



MEMBER REPORT 2016

LEADING THE WAY, THEN AND NOW

35

YEARS OF CIRSA

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LETTER FROM EXECUTIVE DIRECTOR

REFLECTING ON THE PAST, FOCUSED ON THE FUTURE

It's hard to believe that 2017 marks the 35th anniversary of CIRSA. Since our first 18 members joined us in 1982, we've grown in many ways.

When we started, CIRSA was the only coverage option for municipalities. Today, there are choices—but over 270 public entities across Colorado trust us to meet their risk management needs.

You've driven us to pave the way and innovate our services, from better technology and training (like our CIRSA mobile app, online claims system, and onsite and online safety courses) to continually expanding our coverages (we added more excess coverage in 2016).

We're proud to be your insurance provider, and look forward to serving you for many years to come.



Chris Krall
Executive Director

2016 AT-A GLANCE: STAYING AHEAD OF MEMBER NEEDS

Whether it's improved technology, more training resources, or better coverage, we remain committed to putting you and your entity first.



New Safety Matters short videos

Our Safety Matters videos have always been popular with members, so we created two more. We added Employment Liability and Elected Officials' Liability to our video library in 2016.



CIRSA mobile app for Android

Now, you've got options. Access our CIRSA mobile app from your Android or iOS device. Report and track hazards, and view safety videos and tips, whether on the job or in the field.



Safety quiz success

Once again, you didn't disappoint when it came to showing your dedication to safety. Members from 174 entities completed 4,260 safety quizzes in 2016. That's 64% of all members! Even more impressive? There was an 83% increase in the number of quizzes taken between 2015 and 2016.



Enhancements to our online claims system

We not only focused on implementing our new Origami system, but also on how we could make it even better. The new custom reports feature helps you identify claims trends and high-claim areas.



Excess coverage renewals

We met with a lot of reinsurers last year to find the best—and it paid off. CIRSA excess coverage rates for workers' compensation decreased, and property/casualty stayed the same in 2017.

SETTING THE STANDARD IN LOSS CONTROL

Reducing losses requires a partnership—one that we've forged with members for decades. Here's what we achieved together in 2016.

seven
ICE DRIVING CLASSES
CONDUCTED

+

125

MEMBERS TRAINED

12

safety forum and police liability meetings offered, covering topics from drone safety to member best practices

one

police symposium held, covering state-mandated topics required by HB-1287, allowing members to complete training eight months before the state deadline

16

REGIONAL HAZOPS
SESSIONS CONDUCTED

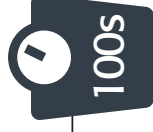
261

PARTICIPANTS

IN THE SIGMA
LAW ENFORCEMENT
HEALTH INITIATIVE

6

potentially fatal heart-related conditions caught and treated



of cumulative
pounds lost

MORE THAN

20,000

online courses completed by member employees

CLOSE TO

120

onsite courses offered at member locations

OVER

12

new safety and police-specific online training courses added, for a 41% member use increase

