

Chapter 1-16

COMPREHENSIVE LIABILITY PLAN

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Section 1-16-01 PURPOSE OF ORDINANCE

To establish policies with respect to a Comprehensive Liability Plan and to give specific and general authority to a Risk Manager and a Safety Coordinator to act as authorized in all matters relating to Risk Management and Safety.

(5995, Amended, 06/27/2000)

Section 1-16-02 RISK MANAGEMENT POLICY

The City of Boise's policy with respect to the management of all risks of accidental loss shall have as its objectives:

A. General:

1. The protection of the City against the financial consequences of accidental losses which are catastrophic in nature.
2. The minimization of the total long-term cost to the City of all activities related to the identification, prevention, and control of accidental losses and their consequences.
3. The preservation of City assets and public service capabilities from loss, destruction, or depletion.
4. Creation of a system of internal procedures providing a constant reassessment of fluctuating exposure to loss, loss bearing capacity and available financial resources, including insurance.
5. The establishment, to the extent possible, of an exposure-free work and service environment in which City personnel as well as members of the public can enjoy safety and security in the course of their daily pursuits.
6. Providing for periodic re-evaluation of the City's Risk Management Program.
7. Compliance with any Federal, State or local laws, rules and regulations affecting the City's handling of risk.

B. Risk Retention:

With regard to risks of accidental loss, it shall be the City's policy to self-insure all losses which occur with predictable frequency, and which will not have a significant impact on the City's fiscal position.

As a general guideline, the City will self-insure progressively upward to the extent that self-insurance is cost effective, does not endanger the City's fiscal stability, and the City's risk management capabilities are more fully developed and demonstrated. Council approval will be obtained for any increases in level of self-insurance. Exceptions to this guideline will be allowed:

1. Whenever certain necessary services can be obtained only by purchase of insurance.
2. When the City is obligated by contract or law to purchase insurance and no alternate method is acceptable.
3. When a higher level of risk-retention proves both prudent and fiscally sound.
4. When deductibles or non-insurance do not result in long-term economics.

Section 1-16-03 RISK MANAGEMENT FUNCTION

The Risk Manager shall be appointed by the Mayor. The Risk Manager shall have authority and responsibility for:

- A. Compilation of information leading to the identification and measurement of all risks of accidental loss.
- B. Selection of appropriate Risk Management techniques for resolving exposure problems, i.e., (1) Risk Assumption; (2) Risk Reduction; (3) Risk Retention; (4) Risk Transfer; or (5) Other Systems, as appropriate, including the purchase of insurance.
- C. Developing and maintaining an information system in coordination with existing systems for timely and accurate recording and reporting of losses, claims, insurance premiums and other risk-related costs and information.
- D. Allocation of insurance premiums, uninsured losses and other risk costs to the budgetary units when necessary and appropriate.
- E. Coordination between the City and its insurance agents, brokers, underwriters, and adjusters.
- F. Coordinating information and acting in an advisory capacity with regard to risk aspects of security, contracts and other legal documents and legislation.
- G. Conduct training in risk management for appropriate City employees and fund training and travel costs for attending risk management, loss control, or other municipal insurance program.
- H. Supervise all costs in defending claims against the City. Should legal counsel outside the City Attorney's office be retained by the City, the City Attorney shall supervise all such outside counsel.

Section 1-16-04 PURCHASE OF INSURANCE

- A. The procurement of all insurance for the City will be coordinated by the Risk Manager through the Division of Purchasing.
- B. Insurance with limits equal to the maximum foreseeable loss shall be purchased when the potential loss exposure exceeds the retention levels established by Council, and when such insurance is available on a fiscally sound basis.
- C. Insurance shall be purchased from any source determined to be in the best interests of the City.
- D. Insurance shall only be purchased from those insurers licensed by the State of Idaho and, where practical, rated Best's A+11 or higher.

Section 1-16-05 RE-EVALUATION OF RISK MANAGEMENT PROGRAM

Periodically with the approval of the Council, the Risk Manager shall contract with a Risk Management Consulting firm who shall review and evaluate the City's Risk Management Program and make suggestions for improvement.

(5995, Amended, 06/27/2000)

Section 1-16-06 SAFETY COORDINATOR

There is hereby created a Division of Safety of the City of Boise. The Division of Safety shall be supervised and administered by the Safety Coordinator. The Division of Safety shall be attached to the Finance Department, Risk Management Division.

(5995, Amended, 06/27/2000; 5075, 04/05/1988)

Section 1-16-07 DUTIES

The Safety Coordinator shall develop and administer an occupational safety and health program for Boise City. The Safety Coordinator shall promote and coordinate the safe use of property and equipment, as well as perform such other related duties as might be assigned by the Mayor, Council or the Risk Manager.

In addition to the duties enumerated above, the Safety Coordinator shall:

- A. Develop city-wide programs to promote safety awareness and training of employee and supervisors in safe work habits.
- B. Administer the City's Worker's Compensation program.
- C. Maintain comprehensive records of accident/injury and equipment damage.
- D. Perform statistical analysis to determine trends, problem areas, and overall safety performance.
- E. When necessary, conduct investigations of accident/injury to determine causes and enhance the establishment of preventive measures.

- F. Develop city-wide policies and procedures relative to safety and loss prevention as well as assist departments in developing policies and procedures specific to their needs.
- G. Conduct periodic inspections of City facilities and note corrective measures required to eliminate physical hazards. Also conduct follow-up to assure hazards have been eliminated.
- H. Make periodic reports to Mayor, Council, and department heads.
- I. Advise all officials, department heads, superintendents, supervisors, and foremen on matters of safety pertaining to their supervision.
- J. Use all means available to stimulate and to maintain the interest of the employees in the safety program.
- K. Recommend the type of personal protective equipment purchased by the departments.
- L. Coordinate with, and assist, the City Risk Manager, by any means available, to reduce or control losses from claims against the City.
(5995, Amended, 06/27/2000; 5122, 10/04/1988)

Section 1-16-08 DEPARTMENTAL SAFETY COMMITTEE

Department Heads shall have the prime responsibility for assuring a safe work environment and development of departmental safety program. Each Department Head shall create departmental safety committees as appropriate. The Safety Coordinator shall be an ex-officio member of all departmental safety committees. Each departmental representative shall be of supervisor status and shall be appointed by the department head of the affected department. The departmental safety committees shall:

- A. Maintain liaison with the Safety Coordinator as required to be fully informed of a city-wide safety issue.
- B. Assist the Department Heads in sponsoring meetings, initiating programs, planning activities, and using any other means to develop and maintain employee awareness in safety.
- C. Promote, coordinate and may conduct safety training courses for employees.
- D. Recommend and assist the Department Head in developing a departmental safety rules manual covering specific work procedures for that department/division not covered in the general safety manual.
- E. Monitor proper application and enforcement of all city-wide and departmental safety policies.
- F. Review accidents within their department and make recommendations to the department head on work procedures, safety equipment, or training needs to correct safety hazards.
(5995, Amended, 06/27/2000; 4955, 0 9/16/1986)