

File ID: 2026-01183

6/23/2026

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**[Contracts] Authorizing City's Insurance Broker to Renew the City's Contracts for Insurance for Fiscal Year 2026/27 [Two-Thirds Vote Required]**

File ID: 2026-01183

**Location:** Citywide

**Recommendation:** Pass a **Motion** by two-thirds vote: 1) waiving the requirement for 10-day posting of all agreements greater than \$1,000,000; and 2) authorizing the City Manager or designee to authorize Alliant Insurance Services, Inc., the City's insurance broker, to secure annual insurance policies for Excess Liability, Excess Workers' Compensation, Property, Fine Arts, Aircraft, and other insurance including Crime, Pollution, Underground Storage Tank, Special Events, and Airport Liability, for an amount not-to-exceed \$26,009,461.24.

**Contact:** Natalie Dempsey, Risk Manager, (916) 808-8587, ndempsey@cityofsacramento.org, Department of Human Resources

**Presenter:** None

**Attachments:**

- 1-Description/Analysis
- 2-Attachment A Fiscal Year 2026/27 Insurance Premiums
- 3-Attachment B Schedule of Insurance
- 4-Attachment C 2025 Risk Management Workshop

**Description/Analysis**

**Issue Detail:** The City is exposed to a broad range of complex risks that have the potential to result in significant or catastrophic losses. The City utilizes professional insurance brokerage services to place a variety of commercial insurance policies to protect the City from these losses. The City currently contracts with Alliant Insurance Services Inc. (Alliant) to perform this function. By maintaining appropriate insurance coverage, the City safeguards its financial stability against severe liability, automobile, and Workers' Compensation losses.

Additionally, purchasing insurance protects the City from loss due to damage or destruction of City assets, pollution, crime, fine arts, cyber liability, special events, and airport/aircraft exposures. The City's insurance broker marketed all lines of insurance coverage to ensure all viable options were

considered. The City Manager's Office, the Department of Human Resources, Risk Management Division and Alliant have evaluated each of the insurance programs in terms of potential loss, coverage, self-insured retentions, deductibles, premiums, and policy limits and recommend the purchase of insurance as outlined in Attachment A. Attachment B provides a comparison of insurance policies for Fiscal Year (FY) 2025/26 and F 2026/27.

In FY2025/26, Alliant placed insurance policies for the City with a total cost of \$22,876,685.15 and the FY2026/27 estimated total cost of insurance is \$26,009,461.24, a 14% increase. The increase is primarily driven by higher excess liability insurance costs which are discussed below. The insurance market continues to present significant challenges, and, consistent with past renewal cycles, the City is experiencing increased costs across several lines of coverage, reflecting trends affecting public entities statewide and nationwide. These recommendations for insurance policies, premiums, self-insured retentions, and deductibles may change as most quotes are not finalized and in some instances the City may receive additional insurance quotes that would change the costs and information outlined in this report.

On December 9<sup>th</sup> of 2025, the Risk Manager, the Workers' Compensation Claims Manager, and a representative from Alliant presented to the Budget and Audit Committee the 2025 Risk Management Workshop which provided an insurance market update, comparative benchmarking, actuarial results, liability claims, as well as various other topics impacting the City's insurance premiums. This presentation can be found in Attachment C.

**Policy Considerations:** Failure to secure adequate insurance coverage would leave the City financially vulnerable to catastrophic losses, potentially resulting in substantial and unbudgeted financial obligations.

The Sacramento City Code Section 4.04.020 and Council Rules of Procedure (Chapter 7, Section E.2.d) mandate that unless waived by a 2/3 vote of the City Council, all labor agreements, and all agreements greater than \$1,000,000 shall be made available to the public at least ten (10) days prior to council action. This provision will be waived by City Council.

**Economic Impacts:** None.

**Environmental Considerations:** This report concerns administrative activities that will not have a significant effect on the environment and does not constitute a "project" as defined by CEQA [CEQA guidelines Sections 15061(b)(3); 15378(b)(2)].

**Sustainability:** Not applicable.

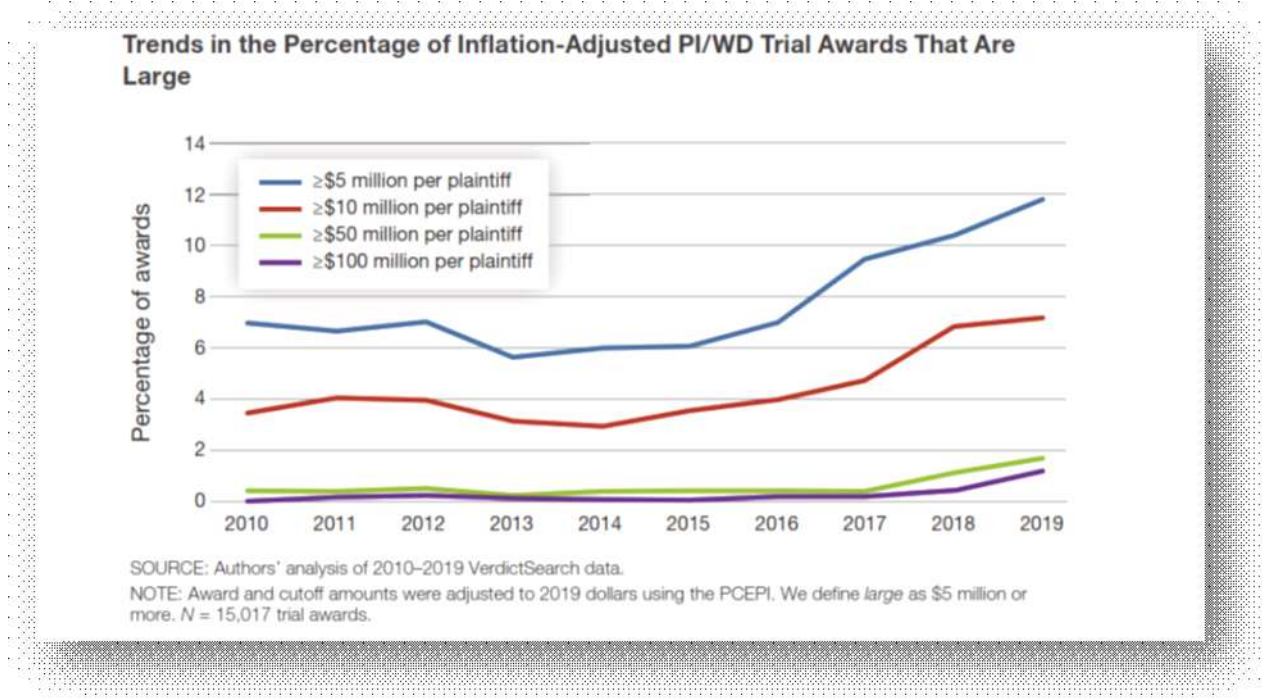
**Commission/Committee Action:** Not applicable.

**Rationale for Recommendation:** The recommended insurance policies are as follows:

Excess Liability: As in recent years, the excess liability insurance renewal continues to be extremely challenging for the City and public entities throughout California and the nation. The public entity liability insurance market continues to harden due to a combination of factors, including escalating claim frequency and severity, increasing plaintiff settlement demands, larger jury verdicts, nuclear and thermonuclear verdicts (those over \$100M). For example, in 2024 there were a record 49 U.S. verdicts in excess of \$100 million.

Another significant factor contributing to the current market conditions is “social inflation,” a term used to describe social and behavioral trends that expand the tort liability of parties alleged to be responsible for harms and their insurers. Social inflation is often associated with increasing jury awards, broader interpretations of liability, growing public distrust of institutions, aggressive litigation strategies, and a willingness by juries to award substantial damages. These trends have contributed to larger settlements and verdicts, increasing the overall cost of claims for insurers and public entities alike.

The chart below is from a 2024 Rand Corporation study, titled *What Is the Evidence for Social Inflation? Trends in Trial Awards and Insurance Claim Payments* by Lloyd Dixon, Nicholas M. Pace, James Davidson, Jamie Morikawa illustrates the dramatic increase in jury awards for personal injury and wrongful death litigation in the last ten years.



Unfortunately, these increases appear to reflect a long-term market trend rather than a temporary

fluctuation. Over the past decade, claim costs have grown at an average annual rate of approximately 11%, driven by factors such as social inflation, rising litigation expenses, increasing medical costs, and larger jury verdicts. The market has also experienced a reduction in the number of reinsurers willing to underwrite public entity liability risks. This contraction in available reinsurance capacity has limited competition among carriers and reduced the overall capacity available in the marketplace. As a result, public entities continue to face higher premiums, more restrictive underwriting standards, and fewer options for securing excess liability coverage at historical pricing levels.

To address the challenges presented by the current excess liability insurance market, the City participates in the General Liability 2 (GL2) program through Public Risk Innovation, Solutions, and Management (PRISM), a member-directed risk-sharing pool that enables public entities to collectively purchase excess liability coverage and leverage greater buying power than would otherwise be available in the commercial insurance market.

