

Oostenryk, Rhonda

From: Bob Karll [rkarll@tgt-insurance.com]
Sent: Tuesday, September 06, 2011 1:57 PM
To: Oostenryk, Rhonda
Cc: Todd Boyer; Nancy Sohsen
Subject: Health Dept. Professional Liability

The County's current insurer (Evanston) is clear that under Sec1983 (civil rights violations) claims, plaintiff's attorney fees, if assessed to the County in a judgment, are not covered by this insurance and so would be the County's responsibility.

We have gotten an alternative quote from Lloyd's that contains an endorsement to include this coverage which is a concern that the County's risk manager has brought forward.

The Lloyd's quote is \$48,884 with a \$10,000 deductible versus the current Evanston policy with a premium of \$24,133 with a \$7500 deductible.

We believe that Sec 1983 claims are important to insure since the unknown and uninsured potential is large and impacts the County's legal staff in their judgment on the potential costs in not settling a suit.

Our recommendation is to switch to Lloyds on or after October 1st.

Bob Karll

THE COUNTY AUDITOR'S SIGNATURE CERTIFIES
THAT THIS RESOLUTION HAS BEEN FORMALLY
APPROVED BY THE BOARD OF SUPERVISORS ON

DATE

SCOTT COUNTY AUDITOR

R E S O L U T I O N

SCOTT COUNTY BOARD OF SUPERVISORS

September 15, 2011

APPROVING VARIOUS INSURANCE AND RISK MANAGEMENT COSTS FOR
FY 2011 - 12

BE IT RESOLVED BY the Scott County Board of Supervisors as follows:

Section 1. The purchase of professional liability coverage of \$1 million for the Health Department Professional Liability from Lloyd's in the annual amount of \$48,884 with a \$10,000 deductible for the aforementioned period is hereby approved.

Section 2. This resolution shall take effect immediately.