

MUNICIPAL AUDITING REPORT CITY OF ROANOKE



Risk Management **April 14, 2022**

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SUMMARY OF COMPLAINT

The Office of Risk Management (Risk Management) plays a significant role in filing general liability and worker compensation claims and protecting the legal interests of the City. It helps ensure the City's third party administrators process general liability and worker compensation claims in accordance with contract terms, that appropriate excess coverage is maintained, and that all city properties are adequately insured. These functions involve significant dollars and exposure to losses. The reporter alleged that a backlog of work had developed during the transition to a new Risk Manager; that the direction being given to the new Risk Manager was hampering her ability to prioritize the backlog; and that there was a danger that major risks would not be addressed timely.

INVESTIGATION OBJECTIVES & CONCLUSIONS

1. Has Risk Management substantially addressed all backlogged work that developed during the transition to a new Risk Manager, as of January 2022?

Yes – Employee turnover in Risk Management did create a backlog of automobile and general liability claims and DMV record checks. The backlog of work was resolved by staff prior to the date of the complaint. The backlog created additional filing work, which was being completed by a part-time worker.

2. Are the City's insurable risks identified and covered with the City's established risk management policies and contracts?

No – Forty-seven (47) insurance policies and surety bonds are active and have provided continuous coverage against major risks throughout FY2022 in general. However, we noted one instance of an underinsured property, exposing the City to a risk of losing \$4.2 million in the event of a catastrophic loss. The Risk Manager's preliminary review of property insurance identified one other building that is underinsured by an estimated \$5.9 million. The 2023 appraisal by the Virginia Risk Sharing Association and research conducted by Risk Management should confirm that no other buildings are underinsured.

Six (6) insurance plans provided by the Commonwealth of Virginia Division of Risk Management provided continuous coverage against major risks throughout FY2022.

Third party administrators (TPAs) of liability and workers' compensation claims were under contract July 1, 2021 through January 31, 2022. Six (6) of seven (7) invoices that paid TPAs for their FY2022 services were not paid in a timely manner. Review of TPA invoices that provided funding for claims showed five (5) of 14 were not paid on time and two (2) were not paid at all. We noted the current Risk Manager had caught up past due payments and implemented a tracking spreadsheet to help ensure timely future payments.