For the General Liability Program (GL2 PRISM Program), the City maintains a \$2 million self-insured retention (SIR) per occurrence and a \$2 million annual loss corridor deductible. The loss corridor deductible functions as an aggregate deductible applicable to claims that exceed the City's \$2 million self-insured retention, providing an additional layer of shared risk before excess coverage responds. In recognition of increasing claim severity, rising settlement values, and the growing frequency of large jury verdicts, the City also secures Optional Excess Liability (OEL) through PRISM's OEL Program. Following a significant adverse jury verdict in Spring 2026, and in light of ongoing market trends, the City has elected to increase its OEL coverage from \$40 million to \$50 million aggregate coverage. Our FY 2025/26 premium was \$14,550,701.00 and our FY2026/27 premium is estimated to be \$18,000,000, a 24% increase. The premium estimates presented reflect a fiscally responsible and conservative approach to budgeting. This additional liability coverage enhances the City's protection against catastrophic losses and helps safeguard the City from the financial impact of increasingly severe liability claims. The selected coverage level is consistent with the City's size, operational complexity, and risk profile, and reflects the City's ongoing commitment to maintaining a prudent and financially responsible risk financing strategy in an increasingly challenging liability insurance environment.

Excess Workers' Compensation: The City is self-insured for the first \$2 million of each Workers' Compensation claim and purchases excess Workers' Compensation coverage through Public Risk Innovation, Solutions, and Management (PRISM), one of the largest and most established public entity risk-sharing pools in the nation. The City has participated in PRISM's Excess Workers' Compensation Program since 2007 as part of its long-term strategy to manage catastrophic Workers' Compensation exposures while maintaining the financial benefits of self-insurance. By participating in PRISM, the City benefits from economies of scale, diversified risk sharing, strong financial resources, and a Workers' Compensation program that has demonstrated long-term stability through changing insurance market conditions.

The City's Excess Workers' Compensation insurance premiums was \$1,732,196 in FY 2025/26 and is estimated to be \$2,000,000 in FY 2026/27, a 15% increase. The premium increase is primarily attributable to growth in payroll exposure, rising medical costs, workforce demographics, increasing mental health-related claims, and expanded Workers' Compensation presumptions for public safety employees, including coverage for costly heart, cancer, and other occupational disease claims.

Property: The City obtains property insurance coverage through the Alliant Property Insurance Program (APIP), one of the largest public entity property insurance programs in the world. Established specifically to address the unique property insurance needs of public entities, APIP leverages the collective purchasing power of thousands of participating organizations to provide comprehensive coverage, stable pricing, and access to insurance capacity that may not otherwise be available in the traditional marketplace. The program's scale allows participating agencies to benefit from competitive pricing, broad policy terms, and substantial coverage limits, including access to significant flood and other catastrophe coverage. As a result of the City's participation in the APIP program, the premium for the upcoming fiscal year decreased. The premium in FY2025/26 was \$6,234,829.03, and the premium for FY2026/27 is estimated at \$5,593,834, representing a 10% decrease.

Conversely, the property insurance costs continue to trend upward. The market remains under pressure due to significant catastrophe losses, including the Los Angeles-area wildfires and a continued pattern of above-average natural disaster losses nationwide. These events have resulted in substantial claim payments by insurers and reinsurers, leading to higher property insurance rates across the public sector. In addition to catastrophe-related losses, broader economic factors continue to drive premium increases. Persistent inflation has increased the cost to repair and replace insured property, while rising labor costs, workforce shortages, and escalating prices for construction materials have significantly increased property valuations and replacement cost estimates. Increased fuel and transportation costs have further contributed to higher expenses associated with construction, debris removal, equipment mobilization, and supply chain logistics.

Fine Arts: To protect valuable collections located throughout the City, including the Crocker Art Museum, Discovery Museum, Golden 1 Center, the Sacramento Archives and Museum Collection, and other City-owned facilities and artwork. Coverage was placed with AXIS Insurance, which remains the City's insurer for the upcoming policy year. The City has adopted a consistent strategy of annually reviewing and increasing Fine Arts insurance limits to ensure coverage keeps pace with the growth and appreciation of the City's collections. For this upcoming fiscal year, the City's Fine Arts policy limit will be increased from \$225 million to \$250 million for FY2026/27. The estimated premium for FY2026/27 is \$147,838.24, representing a decrease of approximately 2% despite the increase in coverage limits.

Aircraft: Aircraft insurance is purchased to protect the City's aviation fleet, which consists of one fixed

-wing aircraft and five helicopters operated in support of public safety and law enforcement activities. The fleet currently includes a 1979 Cessna 172XP airplane; Bell OH-58 helicopters and one Bell 505 helicopter.

The aircraft insurance premium for FY2025/26 was \$64,801.00. The estimated premium for FY2026/27 is \$67,789, representing an increase of 5%. The projected increase is primarily attributable to the rising replacement cost of aircraft, increased insured values associated with the City's aviation fleet, and the addition of specialized mission-critical equipment. Maintaining adequate aircraft insurance coverage is essential to protecting the City against potentially significant losses arising from damage to aircraft, specialized equipment, and aviation-related operations. The coverage ensures that the City can continue to support critical public safety missions while safeguarding public resources from catastrophic financial loss.

Other Insurance: Other insurance coverages maintained by the City include pollution liability, underground storage tank liability, governmental crime, cyber liability, airport liability, business travel accident coverage, and specialized liability programs. These policies help protect the City from a variety of operational, environmental, financial, and technology-related risks that are not fully addressed through the City's primary insurance programs. With these various policies, the combined annual premium for these specialized insurance programs in FY2025/26 was \$143,042. The estimated premium for FY2026/27 is \$200,000, representing an increase of 40%.

Total Insurance Costs: Attachment A provides a summary of the FY2026/27 insurance policies and premiums. Attachment B provides a comparison of insurance policies and premiums from FY2025/26 and FY2026/27.

**Financial Considerations:** Sufficient funds will be available in the Department of Human Resources FY 2026/27 operating budget for the Risk Management Fund (6502) and Workers' Compensation Fund (6504) for coverages through June 30, 2027.

**Local Business Enterprise (LBE):** Alliant is a qualified LBE.

**Attachment A**  
**Fiscal Year 2027 Insurance Premiums**

<b>Schedule of Insurance</b>	<b>Self-Insured Retention</b>		<b>Premium</b>	<b>Carrier</b>
General Liability & Excess	2,000,000*	50,000,000	18,000,000	PRISM
Excess Workers' Compensation	2,000,000	Statutory	2,000,000	PRISM
Property	100,000	1,000,000,000	5,593,834	APIP
Fine Arts	10,000	175,000,000	147,838	AXIS INSURANCE
Aircraft	0	20,000,000	67,789	STARR INDEMNITY
Other Insurance: Includes pollution, crime, airport, travel	Varies	Varies	200,000	VARIES
<b>Total Insurance:</b>			<b>26,009,461</b>	

\*2,000,000 loss corridor deductible

## Attachment B Schedule of Insurance

<u>Comparison Chart</u>	Fiscal Year	Self-Insured Retention	Policy Limits	Premium	Carrier
Excess Liability	FY27	2,000,000*	50,000,000	\$ 18,000,000.00	PRISM
	FY26	2,000,000*	40,000,000	\$ 14,550,701.00	
	Difference:			\$3,449,299.00	24%
Workers' Compensation	FY27	2,000,000	Statutory	\$ 2,000,000.00	PRISM
	FY26	2,000,000	Statutory	\$ 1,732,195.00	
	Difference:			\$ 267,805.00	15%
Property (Includes Cyber Liability)	FY27	100,000	1,000,000,000	\$ 5,593,834.00	APIP
	FY26	100,000	1,000,000,000	\$ 6,234,829.03	
	Difference:			\$ (640,995.03)	-10%
Fine Arts	FY27	10,000	250,000,000	\$ 147,838.24	AXIS
	FY26	10,000	225,000,000	\$ 151,117.12	
	Difference:			\$ (3,278.88)	-2%
Aircraft	FY27	Varies	20,000,000	\$ 67,789.00	Starr
	FY26	Varies	20,000,000	\$ 64,801.00	
	Difference:			\$ 2,988.00	5% Indemnity
Other Insurance: Includes pollution, crime, airport	FY27			\$ 200,000.00	
	FY26			\$ 143,042.00	
	Difference:			\$ 56,958.00	40%
<b>Total Insurance</b>	FY27			\$26,009,461.24	
	FY26			\$22,876,685.15	
	Difference:			\$ 3,132,776.09	14%

