



The CIS Difference

In Oregon, For Oregon

Ownership, partnership, resources, and value that helps the cities and counties of Oregon succeed: that's The CIS Difference.



Ownership and the benefits of membership

Since 1981, CIS has operated as a public entity insurance trust, helping the members of the League of Oregon Cities and Association of Oregon Counties pool their resources and share risks. It means that each member is essentially an “owner” and has a role to play in the success of all members. CIS started at a time when it was difficult for cities and counties to get coverage; now it leads the market with coverage second to none, and with rates and services that reflect the best value available.

CIS’ financial strength and stability extend to the 98% of Oregon’s cities and 78% of Oregon’s counties that are CIS members; covered by employee benefits, property, liability or workers’ compensation programs and their value-added services. CIS is governed by a Board of Trustees made up of 10 member representatives, and is based in Salem with additional offices in Tigard, Eugene, Medford, Bend and Enterprise.



Delivering Trust-worthy results in trust-worthy ways. Simply stated — we've got your back!

Partnership — We're in it together!

As members of CIS, every entity has “skin in the game” and a respected voice at the table. It's key to how we work together to accomplish our shared goals of reducing risk, improving health and wellness, supporting public safety, protecting public resources, and balancing the budget. CIS helps members with:

- Risk management and best practice reviews
- Health risk management and wellness programs
- Safety, injury prevention and return-to-work programs
- Pre-loss legal and employment risk management services
- Relevant and timely publications
- Statewide, regional and on-demand learning and training opportunities such as the Annual Conference, supervisor training, monthly HR webinars, and the CIS Learning Center online training resource.

We also engage members on a semi-annual basis to get feedback on programs and services. Members have shaped many CIS programs and services, just by talking with us!

Everything we do is to help Oregon's cities and counties succeed. No insurer can do it better and none are more qualified and experienced at working with public entities. We do better together than we can alone!

Resource-Rich, No additional cost!

CIS provides a wealth of no-cost resources for members, sharing tips and tools that reduce the burden on our members, allowing them to do what they do best.

- Easy-to-access online tools for submitting claims, updating property schedules, completing open enrollment
- Individualized risk management plans and guidance on implementing changes needed
- Return to work/injured worker resources
- Full suite of employment risk management resources, including free pre-loss legal help

- Access to over 400 online trainings, monthly webinars
- Wellness benefits
- Property appraisals
- Law enforcement best practices
- And much more!

CIS offers high quality, trusted resources that make it easy to get the job done.



Jefferson County

CIS Benefits

CIS' Employee Benefits programs offer our members high-quality coverage for Medical, Dental, Vision, Life, Long and Short-Term Disability, and Accidental Death & Dismemberment. Coverage offerings are specifically tailored to public entities and their employees. Navigating the complicated benefits landscape is made easier with resources and information from CIS Benefits.

CIS Benefits:

- Offers a wide range of comprehensive coverage options to give employees and their families the care they need at a price they and their communities can afford.
- Focuses on health improvement/wellness in the worksite and on assistance for individual employees & their families - including disease management, healthy eating, tobacco cessation, health coaching, health risk assessment, worksite wellness and biometric screening grants and program support.
- Self-insures its largest medical, vision (Regence BCBS administered), and dental plans (Delta Dental administered).
- Provides hands-on, value-added services at no additional cost
 - Employee Assistance Program
 - Online enrollment and billing
 - COBRA/Retiree administration
 - Pre-tax plan administration.
- Provides free Affordable Care Act (ACA) assistance that has evolved since the start of the ACA, from a direct email address for members to address questions, to a newsletter and a website that compiles ACA information; to a free “Pay or Play” evaluation and individual consultation for groups with 50 or more employees, and now to assistance with required reporting to employees and the IRS. CIS reserves paid all of the temporary taxes and fees associated with the ACA, without passing any costs on to members.
- Is sensitive to collective bargaining, helping members defer discretionary benefit changes until bargaining contracts renew.
- Has medical trend and rates that have consistently been lower than Regence’s standard trend, without reducing benefits. Since August 2010, when Regence medical plan was self-insured, the average annual rate change for medical has been 5.4% for cities and 6.2% for counties, well below the statewide trend.

Looking Ahead

CIS Benefits focuses on the resources and services members need, but we’re also constantly looking for how to offer even more. This innovative attitude led

us to develop a wellness program in 2002, well before wellness was popular; we received “Outstanding Health Plan” in 2007 for integration of health risk assessments as part of open enrollment; we facilitated and led education and awareness outreach for our members on the Affordable Care Act, and we recently launched “CIS24.” CIS24 takes advantage of the synergy between CIS’ self-insured medical and workers’ comp plans to expedite appropriate treatment and return to work for injured workers, meeting the goal of lowering medical cost and giving workers and employers peace of mind.