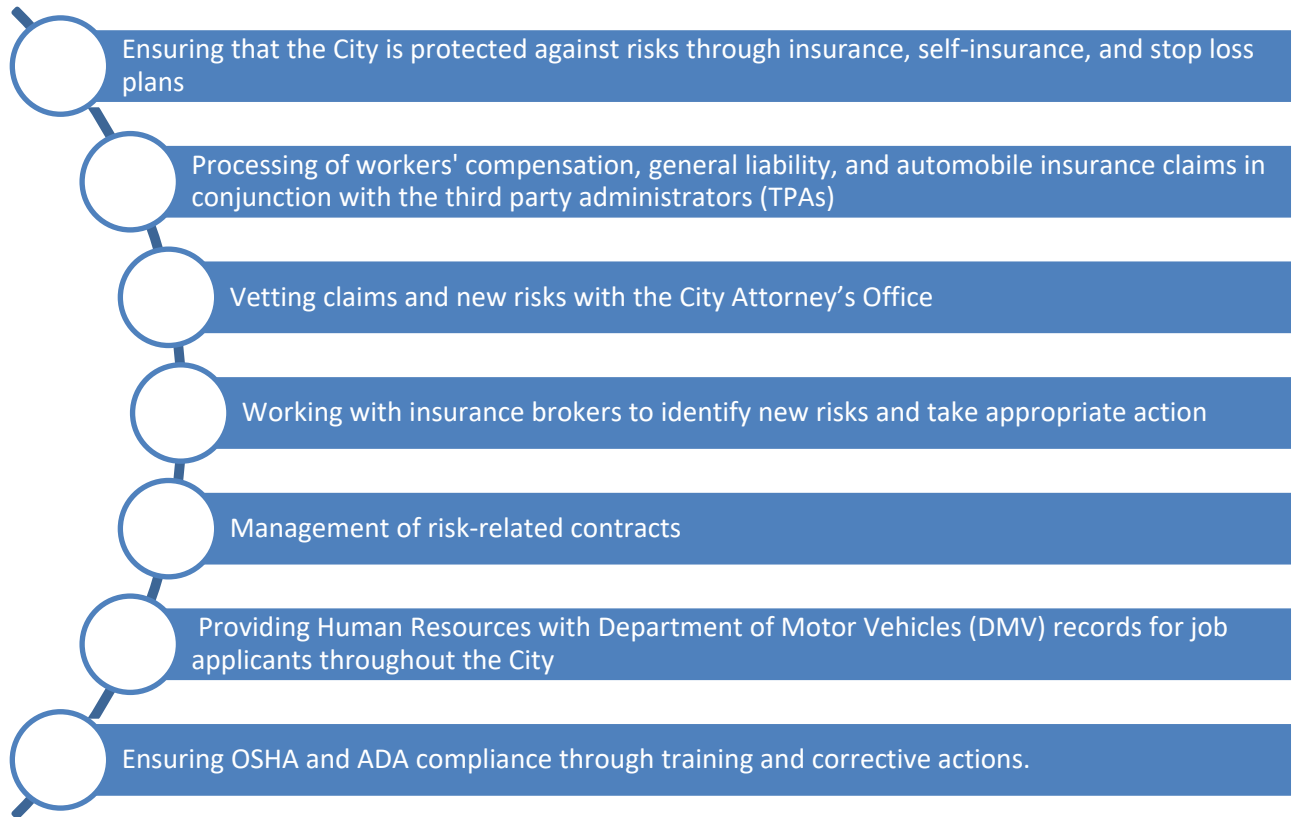
END OF OBJECTIVES & CONCLUSIONS

BACKGROUND

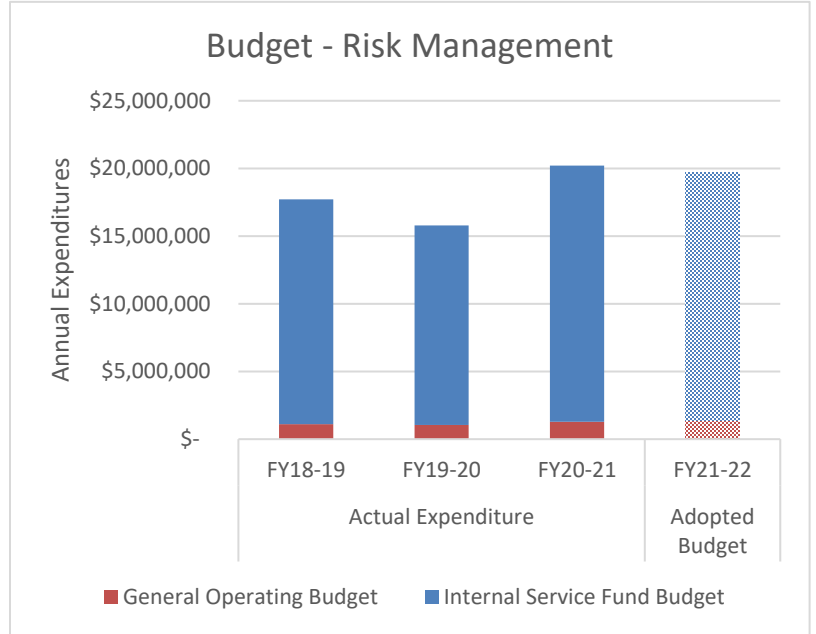
The City of Roanoke General Services Department is responsible for the maintenance of City buildings and fleet, solid waste management, purchasing, risk management, and initiatives that improve the livability of the City. Examples of services include trash removal, curbside recycling, and the Clean and Green initiative.

Within General Services is Risk Management. Risk Management includes a Risk Manager, Risk Management Specialist, and Safety Specialist that mitigate the City's exposure to risks.

Primary duties of Risk Management include:



Risk Management is unique in that a substantial portion of its budget is maintained in an Internal Service Fund (ISF). The primary purpose of the ISF is to record health insurance premiums and the payout of medical claims. Premiums and claims from the City’s workers’ compensation, general liability, and automotive liability plans are also recorded within this fund. In addition to the revenues and expenses recorded within the ISF, Risk Management has a general operating budget, which houses other costs, including the salary and benefits of the Risk Management employees.



Risk Management – Positions

Risk Manager: Identifies and evaluates risk. Designs programs to address risks including insurance policies, self-insurance pools, and internal risk management programs. Administers insurance policies, the funding of self-insured plans, and claims and losses. Oversees loss prevention and ADA compliance for the City. Supervises employees of Risk Management.

Risk Management Specialist: Gathers information such as statements and investigative reports for third party administrators of liability, auto, and workers’ compensation insurance. Receives and formally acknowledges liability claims. Monitors the Return to Work program. Maintains the Employee Competency Training Database. Provides citizens, employees, and insurance agents information regarding Risk Management policies and procedures.

Safety Specialist: Performs administrative, technical, and professional work to analyze and administer components of safety, environmental, and health programs. Develops and deploys employee safety programs. Investigates accidents to determine cause and prevent recurrence. Administers fire extinguisher maintenance, safety inspections, and occupational safety and health administration (OSHA) programs. Inspects job sites. Assists with Americans with Disabilities Act (ADA) compliance for the City.