\*2,000,000 loss corridor deductible

**2025**  
**RISK MANAGEMENT**  
**WORKSHOP**

December 9, 2025



# AGENDA

## Insurance Market Update and Benchmarking

Kevin Bibler, Senior Vice President, Alliant Insurance Services

## Actuarial Results and Liability Claims

Patrick Flaherty, Risk Manager

## Workers' Compensation Claims

Natalie Dempsey, Workers' Compensation Claims Manager

## Safety Training and Vehicle Accident Prevention Program

Sharneel Kumar, Environmental Health and Safety Manager

# **INSURANCE MARKET UPDATE AND BENCHMARKING**

Presented by:  
Kevin Bibler

# PRISM LIABILITY BENCHMARKING

## City of Sacramento

Average cost per claim: **\$ 25,487**

Frequency of claims rate: **1.24**

## GL2 Cities

Average cost per claim: **\$ 21,552**

Frequency of claims rate: **1.72**

# ACTUARIAL LIABILITY BENCHMARKING

## City of Sacramento

Average cost per claim: **\$ 6,600**

Frequency of claims rate: **1.12**

## Other Cities

Average cost per claim: **\$ 10,670**

Frequency of claims rate: **1.37**

Comparison with 10 similar sized cities and with claims limited to \$100,000

# PRISM WORKERS' COMPENSATION BENCHMARKING

Excess Workers' Compensation High Safety Group\*

## City of Sacramento

Average cost per claim: **\$ 17,965**

Frequency of claims rate: **1.78**

## PRISM High Hazard Group

Average cost per claim: **\$ 31,044**

Frequency of claims rate: **1.76**

\* High Safety means over 40% of payroll safety members

# PRISM WORKERS' COMPENSATION BENCHMARKING (cont.)

## Actuarial Workers' Compensation Benchmarking

### City of Sacramento

Average cost per claim: **\$ 19,800**

Frequency of claims rate: **1.12**

### PRISM High Hazard Group

Average cost per claim: **\$ 22,690**

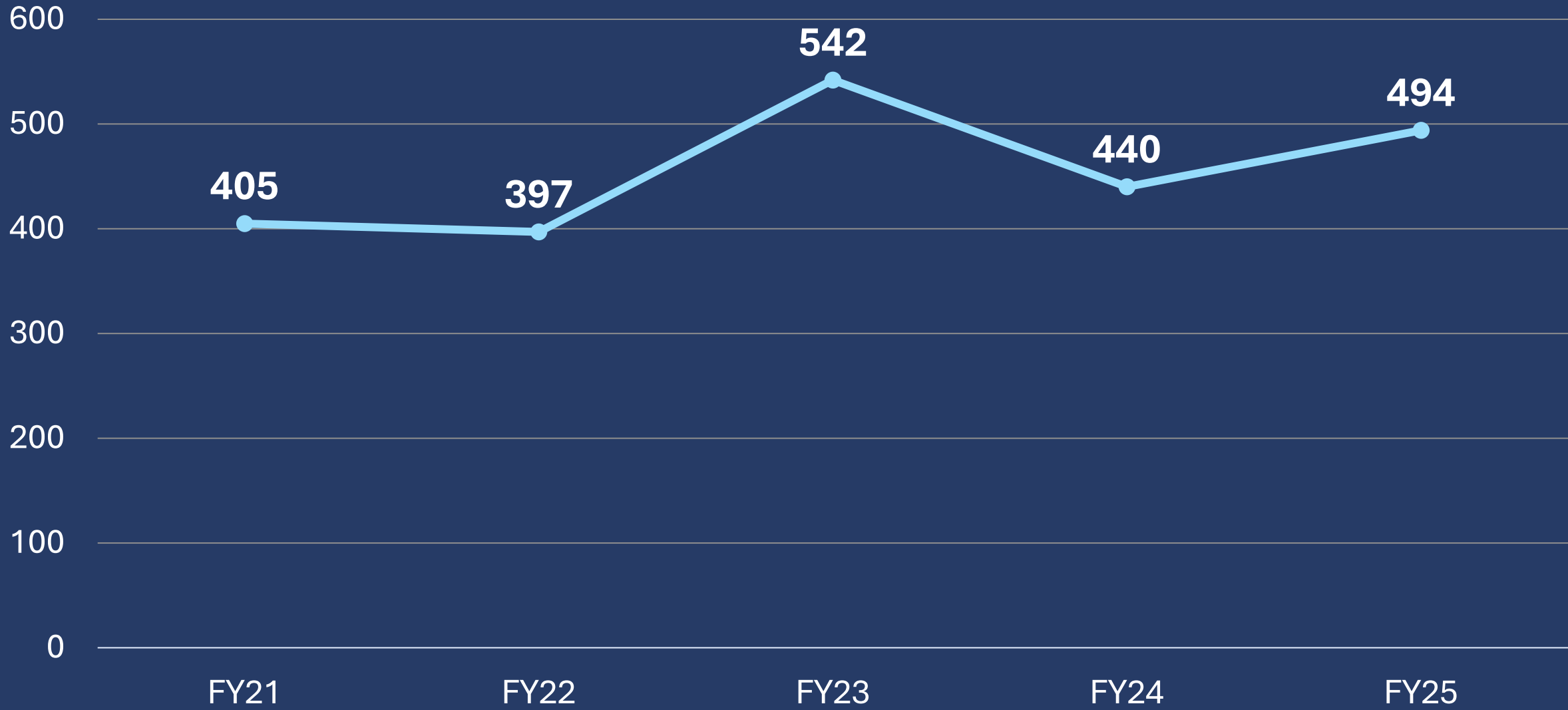
Frequency of claims rate: **1.37**

Comparison with 10 similar sized cities and with claims limited to \$100,000

# GENERAL & AUTO LIABILITY

Presented by:  
Patrick Flaherty

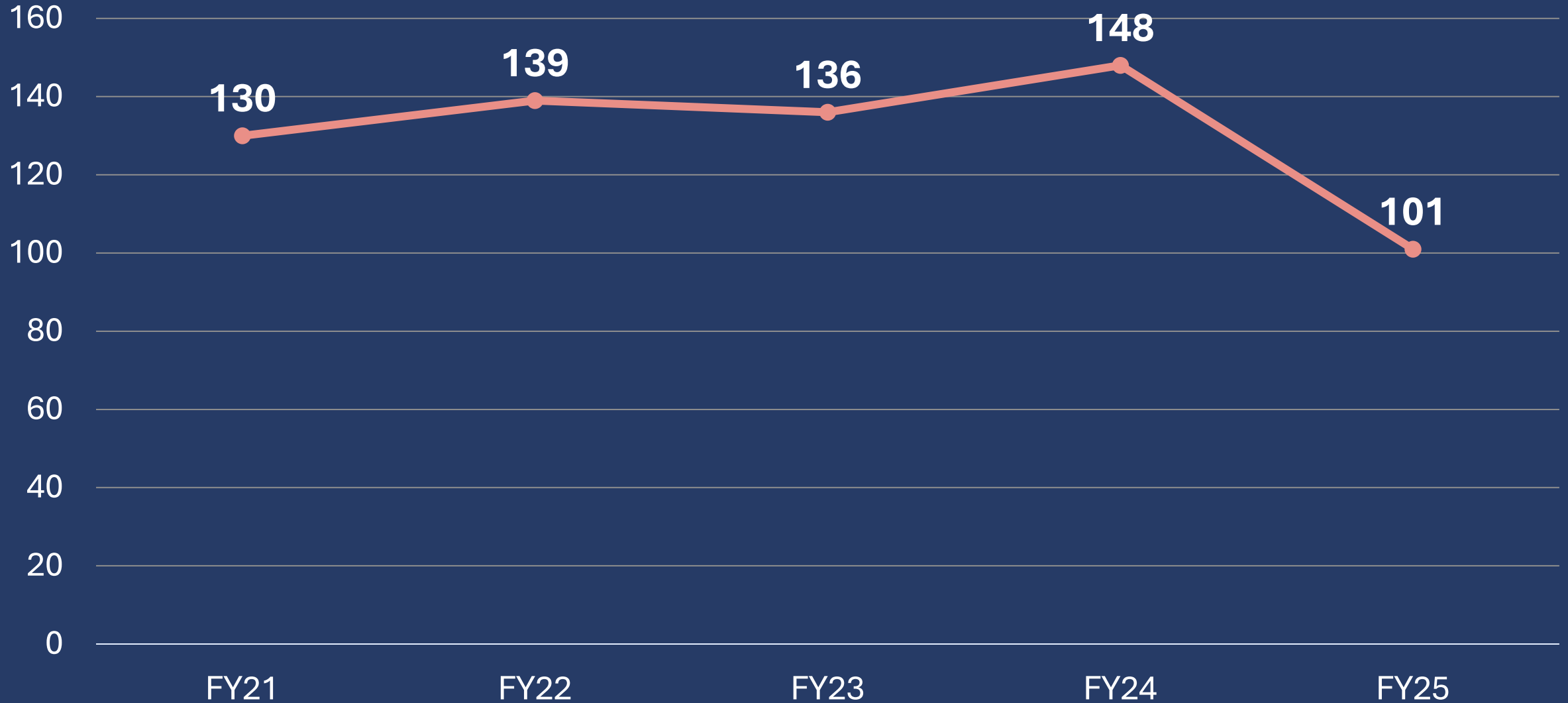
# ULTIMATE NUMBER OF GENERAL LIABILITY CLAIMS



