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

June 9, 2026

FROM
REBECCA SUAREZ, Director, Department of Risk Management

SUBJECT
Renewal of Medical Malpractice Insurance Program

RECOMMENDATION(S)
1. Approve the renewal of the Medical Malpractice Insurance Program with BETA Healthcare Group Risk Management Authority, with $25,000,000 in coverage limits for each occurrence and $35,000,000 annual aggregate limit, inclusive of a $1,000,000 self-insurance retention, for a premium of approximately $2,327,181, for the period of July 1, 2026, through July 1, 2027.
2. Authorize the Chief Executive Officer, County Chief Financial Officer, or Director of Risk Management to execute the initial binding order and any subsequent binding orders, documents, or quotes necessary to approve mid-term change orders for additional coverage, not-to-exceed 15% over the estimated renewal cost, for the period of July 1, 2026, through July 1, 2027, on behalf of the County, subject to County Counsel review.
3. Authorize the Purchasing Agent to approve change orders to purchase orders issued for the insurance program and premium in Recommendation No. 1 for mid-term changes, subject to the limits referenced in Recommendation No. 2.

(Presenter: Rebecca Suarez, 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 premium, which is estimated to be $2,327,181 will be paid by the Department of Risk Management's (DRM) medical malpractice self-insurance fund and will be recovered through Board of Supervisors (Board) approved rates charged to user County departments. Sufficient appropriation and revenue have been included in DRM's 2026-27 Recommended Budget.

BACKGROUND INFORMATION
DRM administers the County's self-insurance program for medical malpractice and procures excess insurance policies for additional protection. On June 10, 2025 (Item No. 105), the Board approved the renewal of the medical malpractice insurance program, for a total estimated premium of $2,196,000 for the one-year period of July 1, 2025, through July 1, 2026.

Approval of Recommendation No. 1 will provide coverage for the period of July 1, 2026, through July 1, 2027, with coverage limits of $25,000,000 per occurrence and $35,000,000 annual aggregate, inclusive of a $1,000,000 self-insurance retention (SIR), for a total premium cost of approximately $2,327,181. This represents an increase of $131,181 or 6%, over last year's final premium cost of $2,077,385. The increase is primarily due to a rate increase from BETA Healthcare Group Risk Management Authority (BETA) being applied to all members' premiums.

Approval of Recommendation No. 2 will authorize the Chief Executive Officer, County Chief Financial Officer, or Director of Risk Management to execute the initial binding order and any subsequent binding orders, documents, or quotes necessary to approve mid-term changes to the policy referenced in Recommendation No. 1 for additional coverages, subject to a not-to-exceed limit of 15% over the total actual renewal cost. Authorizing the Chief Executive Officer, County Chief Financial Officer, or Director of Risk Management to approve mid-term changes for additional coverage will allow the DRM to provide insurance coverage for any additional exposures the County may experience mid-term.

Approval of Recommendation No. 3 will authorize the Purchasing Agent to approve change orders to purchase orders issued for the insurance program and premiums listed in Recommendation No. 1 for mid-term changes, subject to the limits referenced in Recommendation No. 2. Approval of Recommendation No. 3 will ensure continuous coverage and allow the County to update coverage as needed.

DRM recommends the renewal of the medical malpractice insurance program to protect the County's financial assets from liability arising from medical services provided by employees and contractors. Approval of this renewal allows the County to maintain the same limits and self-retention as the expiring policy and provide continuous coverage since November 1, 2000, which ensures coverage for any claims made from that date forward.

PROCUREMENT

On November 16, 2021 (Item No. 62), the Board approved contracts with various insurance brokers, including James + Gable Insurance Brokers, Inc. for the period of December 11, 2021, through December 10, 2026.

James + Gable Insurance Brokers, Inc., successfully marketed and negotiated the renewal of the medical malpractice insurance program for the period of July 1, 2025, through July 1, 2026, with BETA. Purchasing supports the non-competitive justification based on the specialized credentials of the insurance brokers selected.

REVIEW BY OTHERS

This item has been reviewed by County Counsel (G. Ross Trindle III, Chief Assistant County Counsel, 387-5451) on May 19, 2026; Purchasing (Ariel Gill, Supervising Buyer, 387-2070) on May 20, 2026; and County Finance and Administration (Eduardo Mora, Administrative Analyst, 387-4376) on May 20, 2026.

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 Lynna Monell
DATED: June 9, 2026

cc: File - Risk Management
MBA 06/24/2026