

Office of Superintendent of Schools  
Board Meeting of November 19, 2003

November 4, 2003

Office of Human Resources  
Marjorie H. Adler, Chief Personnel Officer

**SUBJECT: EXCESS LIABILITY INSURANCE PROGRAM**

**COMMITTEE: LEGISLATIVE RELATIONS, PUBLIC RELATIONS AND PERSONNEL SERVICES**

Beginning in July 1991, the School Board approved a significant change in the structure of its excess liability insurance program which provides general liability, automobile liability, and errors and omissions/professional liability coverage for claims involving bodily injury, property damage, personal injury and discrimination. These coverages contained in this program are in excess of the Board's self-insured retention of \$100,000 per person/\$200,000 per claim, which also corresponds to the limited sovereign immunity limitations for Florida Tort claims, pursuant to the provisions of Section 768.28, Florida Statutes.

Staff and the Board's property/casualty insurance consultant, Siver Insurance Consultants, Inc., have been working with the companies involved in the program for its initial term of July 1, 1991 to September 30, 1999 to re-structure the Board's contractual and financial obligations. Details regarding this Board item, including recommendations to change current contractual and financial obligations moving forward for known claims and incurred but not reported (IBNR) claims for the program's initial period, as well as recommendations for continuation of the program which is currently in force, will be submitted prior to the School Board Meeting of November 19, 2003.