CIS Benefits is bending the cost curve while improving health and wellness for the employees of Oregon’s cities and counties.



CIS Property Coverage

CIS provides comprehensive property coverage that helps cities and counties get back to business quickly after a loss. Ever responsive to the unique needs of cities and counties, we focus on preventing claims through risk management services, and on recovery after a loss.

Along with stable and competitive rates, we bring a deep understanding of how local government works:

- Experienced underwriters and claims consultants work only with cities and counties, understanding your requirements, needs and challenges.
- Coverage reflects the unique assets of a city or county such as for police dogs, community art, restoring of public records, mobile equipment and historical properties.

As with everything we do for our members, there is substantial added value to our coverage:

- Guaranteed replacement cost coverage available on approved properties, to avoid unexpected expense as the result of a loss
- Free property appraisals on a five-year cycle
- Automatic \$50,000 in crime coverage (higher limits available)
- Automatic \$5 million in flood/earthquake coverage (higher limits available)
- Free membership in Agility Recovery Solutions, providing business continuity services in the event of disaster and a wealth of emergency planning resources
- Equipment breakdown coverage, including free boiler inspections that satisfy state requirements
- Property inspections, training and support from CIS' risk management team.

CIS makes it easy, offering competitive pricing & discounts for entities with more than one line of CIS coverage; flexible deductible and retro options, and an easy online renewal process. We respond to the unique property coverage needs of our members with value and service that is second to none!



CIS Liability Coverage

CIS offers comprehensive coverage that is broad, but tailored specifically to the public services provided by cities and counties.

CIS Liability coverage includes:

- Unique coverage that encompasses Oregon Tort Claims Act, federal employment/civil rights claims, limited pollution coverage, cyber liability, and more
- Flexible pricing plans
- Experienced underwriters and claims consultants who serve only cities and counties, so they thoroughly understand the challenges and issues
- Risk management consultants to help reduce exposure to costly claims through training, on-site services and consultation
- Pre-loss services for access to expert legal help without the expense of an attorney
- Innovative risk management incentive and grant programs assist members where and when they need it most
- CIS' Public Safety program offers specialized expertise in law enforcement and fire services
- Access to the CIS Learning Center's free online training and resources.

CIS' comprehensive Liability Coverage includes General Liability under the Oregon Tort Claims Act, Employment Practices and Employee Benefits Liability, Public Officials Liability, ADA Liability, Fair Housing Act Liability, Law Enforcement Liability, Ethics Complaint Defense, Pesticide/Herbicide Property Damage, Owned and Non-Owned or Hired Auto Liability, Limited Pollution Coverage and Limited Cyber Liability Coverage (optional increased limits available).

In addition, CIS offers competitive pricing and discounts for choosing more than one line of CIS coverage, as well as flexible deductible and retrospective options.

CIS is a true partner in offering liability coverage for cities and counties. We are dedicated to meeting both the broadest of needs and the most unique coverage wants of our members.



Employment Risk Management

In recent years the number of employment-related claims has increased dramatically – in quantity and in scope. Employment-related claims combined with anti-government sentiments and aggressive lawyers were taking a toll on individual members and on CIS as a whole. Bold and proactive measures were required and CIS delivered. CIS' Employment Risk Management team now includes four employment attorneys and three senior HR consultants — all with special expertise in public entities.

Pre-Loss Legal Services

CIS' Pre-Loss Legal Services connects entities with the appropriate CIS attorneys for legal advice on issues that could turn into claims. This valuable service saves members money and time and includes:

- Dedicated Pre-Loss Legal hotline & email address
- Employment law expertise
- Human Resource expertise
- Assistance with employee terminations.

Webinars and Trainings

CIS offers regular training and webinars on a wide variety of topics related to employment. Hiring the right employee, managing performance and discipline, and making separation as smooth as possible can have many pitfalls and roadblocks. CIS' experts are on hand to provide excellent training to alleviate possible claims.

Hire to Retire (H₂R)

CIS' most recent entrée into helping our members with employment claims is the Hire to Retire program. "H₂R" offers members a Senior Human Resources specialist for consultation, training, policy review and more. H₂R helps members make a simple wish come true: to be able to hire the right employee and the keep them viable, productive and happy right through to retirement.

Resources – Members Only!

