

Insurance for an entire city can be extremely complicated

Even for the average household—home/apartment, 2 kids, 2 cars—dealing with insurance needs can be complicated, confusing, stressful and expensive. Imagine having to deal with insurance needs for a city.

Loveland's city government has more than 150 structures, hundreds of vehicles of all kinds and hundreds of employees involved in a wide variety of services. The City has office buildings and an airport, sedans and garbage trucks, employees who sit at a desk and employees who carry a gun.

Plus, the City needs to make sure it's insured for circumstances involving any member of the public involved with the City; its facilities, services or personnel. Managing the City's insurance needs, employee safety,

environmental concerns and more is handled by the City's Risk Management staff.

In very oversimplified terms, the City is involved with two categories of insurance: One type that covers its employees while at work and the other that covers everything else.

Type one

The City's Workman's Compensation Insurance handles accidents and injuries to employees while in the course of their job. Many employees are low-risk office employees (such as those who prepare newsletters) while many others can get shot, crushed, run over or electrocuted while serving the public.

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More on Risk Management inside

Downtown storm sewer work begins soon

On March 1, construction will begin on the last and largest phase—Phase 4, of the new storm sewer system in downtown Loveland.

The first phase of this 4-part project began in 1999 with construction of a new storm sewer outfall to the Big Thompson River. The second and third phases culminated in 2004 when the system was extended as far north as 7th Street between Washington and Cleveland Avenues.

Prior to these infrastructural improvements, downtown historically experienced frequent drainage and flooding problems.

Phase 4 will include more than 7,600 feet of additional storm sewer up to 54-inches in diameter, plus 40 inlets,

37 manholes plus about 1,600 feet of new waterline. The project will also include innovative stormwater quality treatment measures designed to help remove pollutants from the stormwater before it reaches the river.

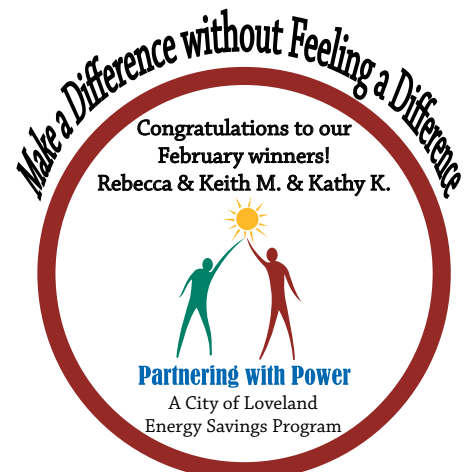
The new system is designed to provide flooding protection for a 10-year storm event, which has a ten percent chance of occurring in any given year. For our area, the 10-year storm is the equivalent of receiving 1.94 inches of rain in a 2-hour period. As a result of this last leg of construction, the amount and frequency of flooding in the downtown area will be dramatically reduced.

This project is expected to cost approximately \$3 million and is being

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Insurance expensive for a city

It's incorrect that the City of Loveland is self-insured. Like homeowners and car owners, the City has insurance policies, but with much larger dollar numbers.

A family's homeowner or vehicle insurance might have a \$500 deductible. The City's deductibles are about \$200,000.

That means that if an employee is hurt on the job, the wind topples a tree into a City building or a City truck hits a citizen's car, the city's insurance doesn't kick in until the bill exceeds \$200,000. The City maintains an annual fund to cover the costs of any and all claims below the deductible limit.

That fund totals about \$250,000. On average, about \$150,000 total is paid out in claims during the course of a year. The remainder is rolled into next year's fund.

On the chance that multiple claims exceed the deductible or the City encounters a situation for which it is not insured, a fund of about \$3 million

is maintained. That fund is held in reserve and its monies are rarely needed.

Just like a homeowner's insurance policy, high deductibles mean lower premiums for the City's insurance policies, both Workman's Comp and CIRSA. The current deductible levels are determined from assessment of City averages over the past couple of decades.