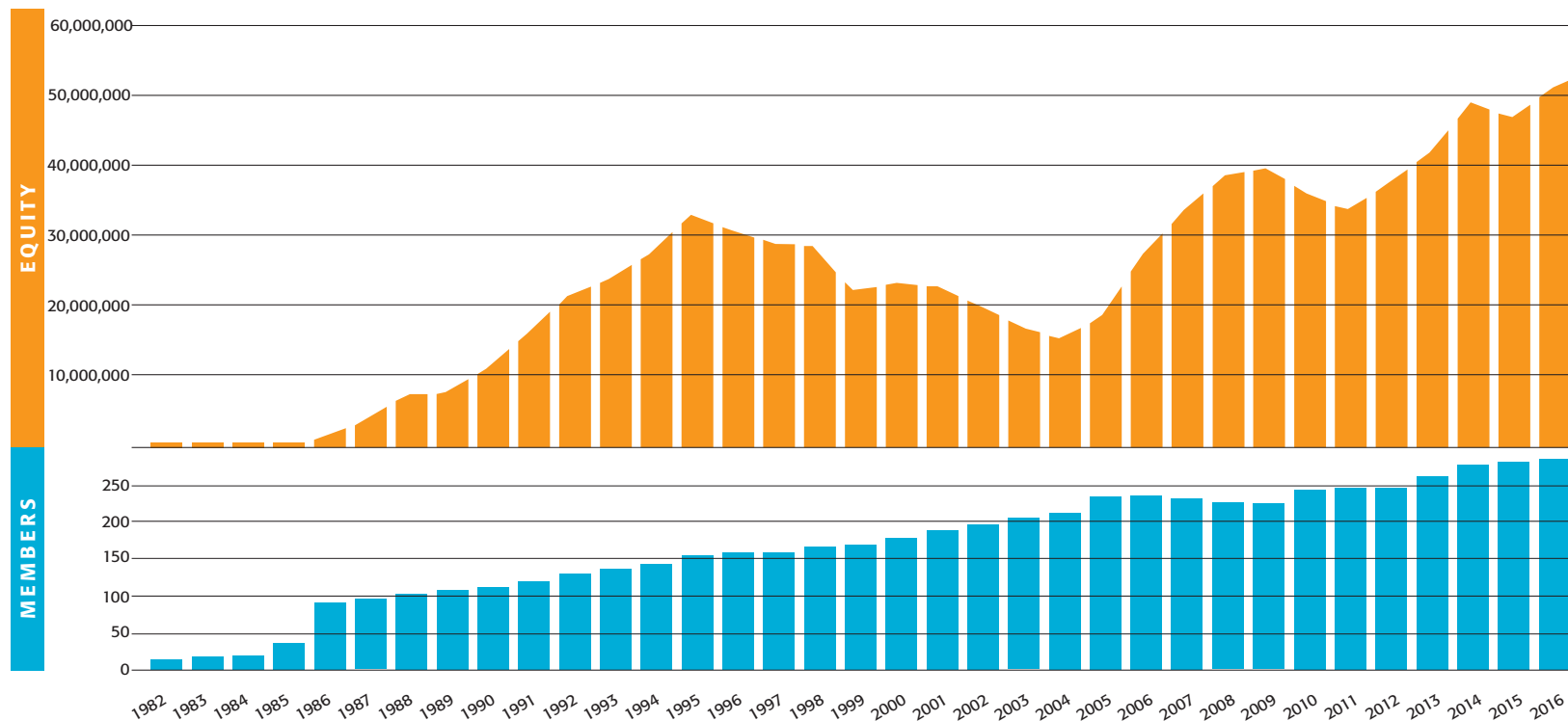
A LOOK AT THE NUMBERS

CIRSA is built on a strong foundation—and our solid financial position will continue to drive us forward.

	2016	2015
Operating revenues:		
Member contributions earned (net of excess insurance and investment income reinsurance premiums and brokerage commissions of \$6,756,472 and \$7,555,151 in 2016 and 2015, respectively)	\$25,507,505	\$24,522,524
Total operating revenues	25,507,505	24,522,524
Operating expenses:		
Losses and loss adjustment expenses	12,799,989	18,739,789
General and administrative	8,553,629	8,169,134
Total operating expenses	21,353,618	26,908,923
Operating income (loss)	4,153,887	(2,386,399)
Nonoperating revenue:		
Net investment income	875,367	942,786
Income (loss) before distributions	5,029,254	(1,443,613)
Distributions and credits to members and withdrawn members	(574,075)	(734,747)
Increase (decrease) in net position	4,455,179	(2,178,360)
Net position, beginning of year	46,744,357	48,922,717
Net position, end of year	\$51,199,536	\$46,744,357

AN EQUITY POSITION THAT'S HELD STRONG

While there are ebbs and flows, our equity position overall has steadily climbed through the years—even as we added new members. Today, we remain strong. Our equity helps keep our pool rates stable and deliver coverage that meets your needs.