CIS has developed a wealth of programs, resources, webinars, templates, sample policies and handbooks designed to help reduce employment-related claims. You'll find them in the H₂R Toolbox and Risk Resource Library on our website, cisoregon.org, or via your CIS risk management consultant.

CIS knows your employees can be your biggest asset and your biggest liability. Employment Risk Management programs, services and experts are here to help you successfully pull through whatever situation you may be facing.



Tillamook County

CIS Workers' Compensation

CIS' provides Workers' Compensation coverage with a proactive approach to managing risks and preventing claims. When there is a claim, we focus on appropriate, early medical treatment and safe, early return to productive work.

CIS Workers' Compensation:

- Focuses on preventing claims through free risk management services
- Helps injured workers return to the job quickly and safely
- Understands and responds to the unique needs of cities and counties
- Offers "CIS24" to break down the barriers between Benefits and Workers' Comp saving money and providing peace of mind for all concerned, and ensuring appropriate and timely medical care for injured workers
- Covers community volunteers, if elected
- Provides specialized support for public safety claims, including traumatic events
- Offers flexible funding arrangements and easy administration of salary continuation policies.

We know you and your employees

We have a team of experienced examiners with a deep understanding of public entity workforce issues, because we only serve cities and counties. Our examiners have a low caseload – which means they offer more interaction and better coordination between other CIS coverage and services. Our return-to-work team is tireless in working with the employer, the injured worker, and the medical providers to get the employee back on the job.

More Value Add!

- Assistance with maximizing funding from the state Employer-at-Injury and Preferred Worker programs, and CIS return-to-work grants
- Coordination of workers' comp with CIS employment liability and employee benefits programs, allowing restitution coordination, subrogation and global settlements
- Pre-loss grants, including support for SB 111 compliance and ergonomic evaluations
- Free CIS Learning Center online safety & health courses — exclusively for members with CIS Workers' Compensation coverage
- Assistance in developing placement screening protocols and policy
- Sample volunteer management policies
- Training and support from CIS' risk management team.

It's all about "People First" for CIS Workers' Comp – getting people back to work as safely, quickly, and productively as possible. We direct all of our energies toward that goal.

Risk Management

The best claim is the one that never happens. CIS Risk Management Consultants partner with members to help protect public entities' financial and human resources. CIS risk managers are trained and experienced in assisting public entities: with decades of collective expertise they understand local government risk challenges and know best how to overcome them.

Each CIS member has a dedicated CIS Risk Management Consultant armed with a full tool box of knowledge, programs, services and training:

- Consultation for safety and loss control
- Individualized risk management plans
- Risk exposure assessments
- Physical inspections
- Best Practice evaluations
- Training assistance.

Each CIS Risk Consultant is personally invested in helping members reduce risk and improve safety. They share their passion, their enthusiasm and their knowledge to help Oregon's cities and counties operate as safely and efficiently as possible.

Public Safety Program

CIS Public Safety Program provides specialized expertise to law enforcement agencies and fire departments. Our program is led by a risk management professional with decades of experience working in law enforcement, who knows the unique challenges and risks faced by public safety departments. CIS also has in-house legal counsel specializing in the defense of claims against law enforcement. CIS' Public Safety Program includes:

- Best practice review and assistance
- Risk management review and advice
- Employment-related risk management assistance
- Assistance with claims involving law enforcement members, including critical incident support

- Law enforcement policy and best practice reviews
- Law enforcement training
- Lexipol and accreditation grants.

Deep experience in all aspects of law enforcement means that CIS knows what you and your law enforcement staff face every day. We work together with you to reduce liability and manage risk to keep everyone safe, and your agencies successful.

CIS Learning Center

The CIS Learning Center provides in-person and online training and resources to help members achieve their goals. Learning skills and techniques can reduce risk and increase safe practices for Oregon's cities and counties.

The CIS Learning Center includes a variety of options for members and their employees to take advantage of no-cost or low-cost training and resources, including:

- Instructor-led training conducted either on-site, at regional locations or via webinar
- Comprehensive online learning system of over 400 courses, all free to members, ranging from everyday office skills to elective courses; from specific training to mandatory certificate courses, with opportunities to enhance the training with your entity's own resources
- Risk management library comprised of hundreds of resource articles, policy templates and more.

The CIS Learning Center makes learning and training possible on your own time, and when it is convenient for your employees. We know the value of learning new skills and honing existing skills; it reduces risk and can keep employees motivated to succeed!

Ownership
Partnership
Resources
Value

The CIS Difference



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