



# Risk Management SERVICE AGENCY

## RMSA / CIAW Comparison

### Program Similarities

	RMSA	CIAW
• Pre-litigation services	X	X
• Contract review (indemnification, hold harmless, and insurance requirements)	X	
• Loss Prevention Grants	X	
• Scholarships	X	X
• Loss prevention visits and recommendations	X	X
• Model policies/manuals	X	X
• Trainings:	X	X
• Online	X	X
• Free on-site	X	
• Regional	X	
• Access to additional coverage	X	X
• Coverages:	X	X
• General and auto liability	X	X
• Public officials	X	X
• Employment practices	X	X
• Property	X	X
• Auto physical damage	X	X
• Builder's risk	X	
• Terrorism (property)	X	
• Equipment breakdown	X	X
• Flood	X	X
• Earthquake	X	X
• Crime	X	X
• Cyber liability	X	X
• Special events	X	
• Defense coverage for PRA and OPMA	X	
• Aviation	X	
• Pollution	X	

## Additional RMSA benefits and services:

- Initial membership is one year versus three years for CIAW
- Employment practices coverage is Occurrence-based (CIAW is Claims Made)
- Scholarships do not require Board approval (CIAW's do)
- Free contract review (indemnification, hold harmless, and insurance requirements)
- Loss Prevention Grants – reimbursement for expenditures intended to reduce property or liability risks
- Lexipol Grants (Police and Jails) – 50% of membership costs, capped at \$5,000
- Part of AWC:
  - Resources
  - Recognition
  - Network/connections
  - Holistic services and coverage to service the entire municipal member
- Focus on cities and towns
- Free on-site and regional trainings
- Property appraisals; easily updatable online property, vehicle, and equipment management system
- Explicitly stated liability performance standards
- Surety bonds:
  - Notary
  - Public officials (coverage exceeds that required by statutory bond requirements)
- HR Helpline:
  - Employment Attorney Hotline
  - Employee Handbook Builder
  - Policy templates and forms
  - Webinars and other resources
- Planned for future years:
  - Paid safety award program

## Membership totals:

	<b>RMSA</b>	<b>CIAW</b>
Cities and Towns	88	73
Special Districts	10	134
Total Members	98	207

## Financials (from most recent audit):

	<b>RMSA</b>	<b>CIAW</b>
Total assets	\$18,141,027	\$5,789,133
Total liabilities	\$6,599,616	\$4,266,148
Net position (Fund balance)	\$11,541,411	\$1,522,984

## Member deductibles:

Coverage	RMSA*	CIAW
General and auto liability	None	\$1,000
Public officials	None	\$1,000
Employment practices	None	\$1,000
Property	None	\$1,000
Auto physical damage	None	\$1,000
Builders risk	None	No coverage
Terrorism (Property)	None	No coverage
Equipment breakdown	\$5,000	\$2,500
Flood	\$500,000 High zones \$100,000 Low zones	\$500,000 High zones \$25,000 Low zones
Earthquake	2%, Min \$250,000	2%, Min \$50,000
Crime	None	\$1,000
Cyber liability	None	Unknown
Aviation	None	No coverage
Pollution	None	No coverage

\*Members have the option to select per-occurrence deductibles for the liability and property programs.

## Coverage limits:

Coverage	RMSA	CIAW
General and auto liability	\$15,000,000	\$10,000,000
Public officials	\$15,000,000	\$10,000,000
Employment practices	\$15,000,000	\$10,000,000
Property	\$250,000,000	\$100,000,000
Auto physical damage	\$250,000,000	\$100,000,000
Builders risk	\$25,000,000	None
Terrorism (Property)	\$250,000,000	\$100,000,000
Equipment breakdown	\$125,000,000	\$15,000,000
Flood	Low risk: \$50,000,000 High risk: \$10,000,000	\$15,000,000
Earthquake	\$50,000,000	\$1,000,000
Crime	\$1,000,000	Unknown
Cyber liability	\$2,000,000	None
Aviation	\$2,000,000	None
Pollution	\$2,000,000	None