



# CIRSA AT A GLANCE

Fewer claims. Safer employees.

SAFER TOGETHER

## GET TO KNOW CIRSA – YOUR TRUSTED PARTNER

*Formed by Colorado municipalities for Colorado municipalities, CIRSA empowers our members to take control of risk, safety and losses. Municipal staff and elected officials work smarter and safer by relying on us to meet municipal risk management needs. We are:*

- A self-insurance pool created by intergovernmental agreement of member municipalities (and other public entities)
  - Pools exist in part to provide stability in costs from year to year
- Governed by a Board of Directors made up of member officials
- A pool that operates exclusively in Colorado; subject matter experts in Colorado risk management issues
- Accountable to each member individually and membership as a whole, and not to stockholders seeking a profit
  - This guides everything we do: we look for ways TO serve, and we look FOR coverage, not exclusions FROM coverage
- Regulated by Division of Insurance

## RESOURCES YOU CAN'T FIND ELSEWHERE

*CIRSA's coverages extend beyond what commercial providers offer:*

- Coverages are broad, with limits that are tailored to your actual risks
  - Example: You don't pay extra for high limits in areas where you would likely not have an exposure that would reach those limits, such as auto liability
- We seek to meet members' reasonable expectations around coverage, so our coverages evolve continually as members' needs and expectations change
- We seek to avoid coverage limitations, such as different deductibles per building on property coverage and percentage deductibles that are virtually impossible to budget for, or cost extra to "buy down"
- We provide "no deductible" coverages in unique specialty areas. When you use these coverages, they directly offset expenses that your municipality would otherwise incur, at no additional cost. These "no deductible" specialty coverages include, among others:
  - Defense of actions challenging "quasi-judicial" decisions
  - Defense of public records/criminal justice records claims against custodian of records
  - Costs of medical expenses for claimed "in-custody" injuries
- Workers' compensation: WC coverages are statutory, so there is no variance between providers. But because WC claims often have liability implications, a member of both CIRSA's property/liability pool and WC pool has the advantage of having a WC claim handled holistically, with a view towards a global liability and WC settlement when appropriate.

## TRAINING & PREVENTION SERVICES THAT HELP YOU MANAGE YOUR RISKS

*The best claim is the claim you are able to avoid having at all. To that end, we provide a large array of value-added services to partner in risk management for virtually every municipal department:*

**Municipal Properties:** We provide pre-loss roof inspections at entry; periodic property valuations by an outside valuation company; pre-loss preparation assistance for potential events such as wildfires; replacement cost rather than actual cash value valuation for most properties; assignment of a construction professional to serve as your advocate and consultant in major property losses; annual property surveys by the Risk Control Department.

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**Cyber-risks:** In addition to basic and optional cyber coverages, we pay for your cost to join KnowBe4 for cyber-risk training (including periodic "phishing" tests) for ALL of your employees. The value of this benefit to each member ranged in 2023 from \$391 to \$32,400 which varies based on the number of users.

**Governing Body/Boards and Commissions:** Governance and liability training; quasi-judicial training; ethics training; retreat facilitation; values, norms, and rules of conduct training; harassment and respectful conduct training.

**Human Resources:** Liability hotline for employment issues; policy review; assistance with potentially high-risk employment investigations and actions; supervisory training; harassment and respectful conduct training; bullying training; contracting issues training, etc. In issues requiring a high degree of discretion and/or specific legal expertise, we can open a file pre-claim and assign a defense attorney (or other professionals) to assist; this service is invaluable in handling sensitive personnel matters.

**Financial:** We will provide you with analyses to help you identify the "sweet spot" for deductibles, and assist with gauging the financial impact of selected deductibles. We make available the services of our actuary on an as-needed basis, too. We can also assist with allocating coverage and liability costs to your various departments. To assist in tracking claims, we offer access to our Origami Member Portal, which serves a number of the purposes of a risk management information system (RMIS).

**Police:** We recognize that law enforcement is a critical high-value service that carries critical high value risk, so we devote substantial resources to police liability and officer wellness issues, including: Regional Law Enforcement Roundtables; ABLE (Active Bystandership for Law Enforcement); CORDICO Wellness app; SIGMA cardiac assessments; Dr. Jamie Brower psychological counseling services; policy review; and coverage for police officers' \$25,000 personal liability per S.B. 20-217.

**Public Works/Parks:** Many of our "core" risk control services and trainings are aimed at your public works and parks exposures. Public works personnel can obtain their required Continuing Education Units (CEU) through CIRSA's course offerings. We provide playground inspections. Our Risk Control Department is certified to provide waterslide inspections in accordance with State Amusement Rides and Devices Program requirements.

**Risk Management:** Our Risk Control Department can be used as an extension of your own risk management work. Our risk control services are uniquely tailored to the municipal risk profile, and when you use these services, they help directly offset risk management expenses your entity would otherwise incur. As an example, one CIRSA member with a population of 31,000 was provided with more than \$176K in value-added risk management services over a 4-year period. In addition, our Legal and Underwriting Departments can assist with review of contractual insurance and risk transfer arrangements and provide resources on other risk issues.

**Claims Handling:** Our Claims Department will partner with you to bring covered claims to a successful resolution. With an average claims handling experience of over 20 years, our Claims staff has extensive knowledge in handling public entity claims, and since they only handle claims in Colorado, they have a level of expertise that surpasses other insurance carriers. You can choose from law firms on our defense panel that are the "go-to" firms for public entities in their areas of expertise. We'll also assist in matters that may not otherwise be covered, too. For example, if you have a "no fault" sewer backup program, we'll be glad to adjust those claims for you (or assist you in setting up such a program). If you need help in subrogation matters (to recover amounts from an at-fault third party contractor, for example), we can assist you with seeking and obtaining recovery. If you'd like to partner in a program to "self-handle" some claims, we have a framework in place to accomplish that and still keep in place coverages that might otherwise be compromised by "self-handling."

**Underwriting:** You can consult in-person or virtually with your CIRSA underwriter, who actually knows you and your entity, to get answers and resolve issues. We'll guide you in much more than the details of a policy. Our staff also will review contracts, help you get surety bonds and supplemental policies, and compare products from other carriers to make sure you are adequately protected.

## START-TO-FINISH CLAIMS ASSISTANCE

*Commercial insurance companies focus on claims after they happen. But at CIRSA, we work with you to prevent claims from happening. You can call us anytime to discuss how to protect yourself and handle issues before they escalate. And we're there for you when there is an issue. Should a claim or lawsuit be filed, we'll manage the process with you and assign an experienced attorney to represent you in litigation. CIRSA is not driven by profit. We are driven by successful outcomes for our members.*