



City Council Study Session

March 9, 2026

6:00 PM, Council Chambers - 111 E. Maple Ave.

To view a Council meeting agenda, visit <https://independencemo.portal.civicclerk.com/> and select 'Most Recent Council Agenda'.

WELCOME

PRESENTATIONS

1. Liability Insurance Renewal
2. Independence Police Department's Pursuit Policy

INFORMATION ONLY

1. **Please Note:** In accordance with RSMo. 610.021, the City Council may convene in a Closed Executive Session during or after the meeting, on matters of litigation, legal action, and/or attorney client communications, as permitted by Sec. 610.021(1), on matters of personnel, as permitted by Sec. 610.021(3) and personnel records, as permitted by 610.021(13), on matters of contracts, as permitted by 610.021(12), on matters of real estate, as permitted by 610.021(2) and/or matters of labor negotiations, as permitted by 610.021(9).



CITY OF INDEPENDENCE, MISSOURI
MARCH 9, 2026

LIABILITY INSURANCE
APRIL 1, 2026 INCEPTION

RISK MANAGEMENT CONTACTS



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CITY LIABILITY RISK/EXPOSURE

GENERAL LIABILITY

Risk Areas Include

- Premises Liability
- Operations Liability
- Bodily Injury
- Property Damage

Common Claims Include

- Sewer Backups
- Damage Caused by Roadways
- Damage Caused by Mobile Equipment
- Sips/Falls on Public Premises
- Playground Injuries

Key Points

- Defenses under Missouri Sovereign Immunity
- Gross negligence must be proven on the part of the City

CITY LIABILITY RISK/EXPOSURE

EMPLOYMENT PRACTICES LIABILITY

- Currently Part the of the Public Official Liability Terminology of Wrongful Act
- Covered Allegations Can Include:
 - Wrongful Discharge, Dismissal or Termination of Employment
 - Breach of any Written or Implied Employment Contract
 - Employment Discrimination (Including Sexual Harassment)
 - Wrongful Failure to Promote or Employ
 - Wrongful Demotion
 - Wrongful Discipline
 - Wrongful Deprivation of Career
 - Negligent Evaluation
 - Wrongful Retaliation
 - Wrongful Denial of Training or Evaluation

CITY LIABILITY RISK/EXPOSURE

LAW ENFORCEMENT LIABILITY

- Bodily Injury and/or Property Damage could be a “Tort” eligible for Sovereign Immunity in Some Cases
- Many Allegations Fall Under Federal Issues
 - False Arrest, Wrongful Use of Force, etc.

PUBLIC OFFICIAL LIABILITY

- Typically Filed in Federal Court
 - Limited possible Mo. Immunity
- Common Allegations Include
 - Discrimination, Due Process, Breach of Duty, & Other Errors and Omissions

CITY LIABILITY RISK/EXPOSURE

AUTO LIABILITY

- Falls Under Missouri Sovereign Immunity Statute for In-State Accidents
 - There are Liability Financial Limitations available
- Risk & Exposure of Bodily Injury & Property Damage caused by an Accident
- Due to the Ownership, Maintenance or Use of a Vehicle Licensed for Use on Public Roadway
- Employee Use of their Own Vehicle and risk this brings to the City

CURRENT LIABILITY COVERAGE

- **INSURER/CARRIER: OBSIDIAN SPECIALTY**
- **POLICY LIMIT: \$10,000,000**
 - Most in Any One Year – For All Liability Losses
 - Limit unchanged
- **SELF-INSURED RETENTION (SIR)/DEDUCTIBLE: \$1,000,000**
 - City Pays Per Incident
 - Retention unchanged
- **POLICY COVERS MOST CITY LIABILITY RISKS, INCLUDING:**
 - General Liability
 - Employment Practices (*Part of Public Official Program*)
 - Law Enforcement Liability
 - Public Official Liability
 - Auto Liability

HISTORY AND RENEWAL QUOTE

City of Independence, Missouri
Excess Casualty Program Quote Summary
April 1, 2026-27

Insurer	States Risk	States Risk	Obsidian Specialty	Obsidian Specialty
	2023-24 Policy Term	2024-25 Policy Term	2025-26 Policy Term Expiring	2026-27 Quote % Change
Coverage Form	Occurrence	Occurrence	Occurrence	Occurrence
Limits				
Each Occurrence Limit	\$10,000,000	\$5,000,000	As stated by vertical below	As stated by vertical below
Aggregated Limits	\$10,000,000	\$5,000,000	As stated by vertical below	As stated by vertical below
Coverages to Include:				
General Liability	Included	Included	\$10M each occ/aggr	\$10M each occ/aggr
Employee Benefits	Included	Included	\$10M each employee/aggr	\$10M each employee/aggr
Public Officials Liability	Included	Included	\$10M each occ/aggr	\$10M each occ/aggr
Employment Practices Liability	Included	Included	Included in Public Officials Liability	Included in Public Officials Liability
Law Enforcement Liability	Included	Included	\$10M each occ/aggr	\$10M each occ/aggr
Healthcare Malpractice (excluding physicians, EMT, etc.)	Included	Included	Included except physicians, dentists, psychiatrists	Included except physicians, dentists, psychiatrists
Auto Liability	Included	Included	\$10M each occurrence	\$10M each occurrence
Sexual Misconduct/Abuse	Included	Included	Included in GL limit	Included in GL limit
Self Insured Retention	\$250,000	\$1,000,000	\$1,000,000	\$1,000,000
Co-insurance (above retention)	N/A	10%	N/A	N/A
Annual Premium	\$779,991	\$737,468	\$875,000	\$875,000
Terrorism Premium	\$23,400	\$22,124	Included	Included
Membership Fee (10% for 2024, 5% for 2025)	N/A	\$75,959	N/A	N/A
Total	\$803,391	\$835,551	\$875,000	\$875,000 0%