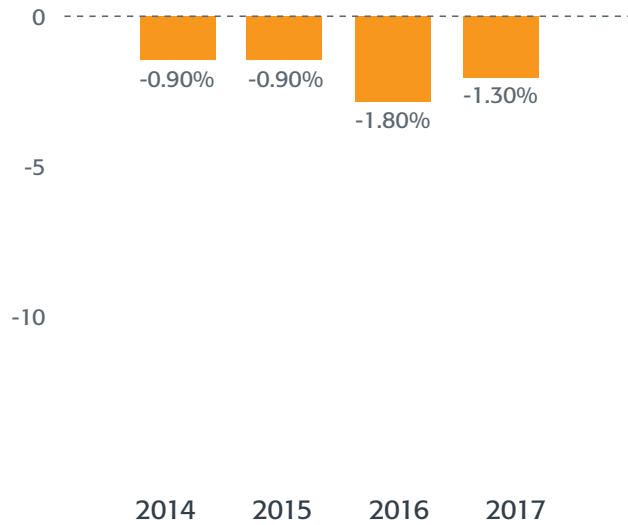


We started with **18** founding members in 1982 and now **83%** of Colorado municipalities are members of CIRSA.

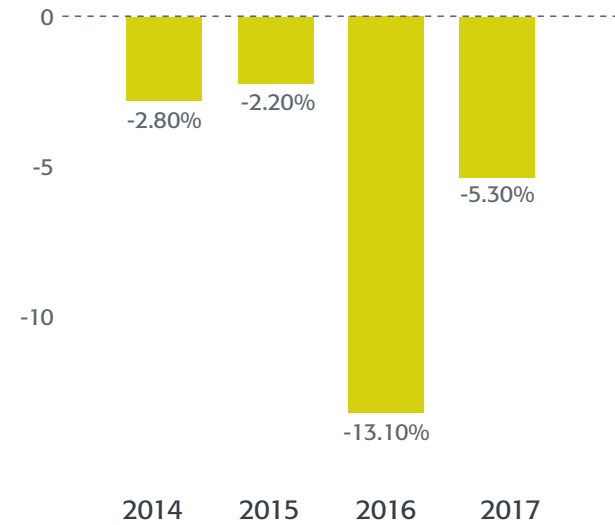
RATES YOU CAN DEPEND ON

Our Property/Casualty and Workers' Compensation rates have decreased or remained steady over the past four years. And you've taken notice—we had a 99.6% renewal in the PC pool and a 100% renewal in the WC pool for 2017.