Applicable laws and regulations

Code of Virginia §65.2 Workers’ Compensation is also known as the Virginia Workers’ Compensation Act. It provides authority to the Virginia Workers’ Compensation Commission and outlines the compensation and payment requirements for employees that suffer a work-

related injury or occupational disease. **Chapter 8** of the Code outlines insurance and self-insurance requirements of workers' compensation.

Code of Virginia §46.2 Motor Vehicles outlines the general provisions of the Department of Motor Vehicles, requirements related to the ownership and operation of motor vehicles, traffic regulations, and liability provisions. **Section 472** of the Code sets the minimum coverage limits.

Code of Federal Regulations (CFR) 28 CFR §35 Americans with Disabilities Act of 1990 and Revised Americans with Disabilities Act Regulations outlines the requirements of local governments to comply with disability accessibility standards. The regulations include special requirements for jails, telephone emergency services, and the construction of new government facilities.

END OF BACKGROUND

OBJECTIVE 1: Risk Management Backlog

OBJECTIVE:

Has Risk Management substantially addressed all backlogged work that developed during the transition to a new Risk Manager, as of January 2022?

Yes

SCOPE:

Automobile, general liability, and workers' compensation claims submitted to the City for the period of July 1, 2021 through January 31, 2022 (FY2022).

Other risk management services required during the period of July 1, 2021 through January 31, 2022 (FY2022).

RESULTS:

We interviewed the following employees, independently of each other, about the roles and responsibilities of the Risk Management department, and any backlogs that developed from July 1, 2021, through January 31, 2022:

- Purchasing Manager who temporarily served as Acting Risk Manager from July 6 through November 29.
- Risk Management Specialist who started August 24, 2021.
- Risk Manager who started November 30, 2021.
- Assistant City Attorney II who worked with Risk Management to resolve claims prior to, and throughout the July 1 to January 31 period.

We also reviewed all general and auto liability claims filed with the City's third party administrator (VACORP) during the period under review. We verified employment information using the Lawson HR / Payroll system.

The prior Risk Manager retired on July 1, 2021, after giving two weeks' notice. The Risk Management Specialist position was vacant at this time, leaving the Department with two vacancies and only the Safety Specialist position staffed.

The Director of General Services immediately appointed the City's Purchasing Manager to serve as the Acting Risk Manager (Acting Manager) until the position could be advertised and

filled. On July 6, 2021, the Acting Manager began her temporary assignment without access to the systems and records necessary to effectively perform the responsibilities of the Risk Manager. She had no access to:

- The network drive for Risk Management
- The online claims system on Civic Plus
- The Laserfiche document management system that housed the Department's claims records and a policy and procedures manual
- The Virginia Department of Motor Vehicles (DMV) records system
- The Federal Motor Carrier Safety Administration Drug and Alcohol Clearinghouse

The Acting Manager did have contact information for the TPA and gained access to the prior Risk Manager's emails and voicemail.

The Risk Management Specialist position was filled by an internal candidate on August 24, 2021. This employee has actively sought feedback from other departments and has decreased the turnaround time for customer service calls, customer complaints, and DMV records requests in response to the feedback. The employee's proactive approach to customer service and working with VACORP exhibits a clear understanding of how risk management priorities affect others.

A new Risk Manager was hired on November 30, 2021. She has risk management experience and began working with the insurance broker and third party administrators (TPAs) to perform risk management activities soon after being hired. The new manager is actively seeking ways to improve the effectiveness of the department by realigning job duties to improve safety initiatives and workloads across all three members of the team.

The Safety Specialist position was vacated as of November 29, 2021, and was vacant at the time of our field work.



Our interviews confirmed a three-week backlog in requests for DMV record checks developed in July 2022 while the Acting Manager was waiting for the DMV to grant her access. This caused delays in the hiring process for several City departments whose employees must have a valid

driver's license and an acceptable driving record to perform their work. It was noted that Public Works was trying to hire seasonal workers during this period. Positions requiring a commercial driver's license (CDL) were delayed additional time while access to the federal clearinghouse was being sought. The backlog was resolved in July and August 2021.

Currently, the Risk Management Specialist has access to the DMV system for day-to-day use and the Risk Manager has access so she can serve as a backup as needed.

A backlog of automobile and general liability claims also developed during July and August. Risk Management staff were under the impression that claims filed directly with the TPA required no action by Risk Management. However, in some cases Risk Management needed to provide the TPA with additional documents, such as pictures and employee statements, to be able to properly process claims. Claims requiring such additional documentation remained unprocessed from 7/1/2021 through 9/1/2021. Staff reported discovering the backlog of claims in September 2021 and that they worked to gain access to the Civic Plus claims system so that, with the aid of the TPA, they were able to identify and provide the documents needed. The backlog of automobile and general liability claims was resolved in September and October 2021.