Another slice out of the Risk Management budget involves legal costs. If a claim is not considered valid or cannot be settled by insurance, a lawsuit may occur. The costs to contest a lawsuit can be considerable.

The City legal staff is rarely involved in fighting these lawsuits. Instead, the City hires outside attorneys with expertise in the specific area of the lawsuit. And although the City has agreements for lower rates with attorneys, costs can still be significant. The sting of these costs is especially sharp for unmerited or even frivolous lawsuits that the City must defend.

City preventative efforts significant

Insurance provides financial relief after a situation. Loveland's Risk Management staff is also heavily involved in preventing situations before damage occurs to property and people, both employees and the public.

Accident prevention is a major focus. Staff members are involved with assessing and evaluating City properties and procedures to minimize the risk of accidents. Providing training—either directly or by hiring experts in a specialized field—helps employees work more safely and the public better enjoy the facilities and services provided by the City.

The Risk Management staff as well as employees within individual

City departments, also focus on environmental concerns. For some City services, such as water and wastewater utilities, environmental and quality concerns are constantly addressed by specially trained and experienced staff working for those utilities.

The Risk Management environmental staff deals with other issues that may arise. An example is evaluation of possible environmental impacts or contamination of an existing property that the City is considering purchasing.

Preventative efforts by Risk Management staff are repaid by fewer incidents resulting in lower costs for insurance premiums and deductible payouts.

Lots and lots of things, people to insure

Insurance coverage for hundreds of vehicles and equipment including:

Sedans
SUVs
Vans
Pickup trucks
Garbage trucks
Dump trucks
Street sweepers
Bucket trucks
Police cars
Fire trucks
Buses
Backhoes
Tractors
Loaders
Graders
Airport vehicles



700 employees including:

Office staff
Police officers
Firefighters
Electric linemen
Tradesman
Maintenance crews

150 structures including City hall

Police building
Fire stations
Library
Recreation center
Museum
Theater
Water & Power office building
Vehicle repair garage
Heavy equipment garage
Parks equipment building
Airport
Golf course buildings
Storage structures
Water Treatment Plant
Wastewater Treatment Plant

Liability coverage for anybody and everybody using City property or encountering City employees.

Team helping residents save energy

Loveland Water & Power is joining forces with the Larimer County Youth Conservation Corps (LCYCC) to help low-income residents gain access to energy-saving tools and equipment as well as education on saving energy in the home. Energy assistance projects include:

- Crews will install energy and water efficient products such as compact fluorescent bulbs, showerheads, clotheslines, programmable thermostats, and faucet aerators.
- Crews will conduct a visual inspection of your refrigerator, water heater, heating/cooling system and home insulation.
- Crews will offer education on efficiency practices intended to lower your energy use, water use and utility bill.
- Energy resources and potential rebates will also be discussed.

Loveland W&P with the help of Platte River Power Authority and Orchards ACE Hardware will provide materials including CFLs, programmable thermostats, retractable clotheslines, toilet tank banks, faucet aerators and low-flow showerheads, among other things.



PLATTE RIVER
POWER AUTHORITY



LCYCC- Energy Corps will provide staffing and training of 18-24 year old participants to complete the audits and provide energy conservation education, tips, and rebate opportunities during the assessment.

The goal of the program in Loveland for 2011 is to perform basic energy assessments and complete energy savings product installations for 200 low-income homes. The program will run from February through April.

“We are excited that the City of Loveland Water & Power sees the value of this partnership with the LCYCC- Energy Program to meet the needs of Loveland residents and further expose the next generation of youth workers to careers in the utility industry in Northern Colorado,” said Bradie Kiefer, energy coordinator for LCYCC.

For more information or to see qualification guidelines for this free service, visit www.larimerworkforce.org/energy or call the LCYCC energy coordinator, 498-6081.

Dispatch accredited again for emergency medical skills

Loveland’s police and fire dispatch communications center has been awarded re-accreditation as an Emergency Medical Dispatch Center of Excellence by the International Academies of Emergency Dispatch (IABD).

