



## Legislation Details (With Text)

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**Title:** Approve Insurance Matrix Updating and Establishing Insurance Limits for Contracts and Activities  
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**Attachments:** 1. Attachment 1: 3-9-2009 Risk Analysis Matrix, 2. Attachment 2: 5-8-2017 Insurance Matrix

Date	Ver.	Action By	Action	Result
5/8/2017	1	City Council	approved	Pass

### Approve Insurance Matrix Updating and Establishing Insurance Limits for Contracts and Activities

Last year, the Redwood Empire Municipal Insurance Fund (REMIF) distributed updated insurance guidelines for various activities and contracts undertaken by its member cities based on a risk analysis matrix supplied by the California Joint Powers Risk Management Authority (CJPRMA). The last time City Council established insurance limits was on March 9, 2009 (see Attachment 1); and in the intervening eight years, recommended insurance limits have increased for most activities. Although REMIF cities may exercise some discretion in establishing insurance requirements, staff recommends that the Council approve the attached Insurance Matrix (Attachment 2) to conform to the standards established by CJPRMA and REMIF and to ensure that all applicants, contractors and consultants are treated uniformly. While there is no immediate fiscal impact to the City associated with this action, there is a risk that the lower insurance requirements will not be sufficient to cover claims. If the Council approves the attached Insurance Matrix, City staff will use it to determine insurance limits required for various activities.