Workers' compensation claims were unaffected by the July 1 retirement and subsequent transition to new staff. Operating departments continued to follow the established protocols for reporting workplace incidents and referring employees for assessment and medical treatment. We noted no backlog of workers' compensation claims during the period investigated.

As of January 31, 2022, the only remaining backlog was with internal record keeping related to the backlog of claims. A part-time worker has been employed to catch up this filing work.

END OF OBJECTIVE 1

OBJECTIVE 2: Insurance Coverage**OBJECTIVE:**

Are the City's insurable risks identified and covered with the City's established risk management policies and contracts?

No.

SCOPE:

We reviewed the risks managed by the Risk Management staff during the period of July 1, 2021 through January 31, 2022 (FY 2022). Our testing included the review of insurance policies, excess risk policies, surety bonds, and self-insurance plans provided by the Commonwealth of Virginia.

We reviewed contracts of third party administrators that administer the City's workers' compensation, general liability, and automotive liability claims and compared invoice payments for these services to the due dates of the invoices to determine if the City met its contractual obligations for payment during the period of July 1, 2021 through January 31, 2022.

RESULTS:**Coverages from Insurance Policies, Excess Risk Policies, and Surety Bonds**

We examined 47 policies to determine if insurance policies and surety bonds are covering the City against major risks. The policies reviewed mitigated risk for damages and liabilities related to property, pollution, cyber data, crime, public officials, floods, workers' compensation, general liability, and automotive claims. See **Exhibit 2** for the list of insurance policies and bonds that were reviewed. We excluded health and dental insurance coverages, which are not managed by Risk Management

We noted one instance of a flood insurance policy that had the wrong address. The policy listed the address of a private business' storefront rather than the physical location of the insured parking garage.

We researched insurance coverage for the walkway that spans the railroad tracks from the Hotel Roanoke to the Wells Fargo Tower. The Risk Manager provided proof that the flood insurance policy of 10 South Jefferson Street included the walkway from the point it physically attaches to that property to the other side of the railroad tracks.

We compared coverage provided by each policy with disclosures published in the FY2020 Comprehensive Annual Financial Report.

With the notable exception of property insurance, the policies and surety bonds met or exceeded the criteria. We saw no evidence of policies lapsing during the period tested.

Insurance Type	Coverage met or exceeded the criteria	Coverage was in place during FY2022
General Liability	✓	✓
Workers' Compensation	✓	✓
Property Insurance	①	✓
Flood Insurance	✓	✓
Pollution Legal Liability	✓	✓
Cyber Liability	✓	✓
Public Employee Pension/Crime/Dishonesty	✓	✓
Treasurer Public Official	✓	✓
No Fault General Liability	n/a	✓
Storage Tank Liability	n/a	✓

① Policy is in place, however, some City-owned properties are undervalued.

We noted one instance of an undervalued fire station on the property insurance policy. The policy listed the \$566,256 value of a building that was demolished to make space for the new fire station. The new building houses a ladder truck and other fire equipment and its value is \$4.7 million. In the event of a catastrophic loss, the City risks losing \$4.2 million from the loss of the building and the contents inside.

We contacted Engineering and Risk Management separately to discuss the underinsured fire station. Risk Management performed a preliminary comparison of 97 properties and discovered that the Wells Fargo building is also not properly insured. The City owns the parking garage levels 2 through 6, deck floor 7, and first level where Wells Fargo Bank is located while a separate owner is responsible for the remainder of the building.

A summary of the results from Risk Management's preliminary review appears below:

Location	VRSA Value	Engineering Value	Notes
Fire Station #7	566,256	4,500,000	Replacement Cost Value
Wells Fargo Building	18,067,934	24,000,000	Estimated - Engineering is reviewing*

* Data provided by Risk Management. The Risk Manager noted that additional research is required to determine the replacement value of the Wells Fargo Building.

Based on the Risk Manager's preliminary research, it appears two (2) City properties were underinsured and others may have become underinsured to a lesser extent as they appreciated

over time or underwent major renovations, including demolition and new construction. The Risk Manager estimates that four (4) months may be needed to research and reassess the appropriate insured values for all City properties. It will require a collaborative effort between Risk Management, Real Estate Valuation and Engineering. Until such time, it is impossible to determine the full extent of risk exposure.

The Virginia Risk Sharing Association conducted a property appraisal in 2018 and is scheduled to begin a new appraisal in January 2023. The City's primary risk exposure is for buildings that underwent new construction, major renovations, or significant spikes in market values on or after the 2018 appraisal.

We conclude standard insurance policies are active and have provided continuous coverage against major risks throughout FY 2022 in general. However, the underinsured fire station exposed the City to a risk of losing \$4.2 million in the event of a catastrophic loss. The Risk Manager's preliminary review reflects that the Wells Fargo building is similarly underinsured by an estimated \$5.9 million.