PC Rate Changes 2014-2017

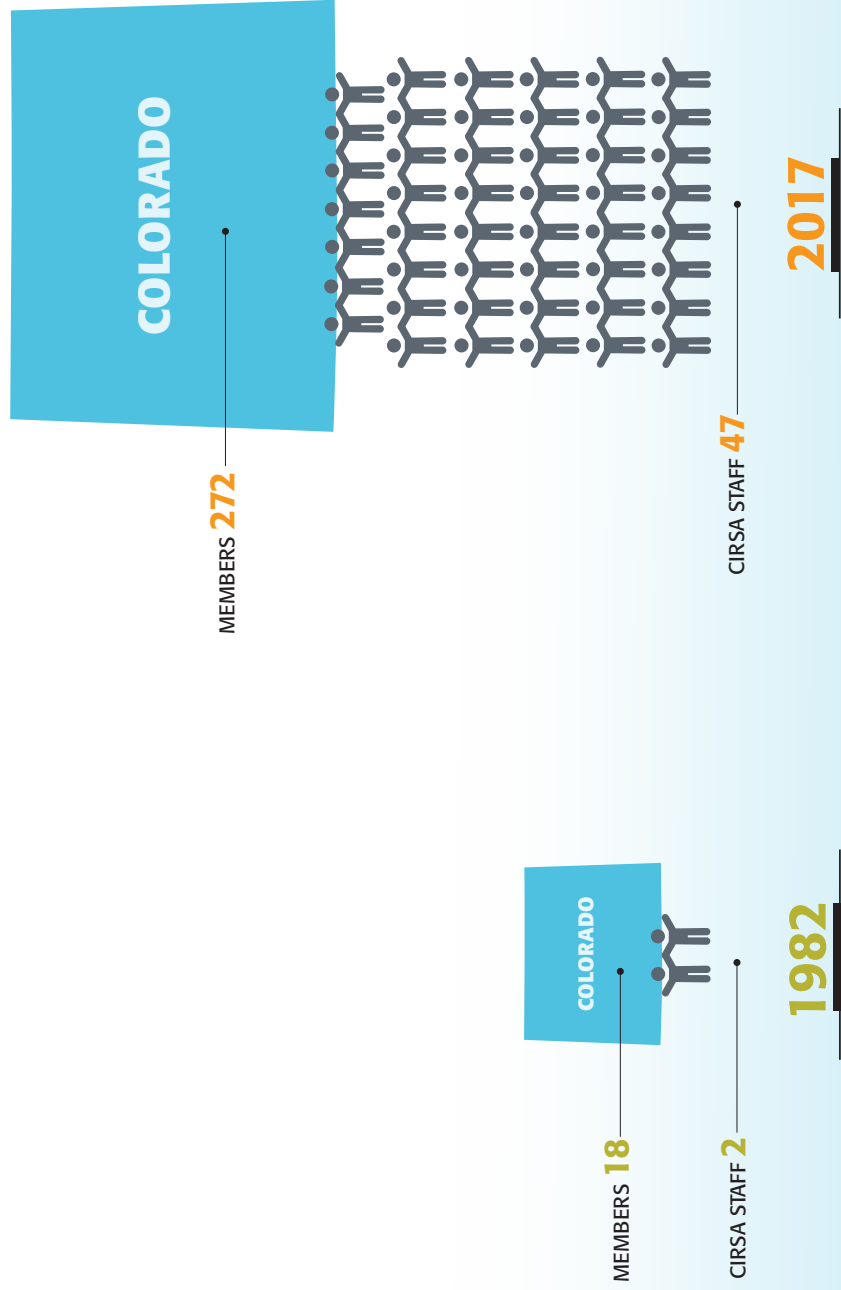


WC Rate Changes 2014-2017



A HISTORY OF WORKING SMART AND LEAN, SO YOUR COSTS STAY LOW

CIRSA started with just two staff members. Today, we have 47—a number that has remained steady for 10 years, even with the addition of 33 new members. Through advancements in technology and people who are experts at what they do, we're able to keep our operating costs low, so we can pass those savings on to you.