Loveland dispatch was the 116th agency in the world to be awarded this highest distinction for its comprehensive implementation and compliance with the Medical Priority Dispatch System (MPDS) and associated “20 Points of Excellence.”

The MPDS is the world’s most widely-used 911-type pre-arrival instruction and dispatch-life-support protocol system. With scripted telephone instructions for Cardio Pulmonary Resuscitation (CPR), airway obstruction relief, hemorrhage control and childbirth assistance, the MPDS has been credited with helping to save thousands of lives.

In addition to requiring proper system oversight, medical control and quality improvement programs, re-accreditation demands careful MPDS compliance and certification for all emergency call-takers and medical dispatchers.

Re-accreditation demonstrates that Loveland dispatch meets all international practice standards for Emergency Medical Dispatch (EMD).

Loveland’s booth popular at expo

Opportunities for doing business in Loveland—especially business related to art and science—were showcased to elected officials, city managers and other top-level city officials from around the nation. The City of Loveland hosted a trade show booth at the National League of Cities convention held in Denver.

Organizers of Loveland’s participation were delighted by

the interest and response. The sculptures were a definite big hit at the exposition as Loveland promoted itself as “the place to see and buy sculpture.”

Loveland exposure

Posing in front of Loveland artist George Lundeen’s mountain bike “Rock and Roll” sculpture are from left: Loveland Mayor Cecil Gutierrez, and City Councilors Joan Shaffer, Cathleen McEwen and Carol Johnson.



Celebrate kids at 8th annual Children's Day

Families can enjoy a day of fun at the annual Loveland Children's Day, 1-4 p.m., Wed., March 2, at City facilities downtown.

Activities include:

- 'Touch-a-truck'- police cars, fire engines, trash trucks, road graders and more at Fire Station #1 (410 E. 5th St.).
- Free cartoons and popcorn at the Rialto Theater (228 E. 4th St.).
- Bus safety puppet show, walk-to-school safety show with Smart T. Fox Jr., and stormwater safety with H₂O Jo puppet show at the Museum/Gallery (503 N. Lincoln Ave).
- Loveland Fire Exhibit tours at Museum Sequel building (541 N. Lincoln).
- Kids can swim, run & shoot hoops all day free with their paying adult and participate in free arts & crafts at

the Chilson Recreation Center (700 E 4th St.).

- Vendor and sponsor booths and activities at Fire Station #1 and Foote Lagoon (Civic Center).
- Win prizes by collecting stamps on a Children's Day passport.

More information at 962-2410 or www.cityofloveland.org.

Health Fair screenings start Mar. 7

Registration for blood screenings and memory screenings as part of the 2011 Loveland Community Health Fair begins Mar. 7. The 31st Loveland Community Health Fair will be 8 a.m.-1 p.m., Saturday, Apr. 23 in the McKee Medical Center Conference and Wellness Center, 2000 Boise Ave.

Advance blood draws allow participants to get their results at the fair and visit with local physicians if they have questions. Participants may register for blood draw appointments 8 a.m.-noon, Mar. 7-11 at 635-4181.

The blood screenings cost \$15-30.

The blood draws are 6:30 a.m.- 9:30 a.m., Mar. 28-Apr. 2 and April 4- Apr. 9. Memory screenings will be conducted concurrently with the blood draws. Memory screening results will be provided the same day.

At the Apr. 23 health fair, attendees can take advantage of free screenings for breast health, bone density, asthma, hearing and vision, foot and ankle, glaucoma, posture and oral and skin cancer as well as educational booths.

Keep trash in the bag



While the Solid Waste Division does not require City residents to bag their loose trash when placing it into trash carts, it is certainly recommended.

On windy days, trash can be blown right out of the truck hopper as the cart is being dumped. By bagging trash, not only will the neighborhood suffer less litter, trash containers will remain much cleaner and less odorous. For more information, call 962-2529.

Insurance complicated (continued from page 1)

Happily, instances of serious injuries to City employees are relatively rare. Workman's Comp related injuries for Loveland's staff may include cuts requiring stitches, slip-and-fall accidents, strained backs, sprained ankles and the like. Most injuries result in little or no lost job time.

