experience each holds in specific markets. For fiscal year 2025-2026, Gallagher approached new and existing markets for quotes for Business Auto Liability insurance to align current County needs for the period of July 1, 2025, through July 1, 2026.

PROCUREMENT

Not applicable.

REVIEW BY OTHERS

This item has been reviewed by County Counsel (Laura Feingold, Chief Assistant County Counsel, 387-5455) on October 16, 2025; Purchasing (Jessica Barajas, Supervising Buyer, 387-2065) on October 3, 2025; County Administrative Office (Victor Tordesillas, Deputy Executive Officer, 387-4717, and Anja Jacobsen, Executive Administrative Analyst, 387-9647) on October 16, 2025; and County Finance and Administration (Ivan Ramirez, Administrative Analyst, 387-4020) on October 16, 2025.

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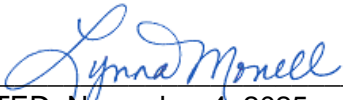
Record of Action of the Board of Supervisors
San Bernardino County

APPROVED (CONSENT CALENDAR)

Moved: Joe Baca, Jr. Seconded: Curt Hagman

Ayes: Col. Paul Cook (Ret.), Jesse Armendarez, Dawn Rowe, Curt Hagman, Joe Baca, Jr.

Lynna Monell, CLERK OF THE BOARD

BY 
DATED: November 4, 2025



cc: File - Risk Management
CCM 11/10/2025