



Using CIRSA to Your Maximum Advantage

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What is CIRSA?

The municipal self-insurance pool of Colorado

- We provide property, liability, and workers' compensation coverages and risk management services exclusively to Colorado municipalities and their affiliated public entities (88% of Colorado's cities and towns are CIRSA members).
- CIRSA is owned and governed by our members. Our sole focus: the best interests of our members, individually and collectively. "Shareholder" interests are not part of our equation.
- We exist because of and for you! We want you to use CIRSA to your maximum benefit and advantage. Here are some ways.

Take Advantage of our Services!

Governing body issues are paramount when it comes to liability concerns

- CIRSA believes that risk management begins at the highest levels, and we focus our services and resources accordingly
- Tami Tanoue and Sam Light are always available for governing body (after elections on request), board and commission, and staff training and assistance.
- We're a year-round resource, too. Examples:
 - Assistance in defining values and norms of conduct for the governing body.
 - Governing body divisions impeding effective functioning.
 - Allegation of harassment made by employee against elected official.
 - Review home rule charter for modernization and liability "pain points."
 - Governing body "direct report"-level personnel issue.

Coverages You Can't Find Elsewhere

Aimed at high-risk and governing body-level issues

- We have broad coverages and high limits, meant to maximize protection for our membership
 - Example: \$10 million per claim/occurrence for key liability coverages
 - Adequate limits have become increasingly important due to Colorado's evolving legal climate
- Our "zero deductible" coverages are unique to CIRSA. Examples:
 - Defense cost coverages for Rule 106(a)(4) claims, Open Meetings Law/Executive Session claims, and Open Records Act claims
 - If you have claims in these areas, the defense costs are borne entirely by CIRSA up to \$10k/claim and \$30k annual aggregate.

Coverages You Can't Find Elsewhere

Additional "zero deductible" coverages you can deduct directly from the bottom line

- Defense cost coverage for the defense of medical bills for persons taken into custody
- Disciplinary proceedings defense cost reimbursement for disciplinary proceedings in connection with a professional or occupational license required for employment
- Criminal defense cost reimbursement when an official or employee is charged with and exonerated from a criminal matter arising out of the course and scope of official duties
- Front and back wages, overtime, severance obligations (\$50k sublimit)

Property/Casualty and Workers' Comp Under One Roof

Coordinated handling of PC and WC claims for members of both pools

- Workers' comp claims can be a challenge for managers and supervisors
- We don't just "pay and settle" – in-depth investigation, pro-active management, and continual communication are critical to effective handling
- A WC claim often has liability implications
- Lack of coordinated approach between WC and liability concerns can result in a disconnect with unintended consequences and frustration
- Members of CIRSA's PC and WC pool benefit from a coordinated approach
- We work with you to identify the potential liability issues, and can open a liability file simultaneously with the WC file to manage both sides
- "Global" settlements can be effected – impossible without "one-stop shopping"
- We can assist with organization-wide safety issues identified through claims

We're here for you because we're *Safer Together!*



SAFERTOGETHER

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