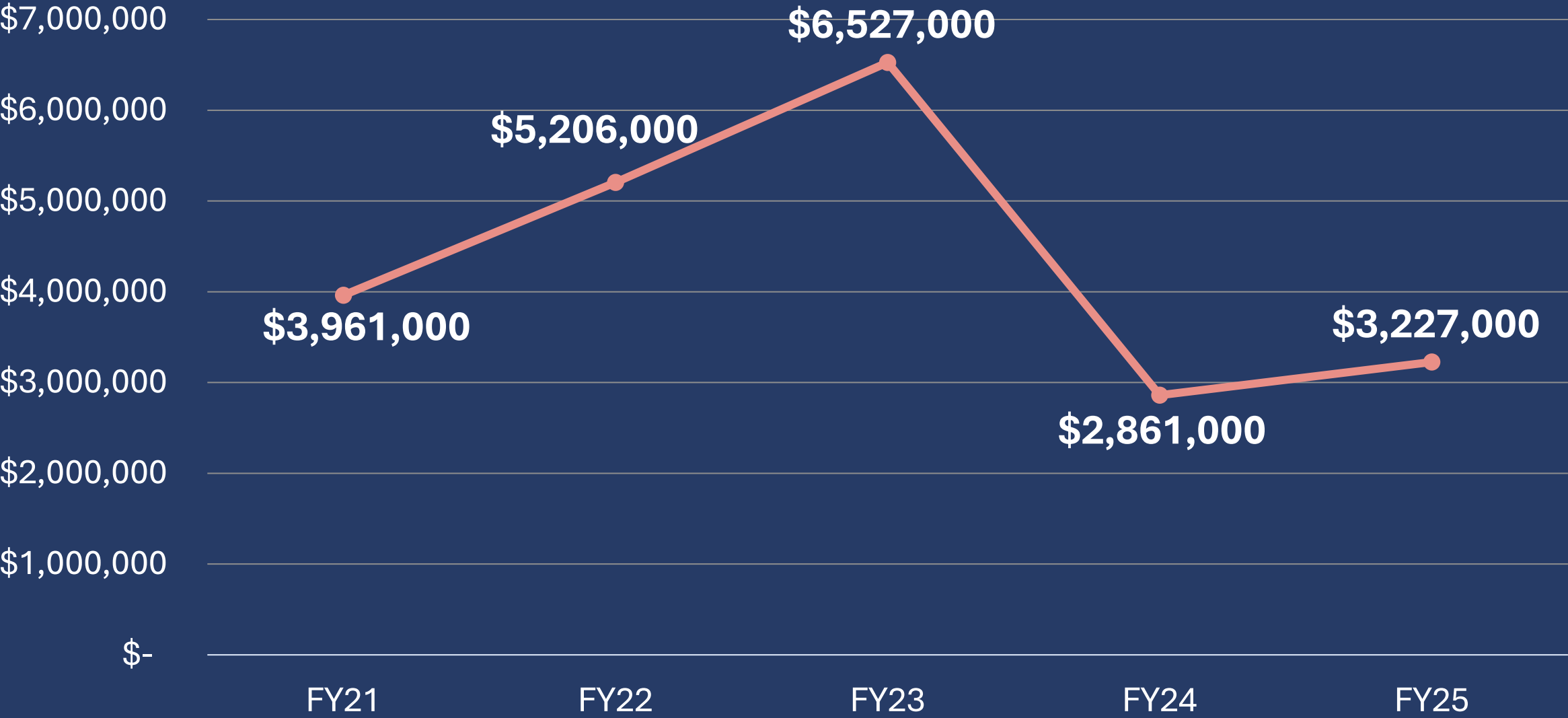
# ULTIMATE GENERAL LIABILITY COST



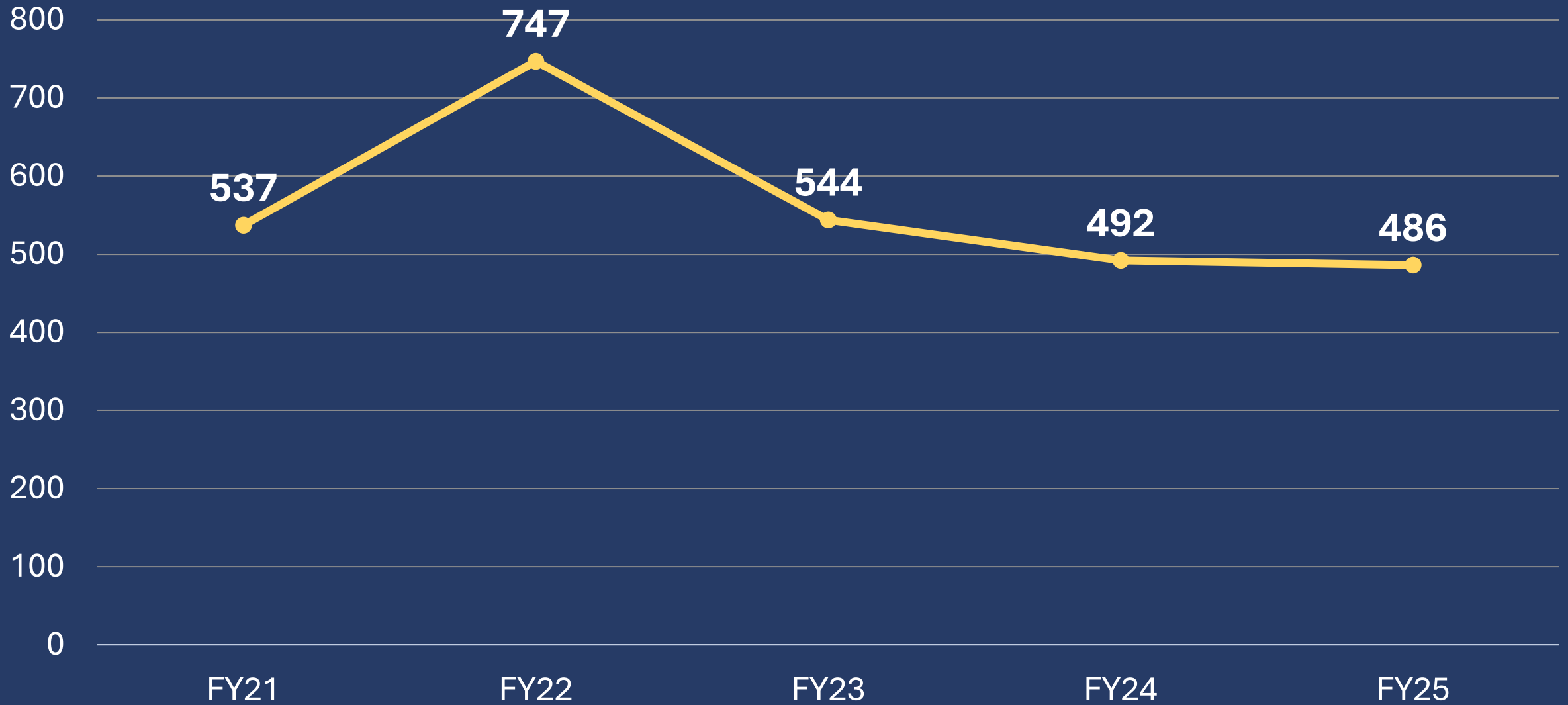
# ULTIMATE AUTO LIABILITY CLAIMS



# ULTIMATE AUTO LIABILITY COST



# ULTIMATE WORKERS' COMP CLAIMS

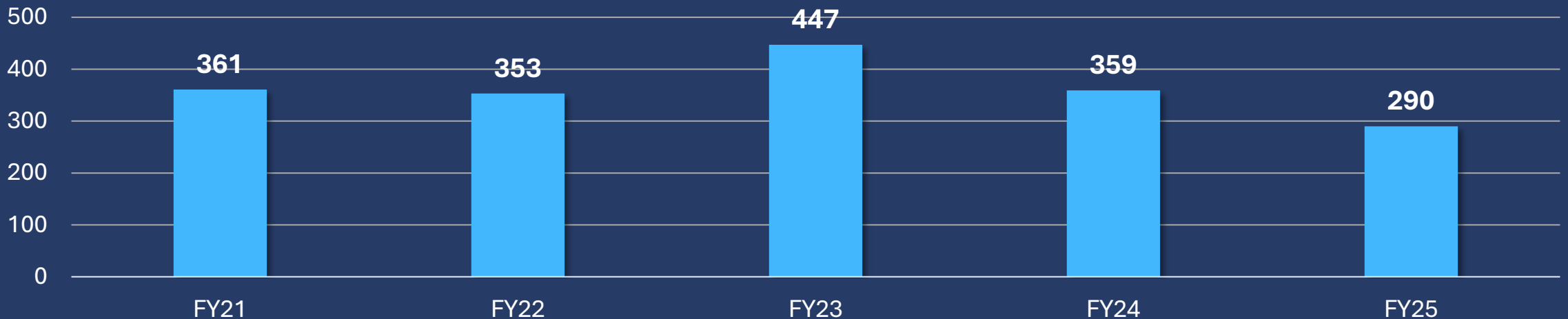


# ULTIMATE WORKERS' COMP COST



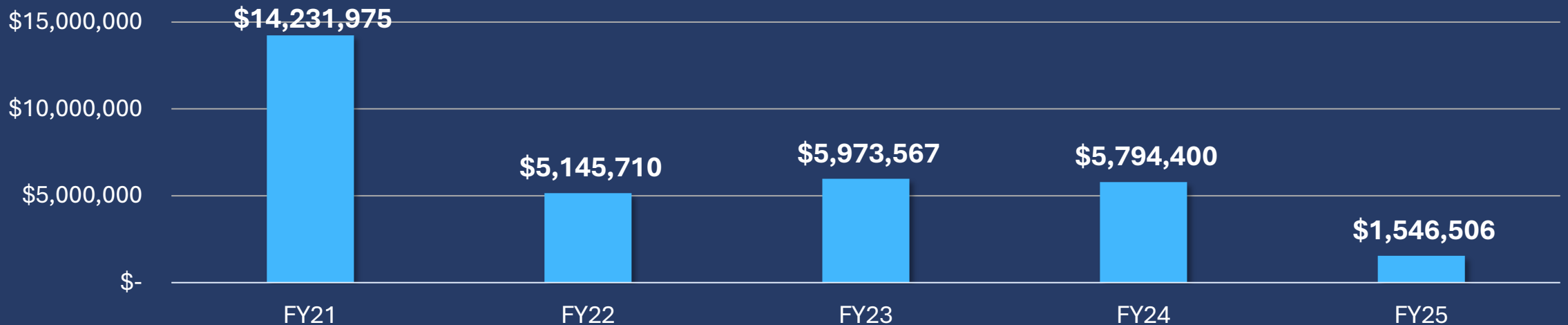
# GENERAL LIABILITY CLAIMS

DEPARTMENTS	FY21	FY22	FY23	FY24	FY25	TOTAL
Charter Offices	12	5	6	3	-	26
Support Services	1	3	4	-	-	8
Police	71	67	71	65	41	315
Fire	6	10	5	3	10	34
Utilities	33	60	36	29	31	189
Public Works	223	191	294	226	185	1,119
Convention & Cultural Services	-	-	2	1	2	5
Youth, Parks, & Community Enrichment	9	8	16	15	7	55
Community Development	5	5	7	10	9	36
Community Response	1	4	6	7	5	23
<b>TOTAL</b>	<b>361</b>	<b>353</b>	<b>447</b>	<b>359</b>	<b>290</b>	<b>1,810</b>



