



Missouri Highways and Transportation Commission Policies

Category: ENTERPRISE RISK MANAGEMENT
Subcategory: Liability Insurance

LIABILITY INSURANCE (General Liability and Vehicle Fleet Liability)

Related Statute: Section 226.092, RSMo 2000 – Commission may provide automobile liability insurance, when – self-insured and partial self-insured plans, when.

Prior to enabling legislation sought by the Commission and enacted during the 1971 legislative session, employees who operated state equipment were required, as a condition of employment, to carry liability and property damage insurance. The first policy for such coverage paid by the Commission commenced on April 1, 1972.

The Commission's self-insurance plan for fleet vehicle liability, general liability, and workers' compensation became effective January 1, 1987, with administrative services being outsourced for vehicle fleet liability and worker's compensation. General liability claims were administered in-house prior to establishing the self-insurance plan and continued after the self-insurance plan was put in place. In-house administration of fleet vehicle liability claims was authorized by the Commission on October 6, 1989; worker's compensation in-house administration was authorized by the Commission on September 9, 1994, and was implemented on January 1, 1995.

The Commission recognizes the nature of many of the jobs performed by Department employees are such that liability issues are likely to arise for the Commission, the Department, and employees thereof; therefore, under the authority of Section 226.092 RSMo 2000, the Commission will provide and the Department will administer, through self-insurance, commercial insurance, or a combination thereof, a fleet vehicle liability insurance program and a general liability insurance program to protect the Commission, the Department, and the employees thereof against liability. The cost of these programs will be borne by the Commission.

Effective Date: August 7, 2019
Supersedes Policy Dated: November 7, 2013
Last Reaffirmed:
Date of Origin: September 22, 1971

Related Commission Minutes: May 3, 1956; August 18, 1966; October 15-16, 1970; September 22, 1971; February 17-18, 1972; January 9, 1987; October 6, 1989; November 7, 2013 – Comprehensive Policy Review, August 7, 2019 comprehensive policy review.