

P26820  
Doc 524670

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v572



CSAC  
**EXCESS  
INSURANCE  
AUTHORITY**

El Dorado County  
330 Fair Lane  
Placerville, CA 95667

Invoice Number: 21600023  
Invoice Date: 10/1/2020  
Due Date: 10/31/2020

Attn: Robert Schroeder  
Medical Malpractice Program

Description	Amount
Period Covered: 10/1/2020 - 10/1/2021	
Premium -- MED MALPRACTICE RENEWAL 10/1/20 - 10/1/21 PREMIUM 4101	\$231,684.00
Administration Fee - MEDICAL MALPRACTICE RENEWAL ADMIN FEE 4304	\$33,531.00

0910SPCL-C40

**Invoice Total: \$265,215.00**

Please pay by the due date to avoid interest charges.  
Thank you!



Elizabeth Hess &lt;elizabeth.hess@edcgov.us&gt;

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**Invoice for Approval: Med Mal Renewal 20/21 INV 2160023 \$265,215.00**

3 messages

**Elizabeth Hess** <elizabeth.hess@edcgov.us>

Wed, Sep 30, 2020 at 5:03 PM

To: Robert Schroeder &lt;robert.schroeder@edcgov.us&gt;

Cc: Hillary Crawford &lt;Hillary.Crawford@edcgov.us&gt;, Kerri Williams-Horn &lt;kerri.williams-horn@edcgov.us&gt;, Paula Starr &lt;paula.starr@edcgov.us&gt;, Tameka Usher &lt;tameka.usher@edcgov.us&gt;


Hello Rob,

The attached renewal for the medical malpractice insurance policy is attached for your review and approval.

Thank you,

**Elizabeth Hess**  
Administrative Technician  
Chief Administrative Offices  
(530) 621-5571

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 **Invoice\_21600023.pdf**  
51K**Robert Schroeder** <robert.schroeder@edcgov.us>

Wed, Sep 30, 2020 at 5:16 PM

To: Elizabeth Hess &lt;elizabeth.hess@edcgov.us&gt;

Cc: Hillary Crawford &lt;hillary.crawford@edcgov.us&gt;, Kerri Williams-Horn &lt;kerri.williams-horn@edcgov.us&gt;, Paula Starr &lt;paula.starr@edcgov.us&gt;, Tameka Usher &lt;tameka.usher@edcgov.us&gt;

Approved. Thank you Liz.

[Quoted text hidden]

**Elizabeth Hess** <elizabeth.hess@edcgov.us>

Thu, Oct 1, 2020 at 7:57 AM

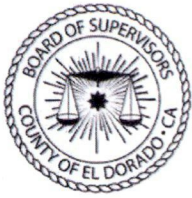
To: Robert Schroeder &lt;robert.schroeder@edcgov.us&gt;

It is my pleasure. I hope you are doing well.

Regards,

**Elizabeth Hess**  
Administrative Technician  
Chief Administrative Offices  
(530) 621-5571

[Quoted text hidden]



Legislation Details (With Text)

**File #:** 20-1032      **Version:** 1

**Type:** Agenda Item      **Status:** Approved

**File created:** 7/31/2020      **In control:** Board of Supervisors

**On agenda:** 8/4/2020      **Final action:** 8/4/2020

**Title:** Human Resources Department, Risk Management Division recommending the Board authorize the Auditor-Controller to make premium insurance and program payments to CSAC-EIA previously approved payable to PRISM for the 20/21 Risk Management insurance coverage and programs including Excess General Liability; Excess Workers Compensation; Primary Workers Compensation; Property, Medical Malpractice; Employee Assistance Program; Pollution; Cyber Liability; Master Crime; Catastrophic Inmate Medical; Underground Storage Tank; Watercraft; Optional Excess Liability and Airport Liability.

FUNDING: Risk Management Internal Service Fund.

**Sponsors:**

**Indexes:**

**Code sections:**

**Attachments:**

Date	Ver.	Action By	Action	Result
8/4/2020	1	Board of Supervisors	Approved	Pass

Human Resources Department, Risk Management Division recommending the Board authorize the Auditor-Controller to make premium insurance and program payments to CSAC-EIA previously approved payable to PRISM for the 20/21 Risk Management insurance coverage and programs including Excess General Liability; Excess Workers Compensation; Primary Workers Compensation; Property, Medical Malpractice; Employee Assistance Program; Pollution; Cyber Liability; Master Crime; Catastrophic Inmate Medical; Underground Storage Tank; Watercraft; Optional Excess Liability and Airport Liability.