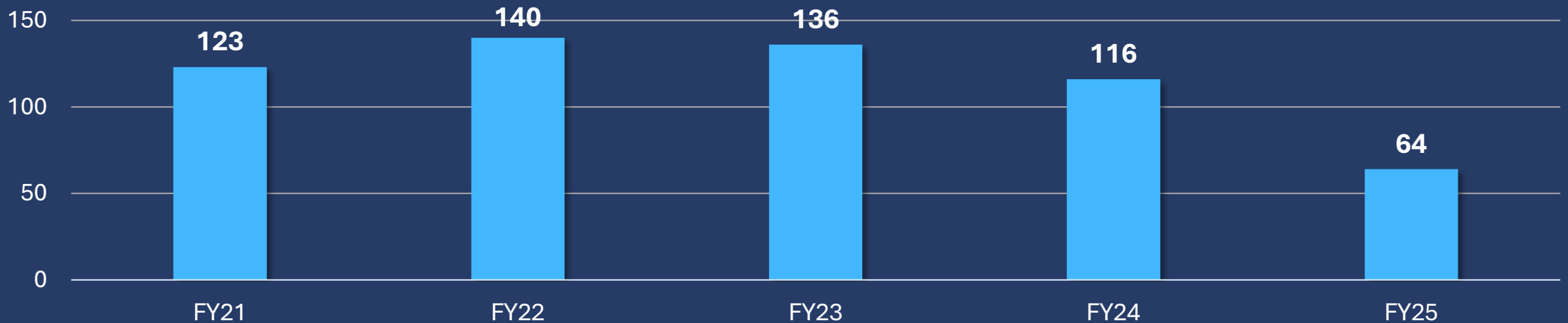
# GENERAL LIABILITY TOTAL INCURRED

DEPARTMENTS	FY21	FY22	FY23	FY24	FY25	TOTAL
Charter Offices	\$ -	\$ -	\$ -	\$ 65,000	\$ -	\$ 65,000
Support Services	\$ -	\$ 1,992	\$ -	\$ -	\$ -	\$ 1,992
Police	\$ 6,524,096	\$ 2,189,438	\$ 766,415	\$ 2,457,323	\$ 330,272	\$ 12,267,544
Fire	\$ 695,000	\$ 1,735,105	\$ 1,051,420	\$ 360,000	\$ 377,343	\$ 4,218,868
Utilities	\$ 4,483,184	\$ 24,790	\$ 272,535	\$ 487,733	\$ 236,286	\$ 5,504,528
Public Works	\$ 1,969,310	\$ 1,070,583	\$ 2,442,407	\$ 1,405,350	\$ 549,143	\$ 7,436,794
Convention & Cultural Services	\$ -	\$ -	\$ 892,938	\$ -	\$ 2,518	\$ 895,456
Youth, Parks, & Community Enrichment	\$ 559,355	\$ 83,802	\$ 421,356	\$ 1,010,000	\$ 20,502	\$ 2,095,016
Community Development	\$ 1,030	\$ -	\$ 875	\$ 8,989	\$ 30,438	\$ 41,331
Community Response	\$ -	\$ 40,000	\$ 125,622	\$ 4	\$ 4	\$ 165,630
<b>TOTAL</b>	<b>\$ 14,231,975</b>	<b>\$ 5,145,710</b>	<b>\$ 5,973,567</b>	<b>\$ 5,794,400</b>	<b>\$ 1,546,506</b>	<b>\$ 32,692,158</b>



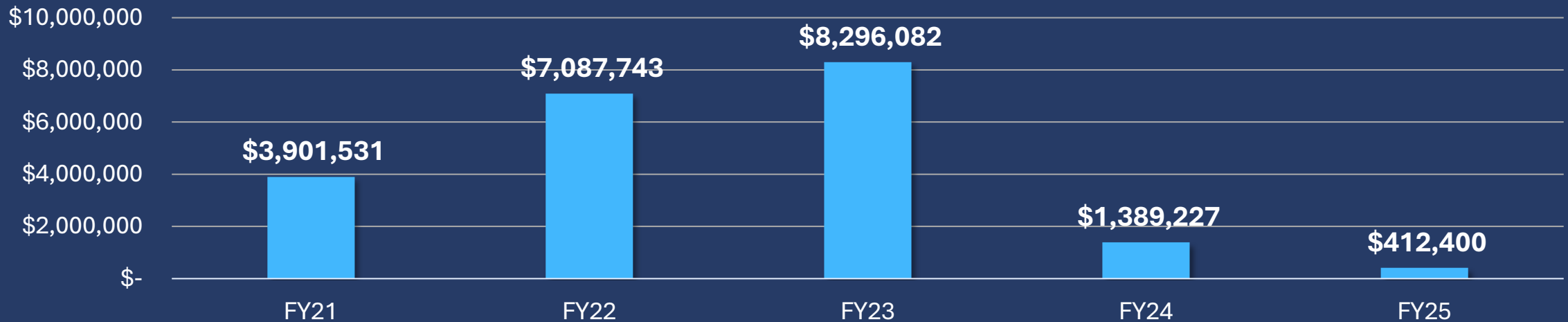
# AUTO LIABILITY CLAIMS

DEPARTMENTS	FY21	FY22	FY23	FY24	FY25	TOTAL
Charter Offices	-	-	-	2	-	2
Support Services	-	-	-	-	-	-
Police	45	40	62	23	14	184
Fire	17	12	14	10	2	55
Utilities	13	15	6	11	4	49
Public Works	43	65	44	67	39	258
Convention & Cultural Services	-	-	-	1	-	1
Youth, Parks, & Community Enrichment	4	4	9	2	1	20
Community Development	1	4	1	-	4	10
Community Response	-	-	-	-	-	-
<b>TOTAL</b>	<b>123</b>	<b>140</b>	<b>136</b>	<b>116</b>	<b>64</b>	<b>579</b>



# AUTO LIABILITY TOTAL INCURRED

DEPARTMENTS	FY21	FY22	FY23	FY24	FY25	TOTAL
Charter Offices	\$ -	\$ -	\$ -	\$ 1,083	\$ -	\$ 1,083
Support Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Police	\$ 540,968	\$ 1,108,487	\$ 7,594,950	\$ 725,664	\$ 130,197	\$ 10,100,265
Fire	\$ 226,535	\$ 38,226	\$ 370,356	\$ 61,003	\$ 5,984	\$ 702,104
Utilities	\$ 67,153	\$ 25,138	\$ 14,502	\$ 48,331	\$ 5,134	\$ 160,257
Public Works	\$ 2,609,946	\$ 1,914,022	\$ 165,224	\$ 548,555	\$ 259,281	\$ 5,497,028
Convention & Cultural Services	\$ -	\$ -	\$ -	\$ 2,596	\$ -	\$ 2,596
Youth, Parks, & Community Enrichment	\$ 456,453	\$ 1,871	\$ 144,646	\$ 1,994	\$ 2,195	\$ 607,159
Community Development	\$ 476	\$ 4,000,000	\$ 6,404	\$ -	\$ 9,610	\$ 4,016,490
Community Response	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL</b>	<b>\$ 3,901,531</b>	<b>\$ 7,087,743</b>	<b>\$ 8,296,082</b>	<b>\$ 1,389,227</b>	<b>\$ 412,400</b>	<b>\$ 21,086,982</b>



# LIABILITY CLAIMS MITIGATION

- The City faces the same exposures as any other large City such as dangerous condition of public property claims (trees, sidewalks, streets, utilities), auto liability and police liability.
- All liability claims sent to departments monthly so departments can address liability issues and regular claim reviews are conducted with larger departments.
- Annual Risk Team Meeting with departments to review claim activity and trends, safety training and risk initiatives.