2026 – 2027 POLICY RECOMMENDATION

Casualty (Liability) Insurance Program with Obsidian Insurance Specialty (Rated A-:VII by AM Best)

- *Policy Limit of \$10 million*
- *SIR remains at \$1 million*
- *0% Co-Insurance Above Retention*
- *0% Premium increase over current*

CYBER LIABILITY

KEY COVERAGES (DUE TO A CYBER LOSS) INCLUDE (BUT NOT LIMITED TO):

- First Party Coverage (the City's loss) mostly for privacy notification/credit monitoring costs, forensics of determining how it happened as well as Cyber Extortion;
- Business Interruption should the City need funds due to a financial loss because of a cyber event;
- Liability claims from Third Parties that also includes any potential fines/penalties, and;
- Loss caused by a special computer fraud/fund transfer fraud coverage

Coverage limits and Deductible are available on a confidential basis
through the City's Legal Department

GOALS MOVING FORWARD

- Monitor possible Self-Funding Law Enforcement & Public Official Liability Risk
- Maintain the possibility of an IPL Stand-Alone Insurer to meet contractual requirements should City need to self-fund all risk transfer programs.
- City is Taking the Following Steps to Mitigate Risk
 - ✓ *Implementing Pro-Active Human Resource Policies & Practices*
 - ✓ *Aggressive defense of allegations*
 - ✓ *Standard Operating Procedures*
 - ✓ *Progressive Discipline for Individuals Not Following Standard Practice*



INDEPENDENCE POLICE DEPT.

CITY OF INDEPENDENCE 2026
POLICE DEPARTMENT

Doug Brinkley
Interim Chief of Police

POLICY REVIEW



OVERVIEW

- 2025 Police Assessment
- Current Pursuit Policy
- Technology / Equipment / Training Needs
- Pursuit Data 2023-2025
- Pursuit Policy Recommendations

2025 Police Assessment - LLRMI

Vehicle Pursuit Recommendations:

- IPD has a comprehensive policy, but application and supervisory review requires improvement.
- Re-evaluate pursuit policy due to recent injuries, deaths, and citizen concerns.
- Pursuit decisions must weigh the risk of pursuit versus public safety benefit of apprehending the suspect.

2025 Police Assessment - LLRMI

Vehicle Pursuit Recommendations:

- A 2023 DOJ police pursuit funded study performed by PERF recommends police agencies only pursue for violent crimes or when occupants present a clear and immediate danger to others.
- Prioritize the use of remote tracking via GPS tracking, drones, or aviation units whenever possible.
- Routinely review pursuits to ensure policy compliance.



Current General Order #1994-026 (Vehicle Pursuits) **last revised 03/02/2021*

Current General Order

Purpose:

A suspect's decision to flee apprehension in a motor vehicle knowingly exposes the public and others to serious risk. This General Order establishes guidelines in balancing the safety of the public, officers, and suspects against the law enforcement duty to apprehend violators of the law.

Current General Order

Vehicle Pursuit:

- The officer must carefully consider all factors involved.
- Unmarked Vehicles
- Police Motorcycles



Current General Order

Supervisor Responsibility

- Must manage whether the pursuit continues or should be terminated.
- The supervisor may terminate pursuit for any reason.
- Review and evaluate officer(s) actions relative to pursuits.

Current General Order

Termination of Vehicle Pursuit (Cont.):

- A vehicular pursuit shall be terminated under any of the following circumstances:
 - Clear and unreasonable danger to the officer and/or other users of the roadway created by the pursuit that outweigh the necessity of immediate apprehension.
 - Enters wrong way roadway.
 - Suspect's identity has been established.

Current General Order

Termination of Vehicle Pursuit (Cont.):

- The pursuing officer knows, or is reasonably certain, that the fleeing vehicle is operated by a juvenile and the offense constitutes a lesser misdemeanor or non-violent felony.
- The pursuing officer knows, or is reasonably certain, that the fleeing vehicle contains infants or young passengers placed at risk by the suspect(s) continued attempt to elude apprehension.

Pursuit Termination Options

Current General Order

Alternatives (Cont.)

