



## ORANGE COUNTY SANITATION DISTRICT Memorandum

June 10, 2020

**TO:** Administration Committee  
Orange County Sanitation District

**FROM:** Kelly A. Lore  
Clerk of the Board

**RE: LATE COMMUNICATION**

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The Clerk of the Board received communication after the publication of the agenda regarding the proposed dollar amounts in Item No. 7 presented to the OCSD Administration Committee (corrections/additions in red):

**7. 2020-21 PROPERTY - LIABILITY INSURANCE RENEWALS 2020-1091**

RECOMMENDATION: Recommend to the Board of Directors to:

Approve the Orange County Sanitation District FY 2020-21 Property-Liability Insurance Renewals for the not-to-exceed amounts specified below:

Property and Boiler & Machinery - Not to Exceed	\$ <del>1,167,866</del>	\$ 1,151,935
Excess General Liability Insurance - Not to Exceed	\$ 584,718	745,336
Excess Workers' Compensation Insurance - Not to Exceed	\$ 207,000	
Earthquake Insurance - Not to Exceed	\$ <del>93,079</del>	100,000
<b>TOTAL</b>	<b>\$ <del>2,052,663</del></b>	<b>\$ 2,204,271</b>

**Originator:** Lorenzo Tyner

## PROPERTY AND LIABILITY INSURANCE RENEWAL - SUMMARY

<b>Program</b>	<b>2019-20</b>	<b>2020-21</b>	<b>Change</b>	<b>Percent Chg</b>
Excess Workers' Compensation Insurance	\$ 217,762	\$ 207,000	\$ (10,762)	- 5%
Earthquake Insurance	\$ 86,585	\$ 100,000	\$ 13,415	15%
Property and Boiler & Machinery	\$ 805,344	\$1,151,935	\$346,591	43%
Excess General Liability Insurance	\$ 515,371	\$ 745,336	\$229,965	45%
<b>TOTAL</b>	<b>\$1,625,062</b>	<b>\$2,204,271</b>	<b>\$579,209</b>	<b>36%</b>

PROPERTY INSURANCE RENEWAL OPTIONS

		Option 1	Option 2	Option 3	Option 4	Option 5
	Expiring Policy	Expiring Policy				
Property/Boiler/Machinery	\$1 BILLION	\$500 MILLION	\$500 MILLION	\$500 MILLION	\$500 MILLION	\$500 MILLION
Flood - Zones A&V	\$150 MILLION	\$150 MILLION	\$ 25 MILLION	\$ 25 MILLION	\$10 MILLION	\$10 MILLION
Flood - All Other Zones	\$300 MILLION	\$300 MILLION	\$100 MILLION	\$100 MILLION	\$50 MILLION	\$50 MILLION
Retention (Deductible)	\$500 THOUSAND	\$500 THOUSAND	\$500 THOUSAND	\$1 MILLION	\$500 THOUSAND	\$1 MILLION
Premium Estimates	\$805,344	\$3,853,410	\$1,151,935	1,134,292	\$1,005,671	\$994,292

**EXCESS GENERAL LIABILITY INSURANCE RENEWAL OPTIONS**

	2019		2020 Estimates								
	Expiring		Option 1	Option 2		Option 3	Option 4			CSRMA	PRISM
Limit	\$40,000,000		\$40,000,000	\$40,000,000		\$40,000,000		\$40,000,000		\$25,000,000	\$25,000,000
Self-Insured Retention (Deductible)	\$500,000		\$250,000	\$500,000		\$750,000		\$1,000,000		\$500,000	\$500,000
Layers											
\$10MM - Great American National	\$337,271		\$621,782	\$452,870		\$342,237		\$282,004		Included	Included
\$20MM - Berkley Custom	\$141,400		\$264,620	\$264,620		\$264,620		\$264,620		Included	Included
\$5MM - Arch Part of Berkley \$20MM	N/A		\$ 53,174	\$ 53,174		\$ 53,174		\$ 53,174			
\$10MM - Great American Custom	\$ 36,700		\$ 85,305	\$ 85,305		\$ 85,305		\$ 85,305		Included	Included
Estimated Total Cost	\$ 515,371		\$1,024,881	\$ 855,969		\$745,336		\$ 685,103		\$1,356,804	\$1,683,589