# LIABILITY CLAIMS MITIGATION (cont.)

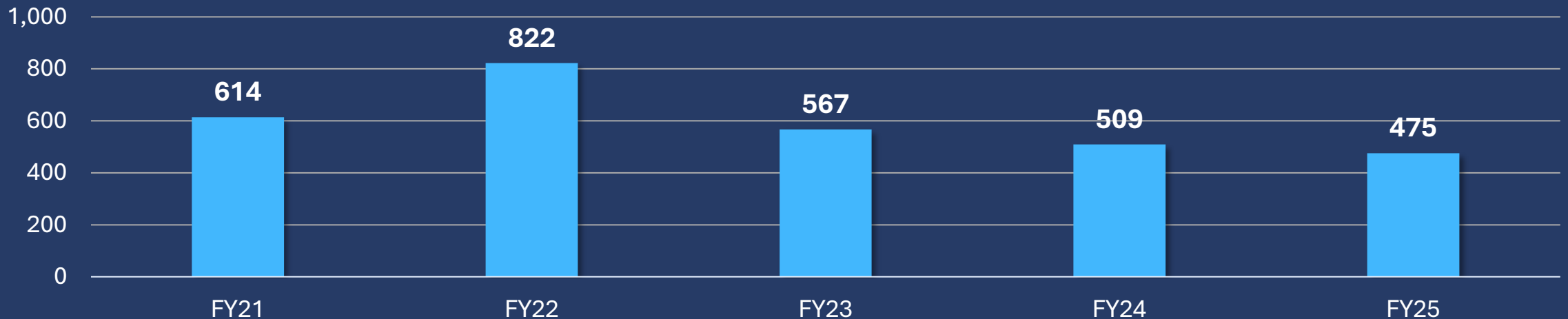
- Litigation primarily handled inhouse to foster claim mitigation strategies with quarterly meetings with City department heads to review litigated cases.
- Continue to invest in preventive maintenance of trees, streets, sidewalks, and utilities.
- Citywide practices and policies to reduce liability by department report previously provided to City Council in 2023. (Addendum 1)
- Loss prevention training.

# **WORKERS' COMPENSATION CLAIMS**

Presented by:  
Natalie Dempsey

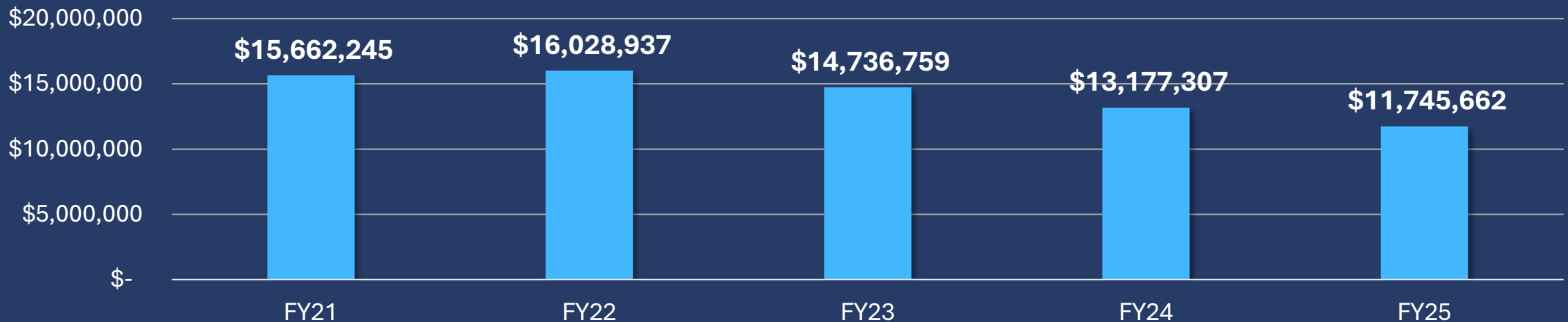
# CLAIMS

DEPARTMENTS	FY21	FY22	FY23	FY24	FY25	TOTAL
Charter Offices	1	3	4	4	2	14
Support Services	10	5	4	7	2	28
Police	220	297	167	148	144	976
Fire	227	333	204	159	177	1,100
Utilities	40	33	40	35	30	178
Public Works	69	77	60	61	52	319
Convention & Cultural Services	1	6	10	7	4	28
Youth, Parks, & Community Enrichment	34	38	48	55	36	211
Community Development	12	30	28	30	27	127
Community Response	-	-	2	3	1	6
<b>TOTAL</b>	<b>614</b>	<b>822</b>	<b>567</b>	<b>509</b>	<b>475</b>	<b>2,987</b>

