



**Tulare County Counsel
Risk Management Division
COUNTY OF TULARE
AGENDA ITEM**

BOARD OF SUPERVISORS

ALLEN ISHIDA
District One

PETE VANDER POEL
District Two

PHILLIP A. COX
District Three

J. STEVEN WORTHLEY
District Four

MIKE ENNIS
District Five

AGENDA DATE: June 29, 2010

Public Hearing Required	Yes	<input type="checkbox"/>	No	<input checked="" type="checkbox"/>	N/A	<input type="checkbox"/>
Scheduled Public Hearing w/Clerk	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Published Notice Required	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Advertised Published Notice	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Meet & Confer Required	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Electronic file(s) has been sent	Yes	<input checked="" type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input type="checkbox"/>
Budget Transfer (Aud 308) attached	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Personnel Resolution attached	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	N/A	<input checked="" type="checkbox"/>
Resolution, Ordinance or Agreements are attached and signature line for Chairman is marked with tab(s)/flag(s) Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> N/A <input type="checkbox"/>						

CONTACT PERSON: Robyn Henry, Risk Manager PHONE: 559 733 6273 ext. 204

SUBJECT: Renewal of the General Liability I and II insurance programs.

REQUEST(S):

That the Board of Supervisors:

Approve Renewal of the General Liability I and II insurance programs.

SUMMARY:

The County has utilized a \$250,000 (SIR) self-insured retention for its general liability insurance program since July of 2003. The County participates in the California State Association of Counties-Excess Insurance Authority) pool and purchases optional excess coverage.

The General Liability I Program through CSAC-EIA includes coverage excess the County's \$250,000 SIR up to \$1 Mil. The County participates in the CSAC-EIA General Liability II Program and the expiring coverage with optional excess provided \$36 Mil in total limits.

The CSAC-EIA Executive Committee and Board of Directors met on June 3, 2010 and approved new terms. For renewal the General Liability I and II Programs have been aggressively marketed. The General Liability II Program offering for the County is \$9 Mil excess \$1 provided by Ironshore Indemnity Company with Torus Insurance Limited providing \$15 Mil excess limits. The total limits for the two programs at renewal will be \$24 Mil excess \$1 Mil. Additional Optional Excess Limits will be available of \$10 Mil. Optional Excess quotes are not yet available and

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are expected within the next 30 days.

For renewal County Counsel fees are included up to \$200 per hour. In addition the exclusion for lead has been eliminated subject to the condition of a favorable review by the insurer, Ironshore Indemnity Company, of a member survey to assess the existing exposure.

Buckman-Mitchell Insurance Brokers were invited to quote but did not submit a renewal option for this coverage year.

FISCAL IMPACT/FINANCING:

General Liability I Program		Premium
\$1 Mil XS \$250 SIR	Ironshore Indemnity Company	\$ 1,098,691
Administration Fees		\$ 39,422
Total GL I Premium		\$ 1,138,113

General Liability II Program		Premium
\$24 XS \$1 Mil		\$ 1,198,456
Total GL I and II Premium		\$ 2,336,569

2009/2010 Expiring Premium	\$ 2,088,054
Difference 2010/2011	\$ 248,515

LINKAGE TO THE COUNTY OF TULARE STRATEGIC BUSINESS PLAN:

Approval of this request will contribute to the organizational performance of the County through fiscal stability.

ALTERNATIVES:

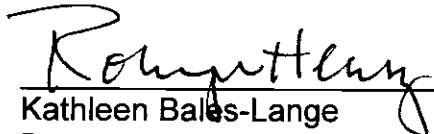
Do not approve coverage and direct Risk Management to take other action.

INVOLVEMENT OF OTHER DEPARTMENTS OR AGENCIES:

The cost of the liability insurance program is assessed among County Departments based upon the department's loss experience and exposure (FTE). A department's allocation includes premium, administrative costs and funding of the self insured retention.

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ADMINISTRATIVE SIGN-OFF:


Kathleen Bales-Lange
By Robyn Henry, Risk Manager

Cc: Auditor/Controller
County Counsel
County Administrative Office (3)

Attachment(s)

**BEFORE THE BOARD OF SUPERVISORS
COUNTY OF TULARE, STATE OF CALIFORNIA**

IN THE MATTER OF Renewal of)
the General Liability I and II insurance)
programs.)

RESOLUTION NO. _____
AGREEMENT NO. _____

UPON MOTION OF SUPERVISOR _____, SECONDED BY
SUPERVISOR _____, THE FOLLOWING WAS ADOPTED BY THE
BOARD OF SUPERVISORS, AT AN OFFICIAL MEETING HELD _____
_____, BY THE FOLLOWING VOTE:

AYES:
NOES:
ABSTAIN:
ABSENT:

ATTEST: JEAN M. ROUSSEAU
COUNTY ADMINISTRATIVE OFFICER/
CLERK, BOARD OF SUPERVISORS

BY: _____
Deputy Clerk

* * * * *

Approved Renewal of the General Liability I and II insurance programs.