

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

**September 24, 2024**

**FROM**

**WHITNEY FIELDS, Director, Department of Risk Management**

**SUBJECT**

**Renewal of Estates and Trails Insurance**

**RECOMMENDATION(S)**

1. Approve the renewal of the following insurance programs and premiums, for the period of September 29, 2024, through September 29, 2025:
  - a. Trails Special Liability Insurance with Great American E&S Insurance Company, with \$1,000,000 per occurrence and aggregate limits, for a premium of approximately \$12,149, payable to the contract broker Alliant Insurance Services.
  - b. Estates Special Liability Insurance with Great American E&S Insurance Company, with \$1,000,000 per occurrence and aggregate limits, for a premium of approximately \$31,376, payable to the contract broker Alliant Insurance Services.
2. Authorize the Deputy Executive Officer or the Director of Risk Management to execute the initial binding orders 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 actual renewal cost, per insurance program and premium, for the period of September 29, 2024, through September 29, 2025.
3. Authorize the Purchasing Agent to approve change orders to Purchase Orders issued for the insurance programs and premiums in Recommendation No. 1, for mid-term changes, subject to the limits referenced in Recommendation No. 2.

(Presenter: Whitney Fields, Director, 386-8621)

**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 \$43,525 will be paid from the Department of Risk Management's (DRM) liability funds, and will be recovered through charges to County departments and Special District based on the Board of Supervisors (Board) approved rates. Sufficient appropriations and revenue are included in the DRM's 2024-25 budget and will be included in future recommended budgets.

**BACKGROUND INFORMATION**

DRM administers the County's self-insurance programs and maintains 30 different lines of insurance policies to provide additional protection for the County. Approval of Recommendation No. 1 will provide a new coverage period of September 29, 2024, through September 29, 2025, with a total renewal premium cost of approximately \$43,525. This represents an increase of

## **Renewal of Estates and Trails Insurance**

### **September 24, 2024**

\$5,677, or approximately 15%, over last year's final total premium cost of \$37,848. This increase is due to several factors, including an increase in frequency and cost of claims, and a loss of competition due to insurers leaving the public sector market.

A final premium amount will not be available until closer to the actual renewal date, due to the complexity of the negotiations. The County's broker engages in negotiations with multiple insurance carriers on behalf of the County to develop the insurance coverage.

Approval of Recommendation No. 2 will authorize the Director of DRM or the Deputy Executive Officer to execute the binding order, on behalf of the County, ensuring a timely renewal process with no lapse in coverage. Additionally, Recommendation No. 2 will authorize the Deputy Executive Officer or the Director of DRM to execute any subsequent binding orders, documents, or quotes necessary to approve mid-term changes to the policies for additional coverages, subject to a non-to-exceed limit of 10% over the total actual renewal cost, per insurance program and premium, for the period of September 29, 2024, through September 29, 2025.

Authorizing the Deputy Executive Officer or Director of DRM to approve mid-term insurables, for additional coverages, will allow the DRM to provide insurance coverage for any additional assets the County may acquire mid-term. Failure to provide insurance coverage for additional insurables acquired mid-term, may leave certain assets uninsured and expose the County to significant risk.

### **PROCUREMENT**

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

Alliant Insurance Services, Inc. successfully marketed and negotiated the renewal of the Trails Special Liability Insurance and the Estates Special Liability Insurance for the period of September 29, 2024, through September 29, 2025, with Great American E&S Insurance Company. The proposed renewal policies will have the same coverage limits as the expiring policies.

### **REVIEW BY OTHERS**

This item has been reviewed by County Counsel (Laura Feingold, Chief Assistant County Counsel, 387-5455) on August 13, 2024; Purchasing (Jessica Barajas, Supervising Buyer, 387-2065) on August 26, 2024; County Administrative Office (Diane Rundles, Assistant Executive Officer, 387-5572) on August 28, 2024; Finance (Ivan Ramirez, Administrative Analyst, 387-4020) on August 29, 2024; and County Finance and Administration (Paloma Hernandez-Barker, Deputy Executive Officer, 387-5423) on September 9, 2024.

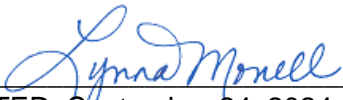
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Record of Action of the Board of Supervisors  
San Bernardino County

**APPROVED (CONSENT CALENDAR)**

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

Lynna Monell, CLERK OF THE BOARD

BY   
DATED: September 24, 2024



cc:     File - Risk Management  
MBA   09/30/2024