But needless to say, the worst could happen. And yes, over the years, there have been some severe injuries employees have suffered.

Type two

The other category of insurance covers damage to property and people interacting with the City in some fashion. For example, it would cover a car crash with a City employee behind

the wheel of a City vehicle, perhaps damage caused by a faulty water line, or a City structure burning. Instead of the City finding its own insurance company to handle these needs, it's a member of a statewide insurance group, the Colorado Intergovernmental Risk Sharing Agency (CIRSA). With the majority of Colorado cities and towns being members of the group, the group gets better rates, plus policies are tailored to the needs of governmental agencies.

With millions of public visits and uses of City properties and facilities, 700 busy employees and 500 vehicles operating on and off the streets, accidents do happen. The Risk Management staff works to keep everyone safe and covered.

Downtown storm sewer work begins soon

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paid for through the Stormwater Utility Capital Improvement Fund, which comes from the monthly stormwater utility fees on utility bills. Construction will last about six months and some detours will be necessary.

Infrastructural improvements such as those through the Phase 4 project are among the many things the City's Stormwater Division does. To learn more about the Stormwater Division, keep reading this month's City Update. And for more information and for regular updates on the Phase 4 project, go to the Stormwater webpages at www.cityofloveland.org or visit the Stormwater Utility Facebook page.

City Update is a monthly publication of the City of Loveland. Residents receive City Update according to their utility billing cycle. Timeliness of the information may be affected by recipients' billing schedule. City Update is also available around the first of every month on the News Desk page at www.cityofloveland.org. Your comments are encouraged and welcomed at 962-2302, hillea@ci.loveland.co.us.



Most City utility customers have probably noticed the Stormwater fee on their monthly utility bill, but may have no idea how the money is put to use.

The City's Stormwater Engineering Division has many duties, which support keeping Loveland's waterways clean and free of debris as well as providing, maintaining and upgrading infrastructure to protect our community from water-related issues such as flooding.

Specifically, Stormwater oversees the design and implementation of many major improvement projects such as the current Washington Avenue Phase 4 Project, floodplain planning and management, and review of development and building permits.

The Stormwater Division also works hard to engage citizens by providing a number of programs and educational opportunities, some of which are listed here. Stormwater has something for everyone and encourages residents to be part of the solution to water pollution by getting involved.

Storm Drain Marker Program

Storm drains collect stormwater runoff from throughout the city. The underground pipe system carries the water into the Big Thompson River or waterways that feed the Big Thompson. Residents are enlisted to mark these inlets



with storm drain markers to help raise awareness on the connection between what goes into storm drains and the health and preservation of the Big Thompson River.

Adopt-A-Waterway Program

It's up to all local citizens to keep waterways clean – that's the idea behind the Adopt-A-Waterway Program. Through this program, organizations and individuals can formally adopt a waterway for the purpose of protecting and improving water quality.



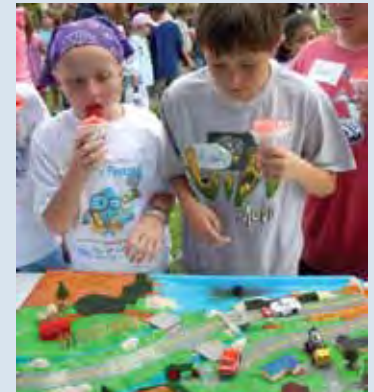
Door-to-Door Pick-up of Household Hazardous Waste

Many household products such as cleaners, automotive products, paints and other household hazardous waste need to be disposed of in an environmentally responsible way or they could threaten the health of waterways.

Some elderly and disabled residents have difficulty assembling and transporting these items to the proper disposal agency. To help them responsibly discard these products, the Stormwater Division offers two household hazardous waste door-to-door pick-up events every year. This valuable service is provided at no charge to these residents.