Coverages from Self-Insurance Plans

The Commonwealth of Virginia Division of Risk Management provides risk management plans tailored to Virginia political subdivisions in accordance with the Code of Virginia §2.2-1839. Plans cover tort liability, law enforcement liability, public officials' liability, and medical malpractice depending on the needs of the local government. Plans are provided at no cost.

We examined six (6) self-insurance plans held by the City through the Commonwealth of Virginia Division of Risk Management during the period of July 1, 2021 to January 31, 2022. We compared the coverage provided by each plan with the disclosures published within the FY2020 Comprehensive Annual Financial Report. All plans met the criteria, and we saw no evidence of plans lapsing during the period tested.

Insurance Type	Policy Period	Coverage	Coverage met or exceeded the criteria	Coverage was in place during FY2022
Clerk of Circuit Court Bond	Continuous	\$3,000,000	✓	✓
City Sheriff Liability	Continuous	\$1,500,000	✓	✓
Constitutional Officers' Employees Liability	Continuous	\$1,000,000	✓	✓
City Treasurer Bond	Continuous	\$500,000	✓	✓
City Sheriff Bond	Continuous	\$30,000	✓	✓
Commissioner of Revenue Bond	Continuous	\$3,000	✓	✓

We conclude that insurance plans provided by the Commonwealth of Virginia Division of Risk Management are active and have provided continuous coverage against major risks throughout FY 2022.

Contracts with Third Party Administrators

We examined contracts and expense reports to determine if third party administrators (TPAs) are under contract and if payments for their services are on time.

We determined that both TPAs managed by Risk Management were under contract for the period reviewed. The City had executed a one-year contract renewal with Health Smart Benefit Solutions d/b/a Smart Casualty (Smart Casualty) through April 30, 2022. Similarly, the City had executed a one-year contract renewal with Virginia Association of Counties Group Self-insurance Risk (VACORP) through August 15, 2022.

Smart Casualty emails invoices for administrative fees on a monthly basis. The invoices are due on receipt. We examined six (6) invoices for services from July to December 2021.

Using documentation from the vendor, we were able to determine the dates that five (5) invoices were emailed to the City and that emails went to valid email addresses:

Invoice Date	Service Period	Invoice Received
07/11/2021	7/1/21 - 7/31/21	07/19/2021
08/06/2021	8/1/21 - 8/31/21	08/10/2021
09/08/2021	9/1/21 - 9/30/21	09/10/2021
10/06/2021	10/1/21-10/31/21	10/08/2021
11/04/2021	11/1/21 - 11/30/21	11/12/2021

We observed that Smart Casualty invoices from July to November 2021 were paid on December 22, 2021. The Risk Manager reported that shortly after she began employment with the City she received a phone call from Smart Casualty that there were six (6) outstanding invoices. She obtained a copy of invoices from the vendor, processed them, and the vendor was paid by Accounts Payable shortly thereafter.

Invoice Date	Service Period	Check Date	Amount	Payment Met Criteria
07/11/2021	7/1/21 - 7/31/21	12/22/2021	3,000.00	①
08/06/2021	8/1/21 - 8/31/21	12/22/2021	3,000.00	①
09/08/2021	9/1/21 - 9/30/21	12/22/2021	3,000.00	①
10/06/2021	10/1/21-10/31/21	12/22/2021	3,000.00	①
11/04/2021	11/1/21 - 11/30/21	12/22/2021	3,000.00	①
12/07/2021	12/1/21 - 12/31/21	12/22/2021	3,000.00	✓
① Late Payment				

During the course of examination, we also reviewed the Smart Casualty June 2021 invoice, which was included in the batch of past due invoices and was for FY2021 services. The June invoice, due on 6/12/21, was paid on 12/21/21.

VACORP invoices the City annually for administration fees. The invoice for FY 2022 services, due 7/1/21, was stamped as received by Risk Management on 6/28/21:

Invoice Date	Service Period	Check Date	Amount	Payment Met Criteria
07/01/2021	7/1/21 - 7/1/22	08/09/2021	30,000.00	①
① Late Payment				

In summary, six (6) of seven (7) invoices for FY2022 services were not paid in a timely manner. However, we noted that the current Risk Manager had caught up the past due payments and implemented a tracking spreadsheet to help ensure timely future payments.

Claim Funding with Third Party Administrators

We examined payment vouchers to determine if the City funded third party administrators (TPAs) in a timely manner so workers' compensation, general liability, and automotive liability claims could be paid without interruption.

