

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

September 9, 2025

FROM

REBECCA SUAREZ, Interim Director, Department of Risk Management

SUBJECT

Approve the renewal of Contractor's Pollution Liability Insurance, Estates Liability Insurance and Trails Liability Insurance

RECOMMENDATION(S)

1. Delegate to the Chief Executive Officer, the County Chief Financial Officer, or the Director of the Department of Risk Management the authority to negotiate and enter into agreements that provide the County with the following insurance policies with terms and insurance companies to be identified by the County's insurance brokers:
 - a. Contractors Pollution Liability Insurance, as recommended by the County's broker, Willis Towers Watson, for a premium of approximately \$400,000 for the period of October 8, 2025, through October 7, 2030.
 - b. Estates Liability Insurance, as recommended by the County's broker, Alliant Insurance Services, for a premium of approximately \$34,633, for the period of September 29, 2025, through September 28, 2026.
 - c. Trails Liability Insurance, as recommended by the County's broker, Alliant Insurance Services, for a premium of approximately \$13,410, for the period of September 29, 2025, through September 28, 2026.
2. Authorize the Chief Executive Officer, the County Chief Financial Officer, or the Director of the Department of Risk Management to execute the initial binding orders for the policies in Recommendation No. 1 on behalf of the County, and any subsequent binding orders, documents, or quotes necessary to approve mid-term change orders for additional coverage, not-to-exceed 10% over the actual premium cost, per insurance program and premium, subject to review by County Counsel.
3. Authorize the Purchasing Agent to approve change orders to purchase orders issued for the policies in Recommendations No. 1 for mid-term changes, subject to the limits referenced in Recommendation No. 2.

(Presenter: Rebecca Suarez, Interim Director, 386-8723)

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 \$448,043 is to be paid by the Department of Risk Management's (DRM) various insurance funds. The insurance costs are recovered from user departments through Board of Supervisors (Board) approved premiums. Sufficient appropriation and revenue are included in DRM's 2025-26 budget.

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BACKGROUND INFORMATION

DRM administers the County's self-insurance programs and maintains 28 different lines of insurance policies to provide additional protection for the County.

On November 16, 2021 (Item No. 62), the Board approved contracts with various insurance brokers, including Alliant and WTW, for the period of December 11, 2021, through December 10, 2026.

Alliant successfully marketed and negotiated the renewal of the Trails Special Liability Insurance and the Estates Special Liability Insurance for the period of September 29, 2025, through September 29, 2026, with Great American E&S Insurance Company. For this renewal, Alliant will engage in negotiations with multiple insurance carriers on behalf of the County to secure policies with similar coverage and limits as the expiring policies.

WTW successfully marketed and negotiated the renewal of the Contractors Pollution Liability Insurance for the period of October 8, 2020, through October 7, 2025, with Tokio Marine Specialty Insurance Company. For this renewal, WTW will engage in negotiations with multiple insurance carriers on behalf of the County to secure policies with similar coverage and limits as the expiring policies.

Approval of Recommendation No. 1a will authorize the County's insurance broker, Willis Towers Watson (WTW), to engage with multiple insurance carriers on behalf of the County, to secure pollution insurance coverage for all contractors working on Solid Waste Management Department (SWMD) Sites for a five-year period beginning October 8, 2025, through October 7, 2030, for a premium of approximately \$400,000. The price of coverage can be shared across all SWMD projects performed in the policy period. This assures that the required coverage is secured, increases the potential number of contractors to bid on projects, and reduces the cost of each contract since the contractor is not required to purchase pollution coverage independently. The purchase of a master policy such as this reduces the amount that would otherwise have been paid for individual policies.

Approval of Recommendation No. 1b will authorize the County's insurance broker, Alliant Insurance Services, Inc. (Alliant) to engage with multiple insurance carriers on behalf of the County to secure Estates Liability Insurance coverage, for the period of September 29, 2025, through September 28, 2026, with a total premium cost of approximately \$34,633. This policy provides liability coverage for injuries and damages occurring within property in the care, custody or control of the County.

Approval of Recommendation No. 1c will authorize Alliant to engage with multiple insurance carriers on behalf of the County to secure Trails Liability Insurance coverage, for the period of September 29, 2025, through September 28, 2026, with a total premium cost of approximately \$13,410. This policy provides liability coverage for injuries and damages occurring on designated trails throughout the County.

Approval of Recommendation No. 2 will authorize the Chief Executive Officer, the County Chief Financial Officer, or the Director of the Department of Risk Management to execute the binding orders on behalf of the County to ensure a timely renewal process with no lapse in coverage. Additionally, Recommendation No. 3 will authorize the Designees to execute any subsequent binding orders, documents, or quotes necessary to approve mid-term changes to the policies

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referenced in Recommendations No. 1 for additional coverages, subject to a not-to-exceed limit of 10% over the total actual renewal cost, per insurance program and premium. Authorizing the designees to approve mid-term changes for additional coverage will allow the DRM to provide insurance coverage for any additional assets the County may acquire mid-term. Failure to provide insurance coverage for assets acquired mid-term may leave certain assets uninsured and expose the County to significant risk.

The County's brokers will seek and compare quotes from multiple reputable and financially responsible insurance companies to identify the most competitive rates and options that meet or exceed the coverage of the policies currently in place. The brokers will provide an unbiased assessment of the available options, which could include retaining or dropping the current insurance company, combining coverages, or otherwise modifying current policies and/or pooling arrangements. The policies that best meet the County's needs, with the best coverage and rates, will be recommended to the County for purchase.

The final premium amounts will not be available until closer to the actual renewal date due to the complexity of negotiations that the County's brokers engage in with multiple insurance carriers on behalf of the County.

PROCUREMENT

Not applicable.

REVIEW BY OTHERS

This item has been reviewed by County Counsel (Laura Feingold, Chief Assistant County Counsel, 387-5455) on August 1, 2025; Purchasing (Ariel Gill, Supervising Buyer, 387-2070) on August 7, 2025; County Administrative Office (Anja Jacobsen, Executive Administrative Analyst, 387-9647) on August 1, 2025; and (Diane Rundles, Assistant Executive Officer, 387-4717) on August 13, 2025; and County Finance and Administration (Ivan Ramirez, Administrative Analyst, 387-4020) on August 14, 2025.

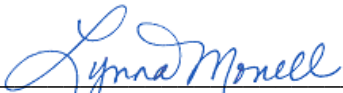
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Record of Action of the Board of Supervisors
San Bernardino County

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: September 9, 2025



cc: File - Risk Management
MBA 09/15/2025