



# County of El Dorado

330 Fair Lane, Building A  
Placerville, California  
530 621-5390  
FAX 622-3645  
[www.edcgov.us/bos/](http://www.edcgov.us/bos/)

## Legislation Text

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Human Resources Department, Risk Management Division, recommending the Director of said Department, or his/her designee, be authorized to sign all necessary documents to secure continued insurance coverage provided by California State Association of Counties (CSAC) Excess Insurance Authority (EIA) and work with the Auditor-Controller to pay insurance premiums when due.

**RECOMMENDED ACTION:** Approve.

This is the fifth year of an annual process, requesting the Board authorize the Human Resources Department, Risk Management Division, to sign and approve all documents required to secure continued insurance coverage provided currently through CSAC-EIA and to work with the Auditor-Controller to process insurance premiums for payment as they come due.

Prior to processing annual insurance premium renewals for payment, the Auditor-Controller requires Board approval. This process works for all insurance programs/policies except for insurance programs offered by CSAC-EIA. Initial participation in a CSAC-EIA program requires Board approval along with a Memorandum of Understanding between the County and the CSAC-EIA. A listing of programs that the County is participating in currently is attached. Estimated costs for participation in all listed programs is \$1.075M for 2008.

The Auditor Controller has agreed that an annual approval from the Board regarding the County's CSAC-EIA participation is sufficient authorization to process CSAC-EIA premiums for payment.

CSAC-EIA is a Joint Powers Authority comprised of California counties, cities, and public agencies, organized to jointly develop and fund insurance programs. Insurance premiums are normally lower than what the County could find on its own. This is because of the purchasing power of a multi-county organization as well as the ability to pool resources to pay claims thereby reducing the need for excess insurance.

The County has been a member of CSAC-EIA since the early 1990's and currently participates in its general liability, workers' compensation, property, medical malpractice and miscellaneous programs. Within these five major program areas the County participates in a number of coverages and programs as presented on the attachment.