MEMBER LIST

Founding Members

Town of Aguilar	Town of La Veta	Town of Pitkin
Town of Akron	City of Lafayette	Town of Platteville
Town of Antonio	Town of Lake City	Town of Poncha Springs
Arkansas River Power Authority	Town of Lakeside	City of Pueblo
Town of Ariba	City of Lamar	Pueblo Regional Building Department
City of Aspen	Lamar Housing Authority	Town of Ramah
Aspen/Pitkin County Housing Authority	Larimer Emergency Telephone Authority	Town of Rangely
Town of Avon	Town of Larkspur	Town of Raymer
Town of Bayfield	City of Las Animas	Town of Red Cliff
Town of Bennett	Las Animas County E911 Authority	Regional Housing Alliance of La Plata County
Town of Berthoud	City of Leadville	Town of Rico
Town of Bethune	Town of Limon	Town of Ridgway
City of Black Hawk	City of Littleton	City of Rifle
Town of Blanca	Town of Log Lane Village	City of Rocky Ford
Town of Blue River	City of Lone Tree	Town of Romeo
Town of Boone	City of Loveland	Town of Rye
Town of Breckenridge	Loveland Downtown Development Authority	Town of Seguache
City of Brighton	Loveland Laimer Building Authority	City of Salida
Town of Brookside	Town of Lyons	Town of San Luis
City/County of Broomfield	Town of Mancos	Town of Sanford
City of Brush!	City of Manitou Springs	Town of Sawpit
Brush Rural Fire Protection District	Town of Marble	Town of Sedgwick
Town of Buena Vista	Town of Mead	Town of Severance
City of Burlington	Town of Meeker	City of Sheridan
Town of Calhan	Town of Merino	Town of Silt
Town of Campo	Town of Milliken	Town of Silver Cliff
City of Canon City	Town of Minturn	Town of Silver Plume
Town of Carbondale	Town of Moffat	Town of Silverthorne
City of Castle Pines	Moffat County Local Marketing District	Town of Silverton
Town of Castle Rock	City of Monte Vista	Town of Simla
Town of Cedaredge	City of Montezuma	Town of Snowmass Village
City of Centennial	Town of Monument	Town of South Fork
City of Central City	Town of Morrison	Southwest Colorado Council of Governments
Town of Cheraw	Mountain Express Transportation System	Town of Springfield
City of Cherry Hills Village	Town of Mountain View	Town of Starbuck
Town of Cheyenne Wells	Town of Mountain Village	City of Steamboat Springs
Church Ditch Water Authority	Town of Mt. Crested Butte	City of Sterling
Town of Coal Creek	Mustang Water Authority	Town of Stratton
Town of Cokedale	Town of Naturita	Town of Sugar City
Town of Collbran	Town of Nederland	Summit County Telecommunications Consortium
Colorado Information Sharing Consortium	Town of New Castle	Town of Swink
City of Commerce City	North Front Range MPO	Town of Telluride
City of Cortez	North Park Fire Rescue Authority	City of Thornton
City of Craig	City of Northglenn	Town of Timnath
Town of Crawford	Northwest Colorado Council of Governments	City of Trinidad
City of Creede	Northwest Parkway Public Highway Authority	Town of Vail
Town of Crested Butte	Town of Norwood	City of Victor
Town of Crestone	Town of Nucla	Town of Vona
City of Cripple Creek	Town of Nunn	Town of Walden
Town of Crowley	Town of Oak Creek	City of Walsenburg
City of Dacono	Town of Olathe	Town of Ward
Town of De Beque	Old Dillon Reservoir Water Authority	Town of Westcliffe
Town of Deer Trail	Town of Olney Springs	Western Colorado Regional Dispatch Center
City of Delta	Town of Ophir	City of Westminster
Town of Dillon	Town of Orchard City	Westminster Housing Authority
Town of Dinosaur	Town of Ordway	City of Wheat Ridge
Town of Dolores	Town of Otis	Town of Wiggins
City of Durango	City of Ouray	Town of Williamsburg
Town of Eagle	Town of Pagosa Springs	Town of Windsor
Eagle Valley Library District	Town of Palisade	Windsor Housing Authority
Town of Eaton	Town of Palmer Lake	Town of Winter Park
Eaton Housing Authority	Town of Paoli	Woman Creek Reservoir Authority
Town of Eckley	Town of Paonia	City of Woodland Park
City of Edgewater	Town of Parachute	City of Wray
Town of Elizabeth	Town of Peetz	Yampa Valley Housing Authority
Town of Empire		City of Yuma
City of Englewood		
Englewood Housing Authority		
Town of Estes Park		

FROM CARRIER OF NECESSITY TO CARRIER OF CHOICE

When CIRSA was formed in 1982, we had 18 members in our Property/Casualty pool. Today, we have 268. Our Workers' Compensation pool has also grown from 41 members in 1988 to 141 today.

See what some of our new and expanding members have to say.

I have been involved with CIRSA in many capacities over my years in local government, and I truly breathed a sigh of relief knowing that as a Downtown Development Authority (DDA), the City of Loveland could sponsor us into CIRSA for insurance.

The CIRSA staff is next to none. They are extremely knowledgeable and helpful, their training programs and access to training have been great (especially dealing with volunteer boards), and if we've had questions about our coverage, liability, etc. throughout this past year, they've been right there with us guiding us through it all. Honestly, having CIRSA on my side gives me great comfort!

– **Jacque Wedding-Scott, Executive Director, Loveland Downtown Development Authority**

CIRSA has a proven track record. Their outstanding customer service, effective management, risk-reducing educational programs, and experienced, dedicated team produce results for its members. We appreciate that CIRSA staff takes time to investigate issues and offer resources to minimize risk.

– **Harry Patel, Finance Director, City of Canon City**

Mt. Crested Butte has been a member of CIRSA for property/casualty insurance for as long as I remember. We also had workers' compensation insurance for many years, but had to go elsewhere during the 2008 economic downturn. However, the rates slowly grew, and after a few years we transitioned back to CIRSA.

We're extremely pleased with the communication and timely service, as well as the cost for the Town. When we left CIRSA, it was purely to reduce the Town's expenses. We've always been happy with CIRSA's service and look forward to continuing to work together into the future.