Enviroscape Model (for kids)

The Enviroscape Model is one of several stormwater educational tools that helps



children understand the importance of maintaining clean waterways. The Enviroscape Model depicts the journey rain takes in a watershed. Students learn how to identify common contaminants and gain an understanding for the importance of preventing stormwater pollution.

The "Big T" Trek (for kids)

Another educational tool the Stormwater Division has developed is its own travelling puppet show with a



Mark Your Calendars— 2011 Stormwater Events

Washington Avenue Phase 4 Capital Project begins – **Tues., March 1**

Annual Children's Day Celebration – **Wed., March 2**

Spring Waterway Clean-up – **Sat., April 16**

Public Works Day – **Tues., May 10**

Loveland Children's Water Festival – **Thurs., May 12**

Door to Door Pick-up of Household Hazardous Waste for Seniors and Disabled – (Spring) **Tues., May 3**; (Fall) **Tues., Oct. 4** – call 962-2772 for more information.

Big Thompson River Revival (Fall Waterway Clean-up) – **Sat., Sept. 24**

Get to know the City's Stormwater Division



full cast of colorful characters designed to entertain and inform young audiences on how to “Keep it clean, ‘cause we’re all downstream.”

For more information on these and other stormwater programs, call 962-2772 or visit the stormwater webpages; www.cityofloveland.org/PublicWorks/Stormwater/StormwaterQuality.htm.

Be a part of the solution to water pollution

Everyone relies on water for drinking, bathing, recreating and sustaining area agriculture and the local economy. By taking just a few simple steps every day, residents can help eliminate pollutants that get into storm drains and contaminate streams, lakes and rivers. Remember, polluted stormwater runoff is one of the greatest threats to keeping waterways clean.

Quick tips for keeping pollutants out of stormwater:

- Wash your car at a commercial car wash where water is recycled or on a pervious surface (lawn/gravel/stone area) that allows the dirty water to be filtered and prevents it from discharging into a storm drain and into local waterways.
- Keep grass clippings, leaves and other debris from getting into the storm gutter.
- Use fertilizers and pesticides in moderation – these can have a very negative effect on the health of

waterways if released into storm drains.

- Prevent automotive fluids from getting into the storm drain—use a drip pan to capture fluids.
- Always clean up your pet’s waste (visit 410 E. 10th St. to get a free Scoop the Poop container).

What on earth is an illicit discharge & other stormwater questions you were afraid to ask

Stormwater Division staffers use a lot of terms that are unfamiliar to the general public such as illicit discharge, stormwater runoff, floodplain and sanitary sewer system. Regardless of terminology, it all boils down to keeping waterways free of pollution and harmful contaminants.

Match the stormwater term to its definition. List the letter of the correct definition in the space to the right of the number of each term:

	Correct Letter Goes Here	Term		Definition
1		Outfall	A	A low area of land next to a stream or waterway that is subject to flooding and holds the overflow of water during a flood.
2		Illicit Discharge	B	Pollution that cannot be traced back to a single origin or source. Examples include lawn chemicals or automotive fluid spills/leaks on roads/driveways that get picked up by stormwater runoff and released into a body of water.
3		Flood plain	C	A system of pipelines designed to collect and convey household and industrial wastewater from urban areas to a wastewater treatment plant.
4		Storm Sewer/ Drain System	D	Any discharge to a storm sewer system that is not composed entirely of stormwater.
5		Watershed	E	The place where stormwater runoff is released into a water body.
6		Stormwater Runoff	F	The place where stormwater runoff is discharged into receiving waters.
7		100 Year Flood	G	Precipitation that does not get absorbed into the ground or evaporate but instead flows into a storm drain system.
8		Sanitary Sewer System	H	A system of conveyances (inlets, catch basins, manholes and underground storm sewers) designed to convey stormwater.
9		Nonpoint Source Pollution	I	A flood having a 100-year recurrence interval or a 1 percent chance of happening in any year.

Correct answers: 1-E, 2-D, 3-A, 4-H, 5-F, 6-G, 7-I, 8-C, 9-B