- **Pursuit Termination Devices (PTD)**

- Deploy PTD prior to initiating a vehicle stop when feasible.
- Used to reduce likelihood of prolonged pursuit.

- **Vehicle Pinning (Stationary Vehicles Only)**

- Use police vehicle(s) to pin a stationary suspect vehicle by contact.
- Only by trained and authorized units.
- Requires supervisory approval.
- Must be executed under a defined operational plan.

Stop Sticks & StarChase



Technology/Equipment Needs: Reinvestment of StarChase GPS

Current equipment is outdated and no longer supported

- Original count 13 devices (2016?)
- Through regular usage and damage, now have **zero operational devices**

Total cost per unit approx. \$8,000.



Technology/Equipment Needs: Early Pursuit Termination:

Mobile Stop Stick Technology Requesting 4 Units

- \$7,149/ Unit
 - \$200/ Replacement
- IPD would be first agency in Missouri to deploy.



Technology/Equipment Needs: Early Pursuit Termination

Tactical Vehicle Intervention (TVI)

- Estimated vehicle deployment costs \$
- Damage estimates \$
- Training approx. \$150/officer



Technology/Equipment Needs:

Early Pursuit Termination:

Grapppler Technology

Needs a full framed vehicle
(ie. Chevrolet Tahoe)

- ~\$90,000 (fully equipped w/ Police Package)
- Grapppler System
 - \$8,843/ Unit



Air Support Coordination

- Request **helicopter** support from KCPD.
- Helicopter assumes primary unit status when in position.
- Field supervisor directs ongoing operations:
 - Continue pursuit
 - Cease emergency operations
 - Transition to surveillance



Technology/Equipment Needs:

Early Pursuit Termination:

Drones as First Responders

**Approximate cost:
\$250,000 per year**



Pursuit Data

Types of Pursuits

Discretionary - The officer has discretion to determine whether to engage in or continue the pursuit.

Permitted or supervisory review - Pursuits are subject to supervisory approval or review.

Restricted - Officers may engage in pursuits only in very specific situations, such as when a suspect has committed a violent felony.

Prohibitive - Pursuits are not allowed under any circumstances.

Regional Pursuit Matrix

Police Department	Pursue	Violent Felony	Nonviolent Felony	DUI	Misdemeanor	Traffic	Stop Sticks	Star Chase	Grappler	TVI
Independence	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No
Sugar Creek	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
Buckner	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No
Blue Springs	Yes	Yes	No	Yes	No	No	Yes	No	No	No
Lake Tapawingo	Yes	Yes	No	No	No	No	Yes	No	No	No
Lee's Summit	Yes	Yes	No	No	No	No	Yes	Yes	No	No
Raytown	Yes	Yes	Yes	Yes	No	No	Yes	No	No	No
Kansas City	Yes	Yes	No	No	No	No	Yes	No	No	Yes
Grain Valley	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes
Oak Grove	Yes	Yes	No	No	No	No	Yes	No	No	No
Grandview	Yes	Yes	No	No	No	No	Yes	No	No	No
Clay County	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
Cass County	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Layafette County	Yes	Yes	Yes	Yes	Yes	Yes				

Regional Pursuit Comparison:

	Population	2023 Pursuits	2024 Pursuits	2025 Pursuits
Independence	121K	533	519	541
Lee's Summit	108K	3	7	8
Kanas City, MO	500K	86	103	137
Kansas City, K	153K	28	29	40
Blue Springs	62K	4	3	12

2022-2025 Pursuit Statistics:

	2022	2023	2024	2025
Initiated	335	533	519	541
Terminated	213(63%)	338 (62%)	279 (54%)	273 (51%)
Continued Pursuits	122	195	240	268
Total Felony Charges	78	189	61	131
• Armed	18 (15%)	36 (18%)	29 (20%)	66 (25%)
Fatalities	0	2	0	2 suspects/ 1 civilian
Civilian Injuries	3	6	5	7

Recommended Policy Changes

Option #1:

- Keep policy as is and continue to pursue for:
 - Traffic Violations
 - Misdemeanors
 - DUI Offenses
 - Non-Violent Felony Offenses
- Add more supervisory oversight & pursuit review

Option #2:

- Allow pursuits only for dangerous felonies or when occupants present a clear and immediate danger to others.
- This is consistent with national policy recommendations and regional agencies (KCK, KCMO, Lee's Summit, Blue Springs).

Greater Oversight /Management

- Supervisor must acknowledge and approve continuance of pursuit.
- Use of Tactical Vehicle Intervention (TVI).
- Mandatory review by Professional Standards Unit (Chief of Police)
 - ✓ Involving serious physical injury or death.
- Professional Standards Reviews
 - ✓ Random 5 pursuits/month
 - ✓ Evaluate entire incident including chain of command reviews
 - ✓ Early Warning System triggers review based on frequency
- Annual review of Emergency Vehicle/Pursuit Operations & Policy



INDEPENDENCE

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