

## Insurance



Insurance, in terms of law and economics, is a form of risk management primarily used to hedge against the risk of a contingent loss. There are many categories of insurance which the City provides and/or carries for a variety of reasons.

**General Liability** – covers claims arising from an insured's liability due to damage or injury (caused by negligence or acts of omission) during performance their business. The City currently uses CIS (<http://cciservices.com/About/Default.aspx>) for this insurance coverage.

**Medical/dental/life/vision** – provides coverage against expenses incurred through illness or injury of our employees. The City currently offers this coverage through a variety of private sector insurance companies.

**Property** – provides protection against most risks to property, such as fire, theft and some weather damage. The City currently uses CIS (<http://cciservices.com/About/Default.aspx>) for this insurance coverage.

**Risk Management** – is the process of analyzing exposure to risk and determining how to best handle such exposure. It is about ensuring the right combination of resources and intervention in order to prevent accidents and minimize the financial impacts of claims or litigation. The City uses CityCounty Insurance Services (CIS) to help manage its risk and handle any claims against the City <http://cciservices.com/About/Default.aspx>. See also the separate webpage on Risk Management for further information.

**Workers Compensation** – provides benefits for employees who become injured or sick as a result of their work. The City currently uses SAIF (<http://www.saif.com/aboutsaif/aboutsaif.aspx>) for this insurance coverage.

Below is a variety of information ranging from our claims forms if someone wishes to file a claim against the City, to various Power Points providing information.

### Supporting Documents

## Insurance

Published on City of West Linn Oregon Official Website (<http://westlinnoregon.gov>)

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[Insurance Claim Form for Vehicular Related Incidents](#)



[Insurance Claim Form for Non-Vehicular Related Incidents](#)



[General Legal Topics by CIS](#)



[Contract Law Topics by CIS](#)



[Employment and Legal Updates by CIS](#)



[Impacting Insurance Rates by CIS](#)



[Introduction to Pooling your Risk by CIS](#)



[Volunteers - Exposure and Insurance Issues by CIS](#)



[When your Entity is Sued by CIS](#)



[Workers Compensation Claim Updates and Issues by CIS](#)

## Web Links

[Risk Management](#)[Emergency Links](#)[Insurance - Liability Incident Claim Forms](#)

Source URL (retrieved on 2012-05-10 06:00): <http://westlinnoregon.gov/finance/insurance>