– **Joe Fitzpatrick, Town Manager, Town of Mt. Crested Butte**

BUILDING MEMBER RELATIONSHIPS THAT LAST

Many of our members have worked with us a long time. Find out why they joined, and hear some of their favorite memories throughout the years.

We wanted to work with CIRSA from the beginning because we were very interested in this new approach to sharing risk. It had the potential to save our communities money, which could be put toward service delivery. I was on the CIRSA Board when the staff was really quite small, from 1984 to 1989. In these early years, the Board and staff had many challenges as we worked together to build a product that served the communities but didn't price out either the small towns or large cities. Staff was really terrific and supportive as we worked through trying to develop this new viable program that made financial sense and achieved the goal to provide adequate coverage.

I also remember how positive Tim Greer (former Executive Director) was that CIRSA would grow and be successful. To demonstrate that confidence, he went out and got a personalized license plate that said "all 200"—meaning he intended to have all the cities and towns in Colorado become members of CIRSA. Over the years CIRSA has continued to change and adapt to growth and new challenges and the staff expertise has continued to expand to help us better manage risk.

– **Joyce Hunt, Assistant City Manager, City of Thornton**

I've worked with CIRSA a long time—over 30 years! I was at Holyoke when we became interested in working with CIRSA. They had a great staff—people who came from our towns and cities and knew what we were about and what we had to deal with. The insurance was tailored to fit us. The price was (and still is) great, too.

I remember that our safety meetings and the annual meeting were always held at the Glendale Fire Station and were catered by LePeep. Tim Greer told everyone to get their dessert first because they had the best desserts. Tim always knew everyone's name and story. Lloyd's of London was our excess carrier at the time and they would come and present at the annual meeting which was very impressive!

Back then our biggest challenge was a small membership and look at us now! The older I get, the younger the CIRSA staff gets, and there's more and more that they are taking on. But the important thing is CIRSA is there when you need them come hail, snow, high water or legal issues.

– **Allen Coyne, Town Manager, Town of Julesburg**

THE BEST TEAM IN RISK MANAGEMENT

EXECUTIVE

Chris Krall, CSP, ARM, CPCU
Executive Director

Mary Beth Brown
Executive Assistant

GENERAL COUNSEL/DEPUTY EXECUTIVE DIRECTOR

Tami A. Tanoue, J.D.

CLAIMS

Mike Wagner, SCLA
Claims Manager

Dianne Hall
PC Claims Supervisor

Marla Myers
WC Claims Supervisor

Trace Fieseler
Risk Technology Officer

Susan M. Eisenhoffer
*Senior PC Claims Representative
(Montrose Office)*

Nile D. Knez, CCLA
Senior PC Claims Representative

Bruce McKenney, SCLA, AIC
Senior PC Claims Representative

Anthony Moore
Senior Multi-Line Claims Representative

Kevin Pitts
Senior WC Claims Examiner

Bethany Ross
Senior PC Claims Representative

Craig Stevens
Senior PC Claims Representative

Lara Wilber
Senior Claims Representative

Rob Forster
WC Claims Examiner

Beverly Perry
PC Claims Representative

Amanda Longacre
Administrative Clerk

Linda Murphy
Administrative Clerk

UNDERWRITING

Jill Padbury
Underwriting Manager

Jessica M. Cowlshaw
Senior Underwriting Representative

Debbie Coleman
Senior Underwriting Representative

Catherine Wegman
Underwriting Representative

Monique Ferguson
Administrative Assistant, Underwriting

FINANCE

Patrick Priest, CPA, ARM-P
Assistant Director/Chief Financial Officer

Marie Stephens
Human Resources Coordinator

Jennifer Keller, CPA
Accounting Supervisor

Luke Driscoll
Accountant

Layla Bussard
Accounting Technician

Jo Moeller
Administrative Clerk

Meghan Green
Accounting Clerk

Christine Parker
Receptionist

INFORMATION TECHNOLOGY

David Beacham
Information Technology Manager

Erik Schriever
Senior System Administrator

LOSS CONTROL

Greg Barlow, CSP, CET
Loss Control Manager

Jay Williamson, CSP, ARM, ALCM, CHCM
Loss Control Supervisor

Rory Queenan
Training and Development Coordinator

Cristina Barthle, CIH, CSP
Senior Loss Control Representative

Larry Cardamone, CSP
*Senior Loss Control Representative
(Montrose Office)*

John Colvin, CIH, CSP
*Senior Loss Control Representative
& Industrial Hygienist*

