

(Revised 7/30/26)

General Information

Question: *Where is City Administrative Officer, Risk Management located?*

Answer: City Hall East, 200 No. Main Street, Room 1240, Los Angeles, CA 90012
Telephone No. (213) 978-RISK(7475)
Internal Mail Stop 132

Question: *Where do I submit my insurance and bond documents for approval?*

Answer: Proof of insurance must be submitted by the insurance broker/agent to KwikComply.org.

Bonds must be submitted by the department contract administrator or permit office to cao.insurance.bonds@lacity.org for approval.

Question: *How does someone file a claim against the City?*

Answer: For access to City claim forms and instructions, see **Online Forms** on the Los Angeles City Clerk's website at <https://clerk.lacity.gov/clerk-services/council-and-public-services/claim-damage>. You can also pick up a claim form in person at the City Hall, 200 North Spring Street, Office of the City Clerk, Third Floor, Room 395, Los Angeles, CA 90012.

Insurance/Bond Requirements

Question: *Where can I access Risk Management forms?*

Answer: See [Forms/Documents](#) on Risk Management's Intranet website.

Question: *How do I know what the insurance requirements are on a City project?*

Answer: Each bid should have included as an attachment, form 146/IR, titled insurance requirements. This form shows in detail the types and amounts of insurance required for each City contract.

Question: *What are acceptable forms of evidence of insurance?*

Answer: Insurance Industry Certificates Of Insurance (such as an ACORD certificate) are the preferred proof of insurance. For more information on acceptable evidence of insurance, we recommend that you refer to the *City of Los Angeles – Instructions And Information On Complying With City Insurance Requirements (rev. 05/18)*.

It can be found on our Risk Management website (<http://www.lacity.org/cao/content/risk/index.htm>) under **Instructions For City Insurance Requirements**.

Question: I am bidding on a City project. When am I required to provide proof of insurance and bonds?

Answer: Insurance and bonds are not due until after the contractor has been notified by the City that they have been selected as the successful low bidder on the job. Since a City contract cannot commence work until Risk Management approves the insurance and bonds, the sooner the insurance and bond are submitted and approved the better.

Question: I am a small company and am having difficulty obtaining the required bonds. I want to bid on a City contract. Is there any way the City can help me?

Answer: The City of Los Angeles, in recognizing the need small companies had for assistance in obtaining the required bid, performance and payment bonds, started a program called the Bond Assistance Program Los Angeles (BAP LA). For information regarding the BAP LA, go to the Risk Management website. To speak to someone regarding joining the BAP LA please contact the City's broker/administrator at 213-327-0298.

Question: I am a small company and am having trouble finding insurance coverage. Is there any way the City can help me?

Answer: The contractor may secure insurance coverage from any qualified insurance company. However, there is a low-cost alternative called Service Providers for Artisan and Tradesman Activities (SPARTA). To receive more information on SPARTA, go to www.2SPARTA.com or call (800) 420-0555.

Question: I am holding a special event and the City requires insurance. How do I find insurance for this event?

Answer: The event sponsor may secure insurance coverage from any qualified insurance company. However, there is a low-cost alternative called "Prompt Cover" that insures special events. Prompt Cover may be accessed via internet by going to www.2SPARTA.com or by calling (800) 420-0555.

Question: Do I only need to provide evidence of insurance coverage once?

Answer: If the City contract goes beyond the insurance renewal date, evidence of insurance is required that shows coverage for the next year or until the contract ends, whichever is later.

Question: Why does this contract have insurance requirements? It is only a \$1,000 contract.

Answer: The dollar amount of the contract does not determine the amount of insurance coverage required to do business with the City. It is determined by the type of services provided and the degree of exposure to liability that contract imposes upon the City.

Question: What insurance does the City carry?

Answer: For a list of current insurance coverages, please see [Purchase of Insurance](#) on Risk Management's website.

Question: *Is the City self-insured?*

Answer: Because of its size and its financial capacity, the City has long followed the practice of directly assuming virtually all insurable risks without procuring commercial insurance policies. The extent and variety of City exposure is such that the cost of the premiums would outweigh the benefits of such coverage. The City administers a large risk retention program and adjusts, settles, defends and pays claims from budgeted resources. The City is permissively self-insured for worker's compensation. The City procures commercial insurance when required by bond or lease financing covenants and for other limited purposes.

Question: *I am a City employee who was involved in a car accident and the other party wants proof of insurance (or self insurance) from the City. What do I provide?*

Answer: There should be a packet called "Vehicle Accident Report Envelope" in every City vehicle's glove compartment. Follow the instructions on the front. If no packet is in the glove compartment, note as much personal information as possible and information regarding the scene of the accident, other vehicles involved, witness statements, authorities contacted, etc. Do not discuss liability or fault.

