

Exhibit 1
Risk Matrix Definitions

(Determine Risk Category by evaluating all factors that could increase the agency's liability for that particular project and/or scope of work. Once Risk Category is determined, utilize Exhibit 2 to select insurance terms and limits.)

Risk Category	Risk Level	Examples
1	Low	<ul style="list-style-type: none"> • Small/single scope construction projects • Vending machine providers • Non-custom software suppliers & installers • Consultant Agreements • General contracts
2	Intermediate	<ul style="list-style-type: none"> • Some construction projects* • Some professional service providers • Technology consultants/custom software suppliers & installers • Facilities use/Rental agreements • Special events with high-risk activity, alcohol
3	High	<ul style="list-style-type: none"> • Major or higher risk construction projects* • Garbage, waste or toxic material haulers • Marine or Airport operations
Other	Undefined	<ul style="list-style-type: none"> • Special events** • The risk is unique • Custom insurance requirements needed

* Construction Projects: The basis of risk evaluation is based on the scope of work (not \$ amount). To identify potential hazards that could be present or occur on a construction project evaluate potential risks to the public, site risks, environmental risks, technical risks, financial risks, and any other project risks.

** Special Events may fall into a "Low," "Intermediate," or "High" risk category. For example, Art Festivals would generally be categorized at a "Low" risk level, whereas a Rodeo would be categorized as "High" risk. See supplemental document for Special Event risk categories.

**Exhibit 2
Risk Matrix**

("+" = Limits may need to increase for Risk Categories 2 & 3, depending on the project and/or scope of work and/or risk factors)

Risk Category	Workers' Compensation	General Liability	Auto Liability
1	Statutory Employer's Liability \$1,000,000	\$1,000,000 per occurrence \$2,000,000 general aggregate (may accept \$1,000,000 for lower risk) \$2,000,000 Products and completed operations aggregate (may accept \$1,000,000 for lower risk)	\$1,000,000 Combined Single Limit (may require \$2,000,000 for higher auto risk)
2	Statutory Employer's Liability \$1,000,000	\$2,000,000+ per occurrence \$2,000,000+ general aggregate (may require \$4,000,000 for higher risk) \$2,000,000+ products and completed operations aggregate	\$2,000,000+ Combined Single Limit
3	Statutory Employer's Liability \$1,000,000	\$5,000,000+ per occurrence \$5,000,000+ general aggregate \$5,000,000+ products and completed operations aggregate (Above limits could go up to \$10,000,000 depending on risk level)	\$5,000,000+ Combined Single Limit
Other	Consult with Risk Management Professionals	Consult with Risk Management Professionals	Consult with Risk Management Professionals