Finance's accounting staff processed seven (7) payment vouchers to Health Smart Benefit Solutions d/b/a Smart Casualty (Smart Casualty) to fund workers' compensation services. All were paid on time:

Invoice Date	Service Period	Check Date	Payment Met Criteria
08/03/2021	7/1/21 - 7/31/21	08/18/2021	✓
09/02/2021	8/1/21 - 8/31/21	09/13/2021	✓
09/28/2021	9/1/21 - 9/30/21	10/04/2021	✓
11/01/2021	10/1/21 - 10/31/21	11/15/2021	✓
12/01/2021	11/1/21 - 11/30/21	12/16/2021	✓
12/31/2021	12/1/21 - 12/31/21	01/18/2022	✓
02/01/2022	1/1/22 - 1/31/22	02/07/2022	✓

Risk Management staff processed seven (7) invoices of Virginia Association of Counties Group Self-insurance Risk (VACORP) to fund general and automotive liability services. Five (5) of seven (7) invoices were not paid by the payment terms listed on the invoice, and two (2) were not paid at all:

Invoice Date	Service Period	Check Date	Insurance Type	Payment Met Criteria
07/31/2021	7/1/21 - 7/31/21	10/11/2021	Auto	①
08/31/2021	8/1/21 - 8/31/21	10/11/2021	Auto	①
08/31/2021	8/1/21 - 8/31/21	10/11/2021	General	①
10/31/2021	10/1/21 - 10/31/21	-	Auto	②
10/31/2021	10/1/21 - 10/31/21	02/07/2022	General	①
12/31/2021	12/1/21 - 12/31/21	02/14/2022	Auto	①
01/31/2022	1/1/22 - 1/31/22	-	Auto	②
① Late payment				
② Invoice not paid. Invoice was on file in Risk Management.				

During the course of examining payments to VACORP, we observed two (2) payments for FY 2021 services paid in FY 2022. These payments were late based on the payment terms listed on the invoice. We also expanded the test of VACORP invoices to include invoices for February 2022 services after finding unpaid invoices. February invoices were paid on time.

Additional VACORP "Claims Funding" Invoices				
Invoice Date	Service Period	Check Date	Insurance Type	Payment Met Criteria
05/01/2021	5/1/2021-5/31/21	07/12/2021	Auto	③
06/30/2021	6/1/21 - 6/30/21	10/11/2021	Auto	③
02/28/2022	2/1/22 - 2/28/22	03/14/2022	Auto	✓
02/28/2022	2/1/22 - 2/28/22	03/14/2022	General	✓
③ Late payment. FY 2021 services paid in FY 2022.				

We noted that the current Risk Manager has implemented a tracking spreadsheet to help ensure timely future payments.

END OF OBJECTIVE 2

SUMMARY OF MANAGEMENT ACTION PLANS

Management Action Plan – Property Values on Property Insurance

Risk Manager & Engineering will be meeting monthly to work on all under insured properties. The first meeting is scheduled for 4/22 at 2pm. We will first review all Fire Stations, then Libraries, and finish with the remaining buildings.

Fire Station #7 property insurance has been increase to \$4.5 million replacement cost and the additional invoice has been paid.

As the newly determined replacement cost is established for each property the insurance broker will be informed of the changes. Payments or deletions will be made accordingly.

The Risk Manager is now being informed on all new projects, upgrades to properties, and purchases The City is making. These are being added to our property insurance policy with information provided by the Engineering department.

The target date for completing of the action of 94 properties will be assessed for all City owned properties will be a 12 month project prior to July 2023 renewals.

Assigned To	Target Date
Nichole Gibson, Risk & Safety Manager	03/31/2023

Management Action Plan – TPA Invoices

All TPA invoices will be approved by the Risk Manager and emailed directly to Accounts Payable instead of sending directly from Risk Management printer through Work Flow. Risk Manager has also created a master spreadsheet for all object codes for the department. Each object code will be reconciled to Accountings AC532 report. Risk Manager will also check that payment was sent per the payment terms.

<This has been completed and the new process started 04/01/2022.>

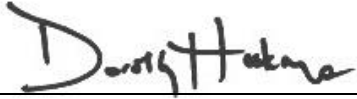
Assigned To	Target Date
Nichole Gibson, Risk & Safety Manager	04/01/2022

MANAGEMENT COMMENTS

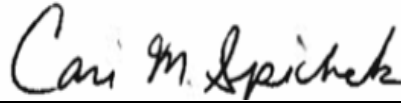
Management has the option of providing comments to clarify issues, to provide context, or to share other information management feels is relevant and not otherwise addressed in the report. Management has considered the need for comments and decided none were necessary.

ACKNOWLEDGEMENTS

Thank you to the Office of Risk Management, in particular Nichole Gibson and Cynthia Tanks for their time and assistance with the audit. We would also like to thank Douglas Barber and Pamela Simpkins for their time and assistance. Additionally, we would like to thank Jeffrey Powell, Mark Jamison, Luke Pugh, and Terry Kemp for their assistance with work related to property insurance values.