Question: *Is there a difference in the City's financial liability when a City vehicle is involved in an accident versus a personal vehicle used for City business?*

Answer: Yes, there is a difference. In accordance with the California auto financial responsibility laws, the financial responsibility follows the owner of the vehicle. In the case of the City vehicle, the City would have full responsibility for any property damage or bodily injury to another person. In the case of a mileage vehicle (employee's vehicle) the liability goes with the owner. Mileage costs cover maintenance and insurance for a vehicle so it is expected that the employee has insurance (as required by law) on the private vehicle and that insurance would be primary on the vehicle.

Question: *Do you accept California State Compensation Insurance Fund Certificates of Insurance?*

Answer: Yes, the City does accept State Fund forms. So long as this is provided that the form has a signature, provides a 30-day notice of cancellation (10 days for non-payment of premium) and a waiver of subrogation (when required).

Question: *Are there standard insurance coverages and limits that I can use for all of my division or section's contracts/agreements?*

Answer: No. Insurance coverage and limits are based upon the services provided under the contract and the degree of exposure to liability that contract imposes upon the City. For more detail, refer to the document entitled "Standard Provisions for City Contracts" located under [Insurance Documents](#) on Risk Management's website.

Question: *The contractor says he/she already has insurance on file with a proprietary City Department already. Does he/she need to file another certificate with Risk Management?*

Answer: Regardless if a contractor has submitted proof of insurance for any of the other proprietary departments, proof of insurance must be submitted to KwikComply.org for all City departments. The City would have to be notified directly by the insurance carrier of any cancellation of coverage in accordance with Appendix A, Standard Provisions for City Contracts.

Question: *How can a City department purchase insurance?*

Answer: The CAO Risk Management office has full authority over the procurement of commercial liability insurance policies for all City operating departments. Under City Charter Section 11.47, our office centralizes the procurement of these policies to leverage technical expertise, increase purchasing power, and achieve economies of scale for the City's risk financing needs.

If your department is interested in exploring specific insurance lines to meet your unique needs, please contact your Risk Manager liaison to discuss these options further. For a list of liaison Risk Managers see Risk Management's website, [Liaison Assignments](#).

Risk Management

Question: *Who should I talk to regarding my departmental Risk Management issues?*

Answer: To find out who your Liaison Risk Manager is, please see [Liaison Assignments](#) on Risk Management's website or call (213) 978-RISK(7475).

Question: *How do I obtain a Letter of Indemnification/Proof of Insurance from the City?*

Answer: If you are in need of a letter of indemnification, contact the City department you are working with and have them complete the "[Request for Letter of Indemnity \(Form Gen. 184\)](#)" and submit the form directly to Risk Management at cao.riskmgmt@lacity.org. If you need customized Proof of Insurance from the City of Los Angeles, the department contact can download our "[Request for Letter of Indemnity \(Form Gen. 184\)](#)" letter on our Risk Management website and select "Customized Proof of Insurance" on the top right of the form. The letter should be sent to cao.riskmgmt@lacity.org.

Question: *Can you help individual departments in analyzing loss data?*

Answer: Yes.. To request assistance from Risk Management call (213) 978-RISK(7475) or contact your liaison Risk Manager. For a list of liaison Risk Managers see Risk Management's website, [Liaison Assignments](#).

Question: *Does Risk Management need to review every RFP/RFB/RFQ, contract or agreement?*

Answer: Yes, even when a contract is being amended solely to add additional funds, it must be sent to Risk Management for review. This ensures that the current insurance/bond limits remain appropriate for the associated scope of work.

Question: To submit a request for Risk Management's review, you can use the LAPOP platform for RFP, RFB, or RFQ submissions. Alternatively, you can send the request directly to your department's assigned Risk Manager or to our general inbox at: **cao.riskmgmt@lacity.org**.

***Please note that LADOT and the Department of Recreation & Parks have their own in-house risk manager who will provide insurance requirements on LAPOP. Any requests for these departments should be sent directly to them for review.*

Should Risk Management review the contracts at the RFP/RFB/RFQ stage?

Yes! If you are preparing a Request for Proposal, Bid, or Qualifications where the scope of work will not be finalized until a proposal is selected, please use the insurance requirements from prior similar proposals. You should also advise proposers that these requirements are subject to modification before the contract is awarded.

You can submit a request for Risk Management's review during this process through LAPOP. Once the project scope is finalized, please notify us so we can confirm if the listed insurance and bond limits are appropriate.