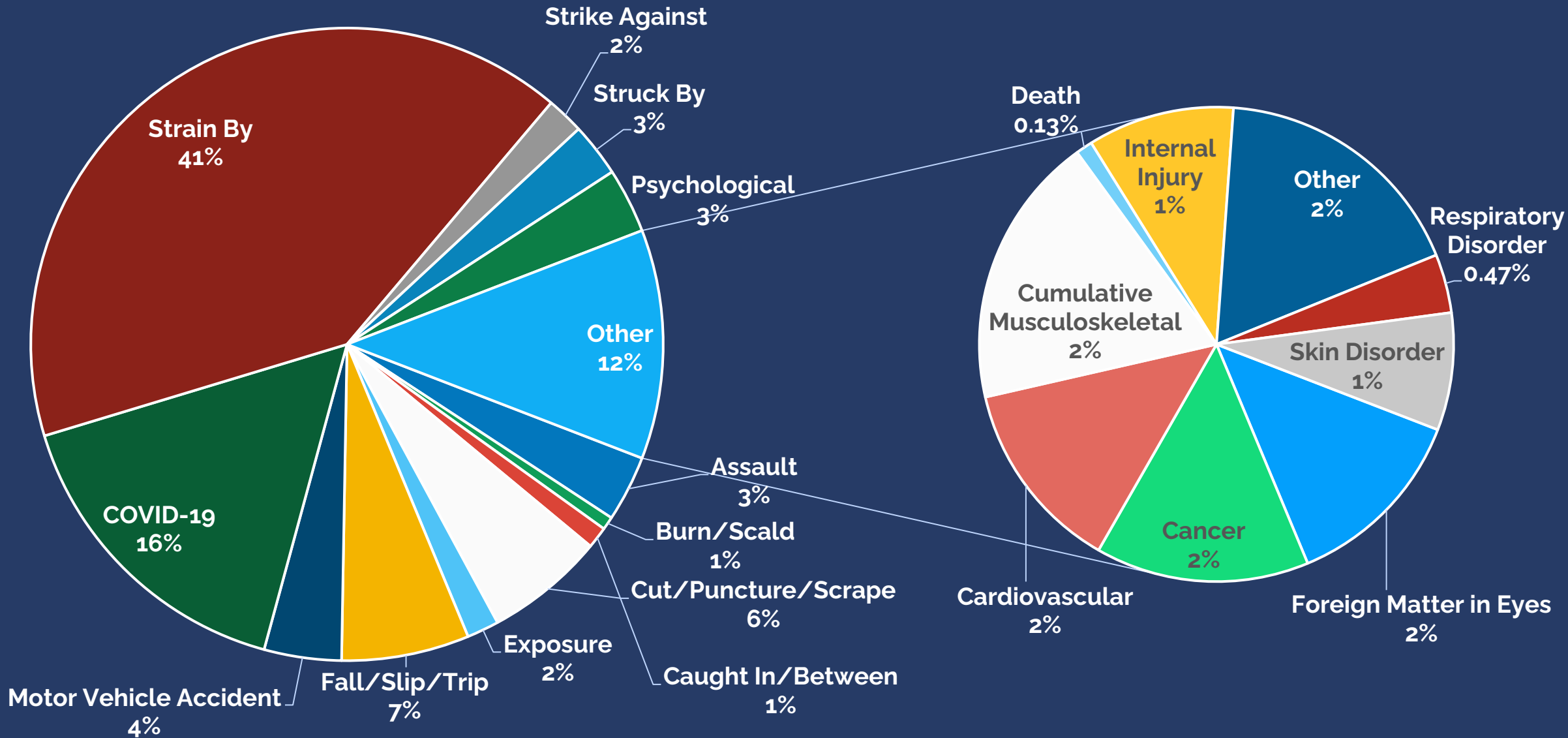


# TOTAL INCURRED

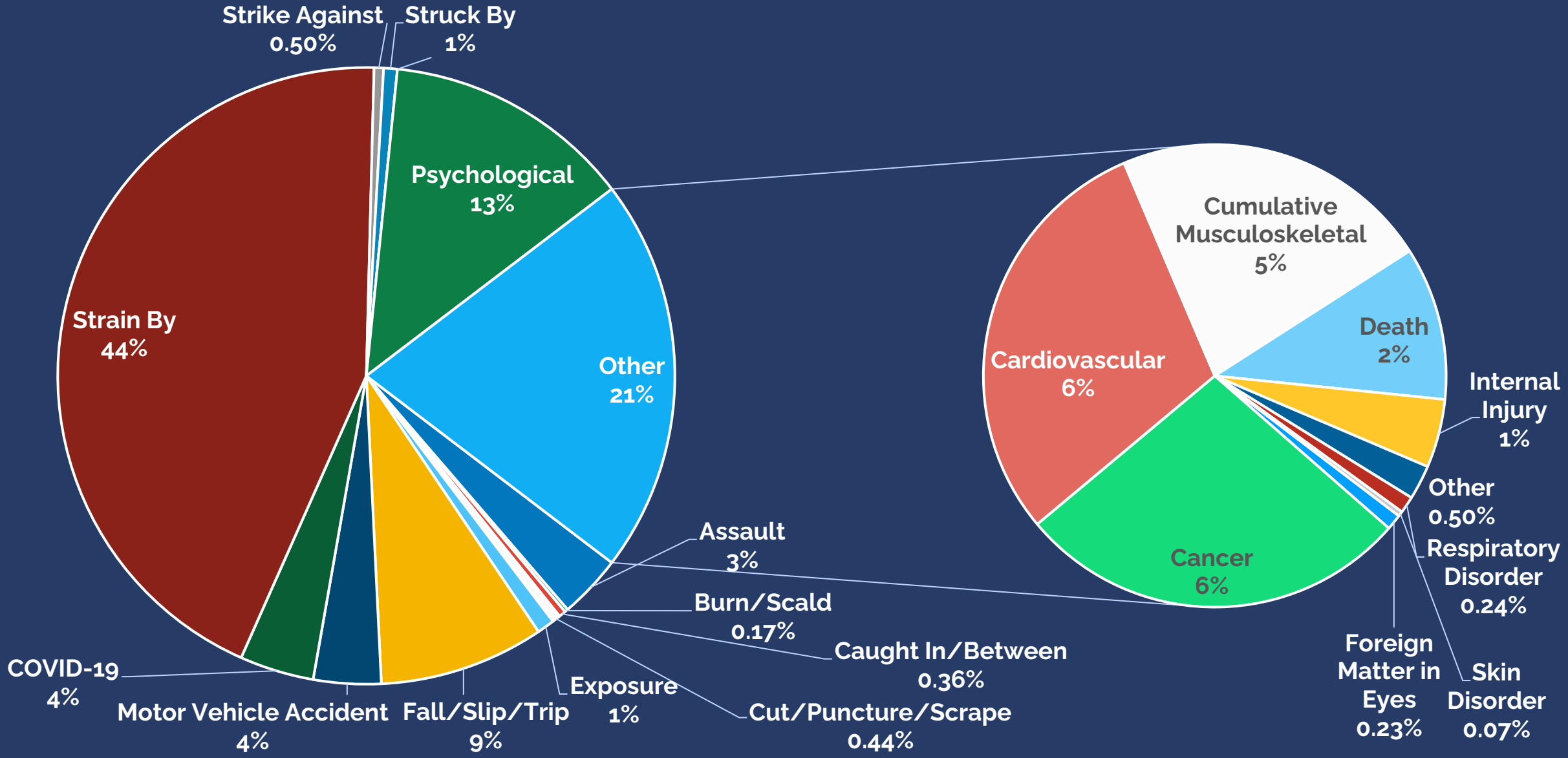
DEPARTMENTS	FY21	FY22	FY23	FY24	FY25	TOTAL
Charter Offices	\$ 418	\$ 1,620	\$ 3,717	\$ 6,775	\$ 1,250	\$ 13,780
Support Services	\$ 8,480	\$ 5,993	\$ 26,548	\$ 46,361	\$ 53,093	\$ 140,475
Police	\$ 4,513,614	\$ 5,653,295	\$ 4,225,281	\$ 5,327,436	\$ 4,600,516	\$ 24,320,141
Fire	\$ 7,527,286	\$ 6,837,584	\$ 7,688,441	\$ 5,716,617	\$ 5,804,411	\$ 33,574,339
Utilities	\$ 620,514	\$ 199,440	\$ 537,526	\$ 494,172	\$ 146,403	\$ 1,998,056
Public Works	\$ 2,378,295	\$ 2,848,728	\$ 1,456,733	\$ 1,138,892	\$ 801,839	\$ 8,624,487
Convention & Cultural Services	\$ 738	\$ 13,578	\$ 198,516	\$ 116,433	\$ 22,548	\$ 351,812
Youth, Parks, & Community Enrichment	\$ 202,657	\$ 378,878	\$ 492,454	\$ 162,999	\$ 188,315	\$ 1,425,303
Community Development	\$ 410,243	\$ 89,821	\$ 107,112	\$ 165,524	\$ 126,038	\$ 898,738
Community Response			\$ 432	\$ 2,098	\$ 1,250	\$ 3,780
<b>TOTAL</b>	<b>\$ 15,662,245</b>	<b>\$ 16,028,937</b>	<b>\$ 14,736,759</b>	<b>\$ 13,177,307</b>	<b>\$ 11,745,662</b>	<b>\$ 71,350,910</b>



