



REQUEST FOR COUNCIL ACTION

Title: Request for Council Action – Approving the Renewal of CIS Insurance Policies

Preferred Agenda: June 23, 2026

Submitted By: Cecily Hope Pretty, Deputy City Manager

Reviewed By: Jason Ogden, City Manager / Police Chief

Type of Action: Motion Resolution Reading

Relevant Code/Policy: N/A

Towards Council Goal: Essential Services, Effective & Efficient Government

Attachments: 2026-2027 CIS Insurance Policy Proposal
Keesecker Insurance Letter of Recommendation

Purpose of this RCA:

The purpose of this RCA is to request City Council approval of a renewal contract with the City/County Insurance (CIS) for several standard insurance policies.

Background/Context:

The City of Sweet Home carries its insurance policies primarily through CIS. Without active insurance policies, the City places itself at risk of significant payouts due to property damage, accidents, cybersecurity incidents, and more.

The Challenge/Problem:

The City of Sweet Home’s current policies expire June 30, 2026. The currently active policies are general liability, auto liability, auto physical damage, property, and cybersecurity.

Issues and Financial Impacts:

The estimate for Fiscal Year 2026-2027 totals \$378,223.62. Due to an increase in the number of general liability and auto liability claims, the City’s insurance agency, Keesecker Insurance Inc., is recommending adoption of a \$1,000 per occurrence deductible for both policies which will result in savings to the City if incidents continue at the same rate, based on the five-year average of previous reported claims.

Elements of a Stable Solution:

Approval of policies that protect the City from liability and excess costs. Because the City carries multiple policies through CIS, the City currently receives approximately \$20,000 in credits against the total cost of the policies.

Options:

1. *Do nothing:* The City will not move forward with the renewal and may be subject to penalties or increased costs.
2. *Move to approve the renewal as proposed:* Direct the City Manager to execute the contract and ensure continuity in existing policies.
3. *Move to approve the renewal with amendments:* This would require further negotiation through Keesecker Insurance Inc. and with CIS.

Recommendation:

Staff recommends option #2: Move to approve the renewal as proposed.