



# County of El Dorado

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## Legislation Text

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Human Resources Department, Risk Management Division, recommending the Board approve insurance coverage for Special Liability Insurance Program for Zone of Benefit Community Service Area 2 and 9 in participation with Alliant Insurance for an amount of \$31,100.34, and authorize the Human Resources Department, Risk Management Division, to sign and approve all documents required to secure continued insurance coverage for the period of September 29, 2021 to September 29, 2022.

**FUNDING:** General Liability Internal Service Fund.

### **DISCUSSION/BACKGROUND**

The County faces a complex array of risks that can result in severe or catastrophic loss. Purchasing insurance helps protect the County from catastrophic general liability claims, automobile accidents, and workers' compensation injuries. Additionally, purchasing insurance protects the County from loss due to damage or destruction of County assets. The County procures a variety of insurance policies and programs to mitigate and transfer exposures to catastrophic loss. By securing these risk mitigating and transfer mechanisms, the County is better positioned to protect assets and personnel for the fulfillment of its services, objectives, and Strategic Plan.

This request is an annual process for the Board to authorize the Risk Management Division to renew insurance coverage and programs provided by PRISM and Alliant. The County utilizes its participation in PRISM in conjunction with professional insurance brokerage services from Alliant to place a variety of commercial insurance policies to protect the County.

The Risk Management Division has evaluated this insurance program in terms of potential loss, coverage, self-insured retentions, deductibles, and policy limits, and recommends the purchase of insurance as described below.

### **Other Insurance Programs**

**Special Liability Insurance Program** - The County purchases insurance for Community Service Area 2 and 9 Road Maintenance Zone of Benefit in a Special Liability Insurance Program (SLIP) offered through Alliant. The SLIP program is a unique liability program developed specifically for small public entities and not-for-profit organizations.

The actual premium for FY 2021-22 is \$31,100.34. This reflects a \$2,303.30 increase from the previous fiscal year. Since this program typically renews in September, it was left off of the July agenda item with the rest of the annual insurance renewal waiting for an actual invoice premium.

### **ALTERNATIVES**

The Board may choose not to approve the insurance renewal or provide Human Resources/Risk

Management Division with an alternate direction.

**PRIOR BOARD ACTION**

01/28/2020 Legistar item 20-0055 - Approval of FY 2020-21 SLIP renewal

**OTHER DEPARTMENT/AGENCY INVOLVEMENT**

N/A

**CAO RECOMMENDATION**

Approve as recommended.

**FINANCIAL IMPACT**

Funding and appropriations for these insurance programs is included in the Risk Management Internal Service Fund budget for FY 2021-22, and costs are recouped from County departments through internal charges.

**CLERK OF THE BOARD FOLLOW UP ACTIONS**

Provide a certified minute order of the agenda item to the Human Resources Department, Risk Management Division, and the Chief Administrative Office.

**STRATEGIC PLAN COMPONENT**

Good Governance

**CONTACT**

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