**FUNDING:** Risk Management Internal Service Fund.

**DISCUSSION / BACKGROUND**

On June 9, 2020, the Board authorized an amendment to the MOU with CSAC-EIA to accept the organization's name change to PRISM. The consideration of a name change came at the request of CSAC (California State Association of Counties) due to the on-going confusion over the fact that CSAC EIA and CSAC are two completely separate entities.

On July 14, 2020 the Board authorized the renewal of the annual insurance premiums and programs payable to PRISM per the newly amended CSAC-EIA MOU. However, when the invoices were received to make these premium payments, they were issued by CSAC-EIA and not the newly renamed PRISM. Upon inquiry to obtain new PRISM vendor information we were notified that due to delays with the federal government, the new PRISM organization had not been finalized and were requested to issue payment to the CSAC-EIA. The Board had previously authorized payment to PRISM specifically, therefore staff are seeking a new authorization to issue payment to CSAC-EIA to

ensure there is no lapse in coverage while the PRISM organization issues are resolved.

**ALTERNATIVES**

The Board may not grant this authorization and the County may run the risk of not renewing critical need insurance coverage or incur late payment penalties.

**PRIOR BOARD ACTION**

20-0676 - Authorization of name change MOU from CSAC-EIA to PRISM  
20-0851 - Insurance Renewal authorization

**OTHER DEPARTMENT / AGENCY INVOLVEMENT**

N/A

**CAO RECOMMENDATION / COMMENTS**

Approve as recommended.

**FINANCIAL IMPACT**

Funding for these insurance programs is included in the Risk Management Internal Service Fund budget for FY 2020-21, and costs are recouped from County departments through internal charges. Funding is included in the FY 2020-21 Recommended Budget.

**CLERK OF THE BOARD FOLLOW UP ACTIONS**

Send a minute order to the Auditor-Controller for issuing insurance premium renewal and program payments to CSAC-EIA.

**STRATEGIC PLAN COMPONENT**

Good Governance

**CONTACT**

Tameka Usher, Director of Human Resources

Insurance Program	Premium		Increase/Decrease	Percentage Increase/Decrease	Carrier
	FY 19-20	FY 20-21			
Excess General Liability	\$ 581,773	\$ 726,000	\$ 144,227	25%	PRISM
Excess Workers' Compensation	\$ 1,497,269	\$ 1,561,689	\$ 64,420	4%	PRISM
Primary Workers' Compensation	\$ 3,279,524	\$ 4,002,421	\$ 722,897	22%	PRISM
Property	\$ 192,832	\$ 287,755	\$ 94,923	49%	PRISM
Medical Malpractice	\$ 197,901	\$ 237,481	\$ 39,580	20%	PRISM
Employee Assistance Program	\$ 119,700	\$ 107,577	\$ (12,123)	-10%	PRISM
Pollution	\$ 4,307	\$ 4,307	\$ -	0%	PRISM
Cyber Liability	\$ 1,879	\$ 5,605	\$ 3,726	198%	PRISM
Master Crime	\$ 16,118	\$ 20,000	\$ 3,882	24%	PRISM
Catastrophic Inmate Medical Insurance	\$ 120,312	\$ 119,059	\$ (1,253)	-1%	PRISM
Watercraft	\$ 4,716	\$ 6,490	\$ 1,774	38%	PRISM
Optional Excess Liability	\$ 34,327	\$ 55,000	\$ 20,673	60%	PRISM
Special Liability Insurance	\$ 26,175	\$ 32,719	\$ 6,544	25%	Alliant
Airport Operations Liability	\$ 5,863	\$ 8,000	\$ 2,137	36%	Old Republic
Volunteer Blanket Insurance	\$ 2,628	\$ 2,628	\$ -	0%	WellFleet
<b>Totals:</b>	<b>\$ 6,085,324</b>	<b>\$ 7,176,731</b>	<b>\$ 1,091,407</b>	<b>18%</b>	