Bob Pomeroy, CRM
Senior Loss Control Representative

Marji Tribbett
Training Specialist I

Channa Chavez
Administrative Assistant, Loss Control

MARKETING/MEMBERSHIP SERVICES

Courtney Fagan, ARM
Marketing Manager

Stephen Dellerba
Senior Marketing Representative

Destiny Johnson
Administrative Assistant, Marketing

DECADES OF DEDICATION TO MEMBERS

CIRSA has been serving your needs for decades—and so have our employees. Get to know a few of our veteran staff, as well as our newest members of the team.



Jay Williamson
Loss Control Supervisor **Years of service: 22**

Why CIRSA?

I enjoy working with small and large public entities to help them create a safer working environment. I've known several contacts for over 20 years, and have developed close working relationships with them and their staff. Within CIRSA, fellow employees are delightful to work with. As a long-term employee, I've seen many changes. I've also seen how respected CIRSA is by other organizations for our innovative ideas and programs. I'm proud to be part of the team.

Sue Eisenhoffer

Senior Property/Casualty Claims Representative **Years of service: 19**

Why CIRSA?

CIRSA is a great place to work. They care about their members and their employees. I enjoy getting out and seeing our members and working with them on claims. The face-to-face time builds a better relationship. There are also strong relationships among the different departments here. There's camaraderie in all of us working toward taking care of our members.



Rob Forster

Workers' Compensation Claims Examiner **Years of service: 14**

Why CIRSA?

CIRSA focuses on putting members' needs first and offering support when it's needed, from safety training to claims. Workers' compensation claims can be tricky, and I enjoy assisting injured workers and members as they navigate this sometimes complex world.

Marie Stephens

Human Resources Coordinator **Years of service: 1**

Why CIRSA?

I spent years working with CIRSA at the City of Durango. I understand, appreciate, and value the service CIRSA provides our members. Many issues were avoided and mitigated that saved the City a lot of money. Everyone that I had come in contact with while with the City was extremely knowledgeable and professional. It was truly a partnership—and I'm happy to still be part of it!



Debbie Coleman

Senior Underwriting Representative **Years of service: 1**

Why CIRSA?

I worked with Jill Padbury at a different organization, and she thought my experience would be a good fit for CIRSA. After 35 years in the insurance industry, I was looking forward to learning about insurance pools and municipality insurance, and how it differs from the coverages I have underwritten in the past.

CIRSA gives me a good opportunity to expand my underwriting knowledge regarding municipalities. In the past year, I've really enjoyed meeting and getting to know my members and helping them with their insurance and underwriting needs.

LETTER FROM BOARD CHAIRPERSON

LOOKING AHEAD TO WHAT'S NEXT

While we're taking time to celebrate CIRSA's successes through the years, we're more focused than ever on making the future even brighter.

We're continuing to move forward with our five-year strategic plan. In 2016, we implemented and improved our online claims system, added more excess coverage (while keeping rates stable), and offered more training.

In 2017, we'll be providing additional coverage enhancements and conducting an independent study of our equity position. We're constantly working to remain financially stable, identify emerging risk, and provide you with excellent customer service.

Thank you for being our partner, whether you're new to CIRSA or have been with us since the beginning. We can't wait to start the next chapter together.

Yours in Safety,



Martee Erichson
Chairperson

2016 BOARD OF DIRECTORS

Ready to meet your risk management needs for the next 35 years—and beyond



Back Row Standing

Houssin Hourieh
Secretary/Treasurer
City of Lamar

Chris Krall
Executive Director
CIRSA

Gary Klaphake
Board Member
City of Lafayette

Rod Wensing
Board Member
City of Loveland

Jeff Durbin
Board Member
Town of Fraser

Front Row Seated

Cynthia Sirochman
Board Member
Town of Monument

Martee Erichson
Chairperson
City of Westminster

Ron LeBlanc
Vice Chairperson
City of Durango