Dorothy Hoskins, CFE
Senior Auditor



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Senior Auditor



Drew Harmon, CPA, CIA
Municipal Auditor

EXHIBIT 1 – Complaint Summary & Disposition

Complaint	Disposition	Notes
<i>There is a backlog of work in risk management because of recent employee turnover and the backlog is not being addressed by the new Risk Manager due to mismanagement.</i>	Unsubstantiated	We confirmed there was a backlog of work due to employee turnover; however, the backlog we observed (general and automotive liability claims and DMV background checks) was resolved by Risk Management staff prior to the complaint.
<i>Risk Management is in danger of not addressing major risk issues of the City.</i>	Substantiated	<p>A review of insurance policies identified two City-owned properties were underinsured.</p> <p>A review of invoices from the TPA found invoices that were not paid in a timely manner and two (2) that were not paid at all. Some of the past due and unpaid invoices were for the funding of liability claims and were outstanding at the time of the complaint.</p>

Definitions:

- Unsubstantiated - Allegations not supported by the evidence
- Substantiated - Allegations supported by the evidence
- Inconclusive - Evidence inadequate to make a determination
- Not Evaluated - Allegation presents no risk to the city/schools and was not investigated
- Referred - Allegation was referred to another department or agency for

EXHIBIT 2 – List of Insurance Policies and Surety Bonds

Insurance policies and surety bonds reviewed (excludes flood insurance):

Item	Insurance Type	Policy #	Policy Period	Deductible	Coverage
1	Workers' Compensation	WCX 0057434 06	8/31/20 - 8/31/21	\$1,250,000 per occurrence	\$2,000,000 coverage per occurrence
2	Workers' Compensation	WCX 0057434 07	8/31/21 - 8/31/22	\$1,250,000 per occurrence	\$2,000,000 coverage per occurrence
3	General Liability	3000015-4	8/1/20 - 8/1/21	\$1,000,000 per damages resulting from a claim	\$10,000,000 coverage per damages resulting from a claim
4	General Liability	3000015-5	8/1/21 - 8/1/22	\$1,000,000 per damages resulting from a claim	\$10,000,000 coverage per damages resulting from a claim
5	General Liability	P-2021-2022-VRSAP-0723-3	7/1/21 - 7/1/22	\$25,000	\$340,664,346 blanket real & personal property replacement \$5,000,000 blanket flood \$10,000,000 blanket earthquake
6	Cyber Liability	VA-CI-713	3/7/21 - 3/7/22	\$50,000	\$5,000,000 per occurrence
7	Crime	105700139	10/14/19 - 10/14/21	\$250	\$1,000,000 employee theft \$25,000 on premises \$25,000 in transit \$1,000,000 computer crime \$1,000,000 funds transfer crime
8	Crime	105700139	10/14/21 - 10/14/23	\$10,000 EE theft \$250 all others	\$1,000,000 employee theft \$25,000 on premises \$25,000 in transit \$1,000,000 computer crime \$1,000,000 funds transfer crime
9	Treasurer Public Official	Bond #F627721	continuous bond	n/a	\$1,000,000
10	Property Insurance – Boilers and Machinery	P-2021-2022-VRSAP-0723-3	7/1/21 - 7/1/22	\$1,000	\$40,000,000 property with some sublimits
11	Property Insurance – Other	P-2021-2022-VRSAP-0723-3	7/1/21 - 7/1/22	\$5,000/\$10,000 transformers \$1,000 all others	\$40,000,000 property with some sublimits
12	Pollution Legal Liability	PEC001460005	8/1/18 - 8/1/21	\$100,000	\$5,000,000 per occurrence
13	Pollution Legal Liability	PEC001460006	8/1/21 - 8/1/24	\$100,000	\$5,000,000 per occurrence
14	No Fault General Liability	VA-CI-713	7/1/21 - 7/1/22	\$0	\$10,000 per occurrence
15	Storage Tank Liability	CST2028709-12	3/28/21-3/28/22	\$25,000	\$1,000,000 liability per occurrence \$250,000 defense

Flood insurance policies reviewed:

Item	Location	Policy #	Policy Period	Deductible	Coverage
16	Center In The Sq. Garage 19 Campbell Ave.	99049117432021	1/14/21 - 1/14/22	\$3,000	\$100,000 building
17	Center In The Sq. Garage 19 Campbell Ave.	99049117432022	1/14/22 - 1/14/23	\$3,000	\$100,000 building
18	Elmwood Parking Garage 201 Tazewell Ave.	99049117302021	1/14/21 - 1/14/22	\$5,000	\$100,000 building
19	Elmwood Parking Garage 201 Tazewell Ave.	99049117302022	1/14/22 - 1/14/23	\$5,000	\$100,000 building
20	Fire Station 1 1502 Riverland Rd SE	99049117392021	1/14/21 - 1/14/22	\$3,000	\$250,000 building \$200,000 ground floor contents
21	Fire Station 1 1502 Riverland Rd SE	99049117392022	1/14/22 - 1/14/23	\$3,000	\$250,000 building \$200,000 ground floor contents
22	Fire Station #13 4330 Appleton Ave. NW	99049117282021	1/14/21 - 1/14/22	\$3,000	\$100,000 building \$100,000 ground floor contents
23	Fire Station #13 4330 Appleton Ave. NW	99049117282022	1/14/22 - 1/14/23	\$3,000	\$100,000 building \$100,000 ground floor contents
24	Lakewood Park 1400 Brandon Ave. SW	99049117372021	1/14/21 - 1/14/22	\$1,500	\$84,000 building
25	Lakewood Park 1400 Brandon Ave. SW	9904117372022	1/14/22 - 1/14/23	\$1,500	\$84,000 building
26	Market Bldg. 32 Market Sq. St	99049117242021	1/14/21 - 1/14/22	\$5,000	\$500,000 building \$50,000 ground floor contents
27	Market Bldg. 32 Market Sq. St	99049117242022	1/14/22 - 1/14/23	\$5,000	\$500,000 building \$50,000 ground floor contents
28	Norwich Hut 2127 Buford Ave. SW	99049117262021	1/14/21 - 1/14/22	\$5,000	\$100,000 building \$10,00 ground floor contents
29	Norwich Hut 2127 Buford Ave. SW	99049117262022	1/14/22 - 1/14/23	\$5,000	\$100,000 building \$10,00 ground floor contents
30	Norwich Rec Center 2127 Buford Ave. SW	99049117272021	1/14/21 - 1/14/22	\$3,000	\$250,000 building \$30,100 ground floor contents
31	Norwich Rec Center 2127 Buford Ave. SW	99049117272022	1/14/22 - 1/14/23	\$3,000	\$250,000 building \$30,100 ground floor contents
32	Smith Park 1618 Wiley Dr.	99049117422021	1/14/21 - 1/14/22	\$1,500	\$34,700 building \$2,500 ground floor contents
33	Smith Park 1618 Wiley Dr.	99049117422022	1/14/22 - 1/14/23	\$1,500	\$34,700 building \$2,500 ground floor contents
34	Strauss Park 644 Westside Blvd NW	99049117292021	1/14/21 - 1/14/22	\$1,500	\$10,000 building

Flood insurance policies reviewed (continued):

Item	Location	Policy #	Policy Period	Deductible	Coverage
35	Strauss Park 644 Westside Blvd NW	99049117292022	1/14/22 - 1/14/23	\$1,500	\$10,000 building
36	Tower Garage 10 S Jefferson St	87048356762020	8/4/20-8/4/21	\$5,000	\$100,000 building
37	Tower Garage 10 S Jefferson St	87048356762021	8/4/21 - 8/4/22	\$5,000	\$100,000 building
38	Concession Restroom 100 Wiley Dr. SW	99049117252021	1/14/21 - 1/14/22	\$5,000	\$182,000 building \$2,500 ground floor contents
39	Concession Restroom 100 Wiley Dr. SW	99049117252022	1/14/22 - 1/14/23	\$5,000	\$182,000 building \$2,500 ground floor contents
40	Wasena Pk., Bathroom 1 1119 Wiley Dr. SW	99049117352021	1/14/21 - 1/14/22	\$2,000	\$30,000 building \$2,500 ground floor contents
41	Wasena Pk., Bathroom 1 1119 Wiley Dr. SW	99049117352022	1/14/22 - 1/14/23	\$2,000	\$30,000 building \$2,500 ground floor contents
42	Wasena Pk., Bathroom 2 1119 Wiley Dr. SW	99049117362021	1/14/21 - 1/14/22	\$2,000	\$30,000 building \$2,500 ground floor contents
43	Wasena Pk., Bathroom 2 1119 Wiley Dr. SW	99049117362022	1/14/22 - 1/14/23	\$2,000	\$30,000 building \$2,500 ground floor contents
44	Wasena Pk., Bathroom 3 1119 Wiley Dr. SW	99049117342021	1/14/21 - 1/14/22	\$2,000	\$30,000 building \$2,500 ground floor contents
45	Wasena Pk., Bathroom 3 1119 Wiley Dr. SW	99049117342022	1/14/22 - 1/14/23	\$2,000	\$30,000 building \$2,500 ground floor contents
46	Washington Park 1610 Burrell St NW	99049117412021	1/14/21 - 1/14/22	\$2,000	\$25,000 building
47	Washington Park 1610 Burrell St NW	99049117412022	1/14/22 - 1/14/23	\$2,000	\$25,000 building