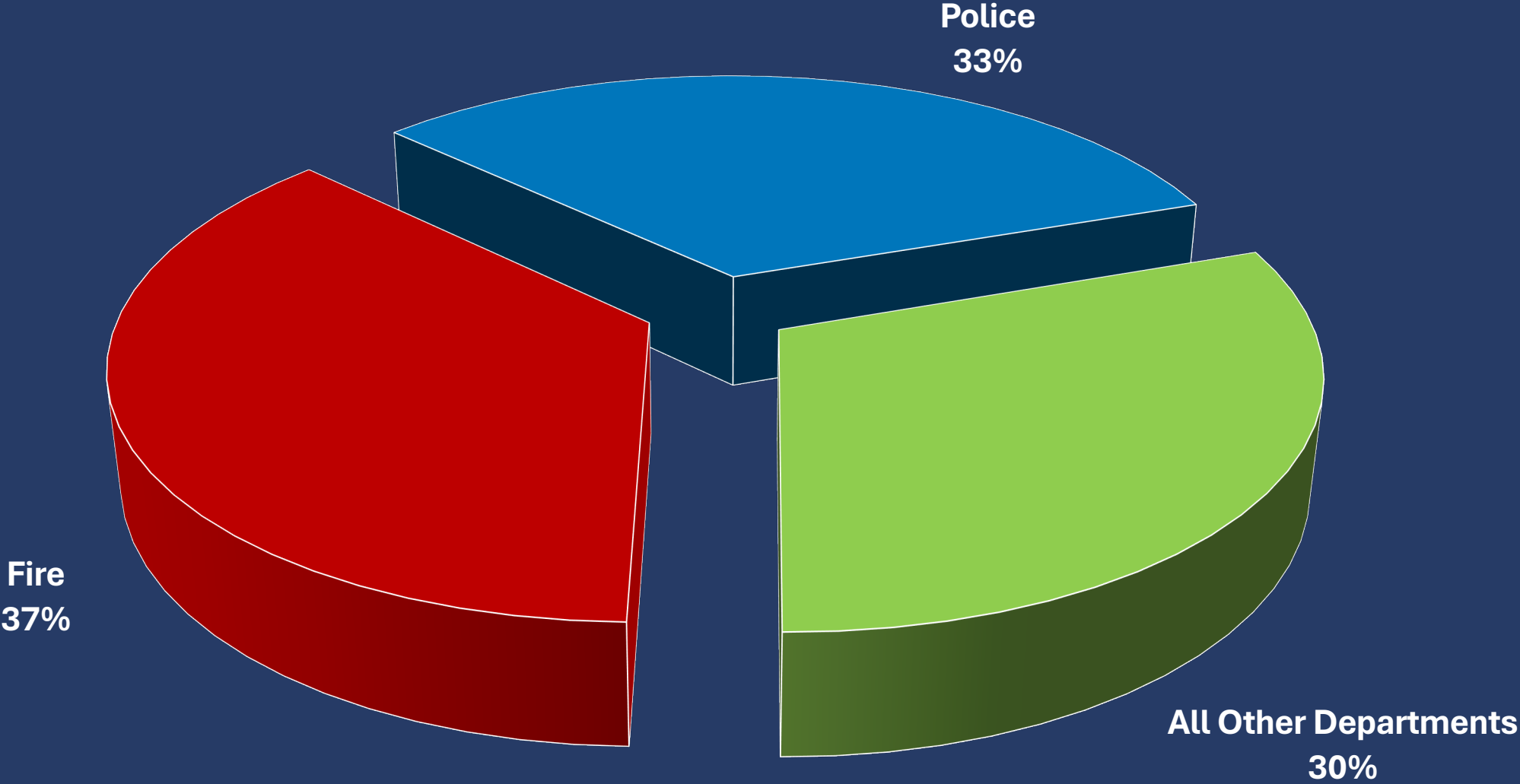
# PERCENTAGE BY CAUSE



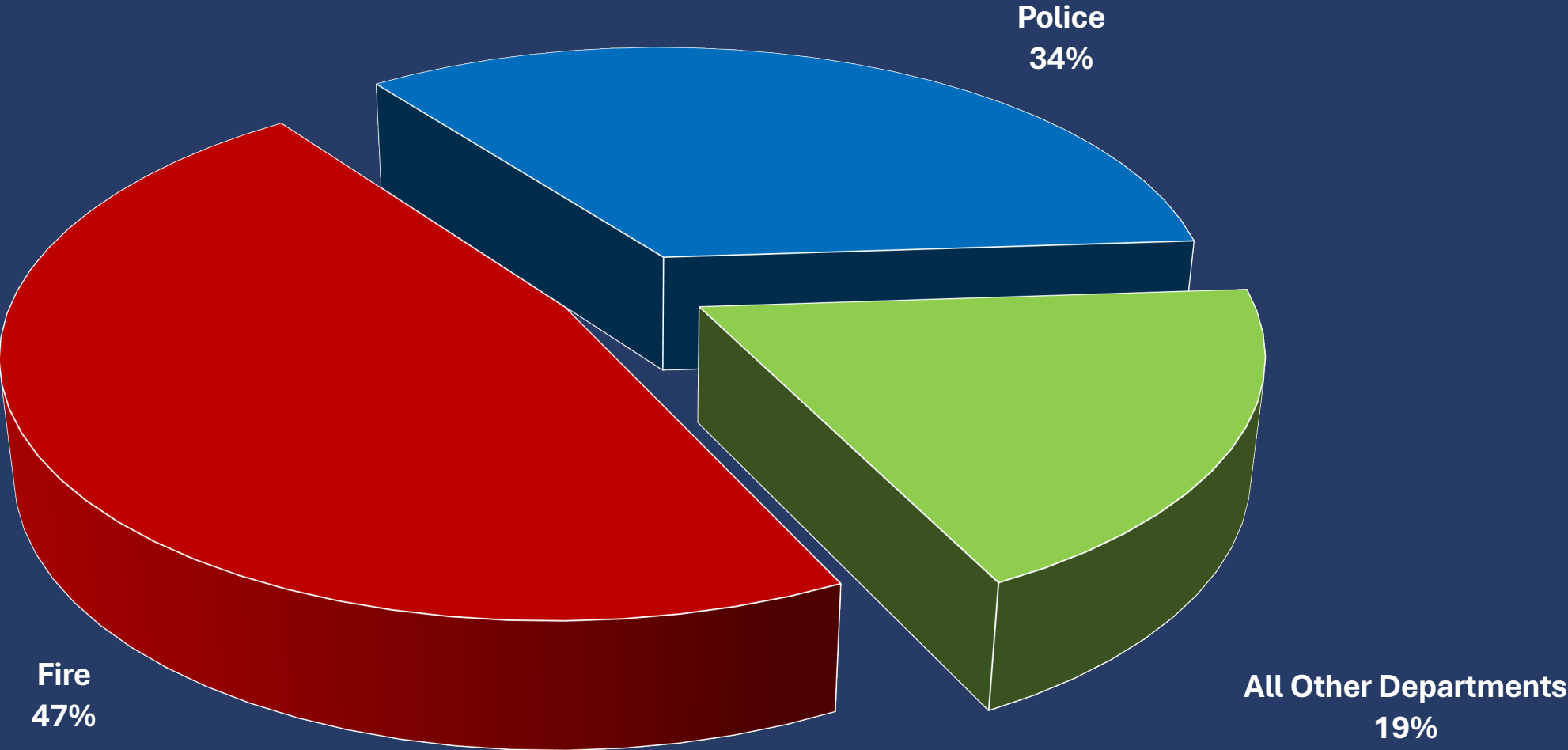
# PERCENTAGE BY TOTAL INCURRED



# CLAIM COUNT BY DEPARTMENT

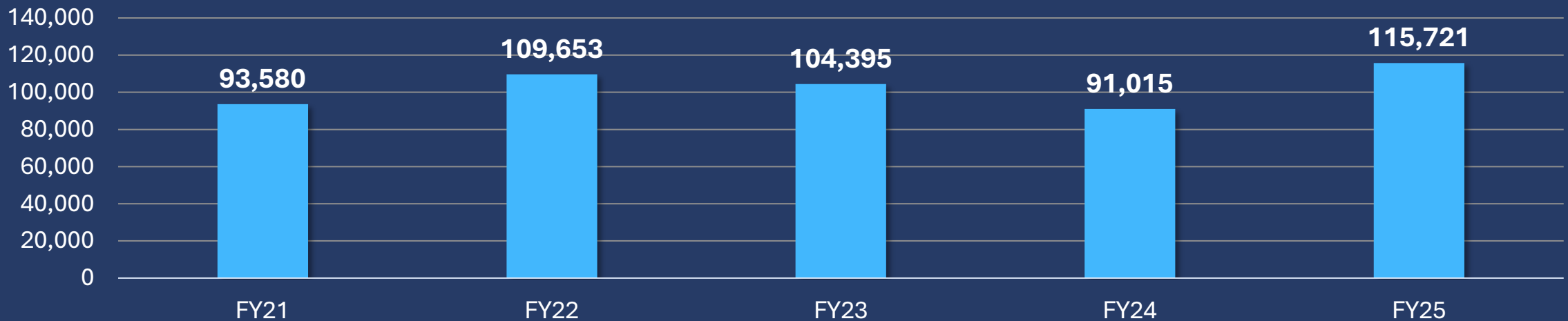


# CLAIM COST BY DEPARTMENT



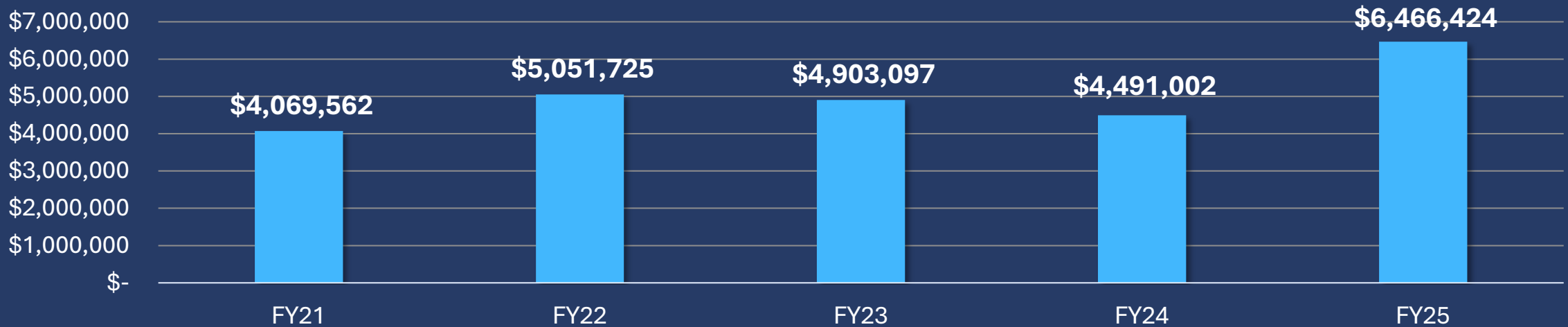
# INJURY ON DUTY (IOD) HOURS

DEPARTMENTS	FY21	FY22	FY23	FY24	FY25	TOTAL
Charter Offices	-	-	62	-	-	62
Support Services	1,693	-	16	86	28	1,823
Police	22,978	30,703	25,939	22,781	27,876	130,277
Fire	42,420	51,085	51,998	42,770	64,286	252,559
Utilities	9,094	6,350	2,144	5,092	7,246	29,926
Public Works	12,181	20,282	20,981	15,051	10,823	79,318
Convention & Cultural Services	-	-	334	732	1,536	2,602
Youth, Parks, & Community Enrichment	3,031	840	1,641	3,263	3,110	11,885
Community Development	2,184	394	1,270	1,203	816	5,866
Community Response	-	-	10	37	-	47
<b>TOTAL</b>	<b>93,580</b>	<b>109,653</b>	<b>104,395</b>	<b>91,015</b>	<b>115,721</b>	<b>514,363</b>



# INJURY ON DUTY (IOD) COSTS

DEPARTMENTS	FY21	FY22	FY23	FY24	FY25	TOTAL
Charter Offices	\$ -	\$ -	\$ 2,183	\$ -	\$ -	\$ 2,183
Support Services	\$ 56,667	\$ -	\$ 515	\$ 4,631	\$ 1,544	\$ 63,357
Police	\$ 1,310,210	\$ 1,811,904	\$ 1,594,035	\$ 1,431,802	\$ 1,987,445	\$ 8,135,396
Fire	\$ 1,762,501	\$ 2,293,034	\$ 2,385,995	\$ 2,124,715	\$ 3,564,852	\$ 12,131,097
Utilities	\$ 362,779	\$ 253,087	\$ 78,217	\$ 218,672	\$ 323,495	\$ 1,236,249
Public Works	\$ 430,351	\$ 658,205	\$ 742,928	\$ 559,644	\$ 402,632	\$ 2,793,759
Convention & Cultural Services	\$ -	\$ -	\$ 8,110	\$ 29,497	\$ 57,920	\$ 95,527
Youth, Parks, & Community Enrichment	\$ 81,918	\$ 22,473	\$ 46,334	\$ 80,453	\$ 101,438	\$ 332,616
Community Development	\$ 65,137	\$ 13,021	\$ 44,471	\$ 40,457	\$ 27,098	\$ 190,184
Community Response	\$ -	\$ -	\$ 310	\$ 1,132	\$ -	\$ 1,442
<b>TOTAL</b>	<b>\$ 4,069,562</b>	<b>\$ 5,051,725</b>	<b>\$ 4,903,097</b>	<b>\$ 4,491,002</b>	<b>\$ 6,466,424</b>	<b>\$ 24,981,810</b>



# **WORKPLACE SAFETY AND VEHICLE ACCIDENT PREVENTION PROGRAM**

Presented by:  
Sharneel Kumar

# WORKPLACE SAFETY

- Decided EH&S staff assigned to large operating departments
- Workplace safety support includes
  - Injury/accident investigations
  - Root cause analysis
  - Identify and provide Cal/OSHA compliant trainings
  - Manage comprehensive training matrix
  - Conduct ergonomic evaluations
  - Support job hazard assessments
  - Facilitate compliance inspections

# INCIDENT MANAGEMENT

- Digital incident reporting and management system (Origami Risk)
  - Digital solution that transitioned all incident forms to electronic format
  - All reports under one platform for consistent reporting workflows
  - Immediate review of submissions by assigned EHS staff
  - Process designed for detailed investigations and follow-up
  - Loss information within one system for quick access to data
  - Key data points collected for thorough review and analysis

# VEHICLE ACCIDENT PREVENTION PROGRAM

- Vehicle Accident Review Committee
  - ACM chair
  - Department leadership representation
  - Meets three times a year
  - Review collision statistics and trends
  - Share insights on collision reduction strategies

# VEHICLE ACCIDENT PREVENTION PROGRAM (cont.)

- Driver Training Plan
  - Identifies different types of drivers
  - Outlines training requirements for different driver groups
  - Supplemental matrix that lists all classifications into specific driver groups
- Driver Training
  - Behind-the-wheel and in-classroom training provided by EVOC
  - Smith System training provided by EHS staff
  - Adjustment made to training curriculum based on trends
  - Comprehensive reporting and tracking through LMS