



CIRA

CALIFORNIA INTERGOVERNMENTAL
RISK AUTHORITY





CIRA

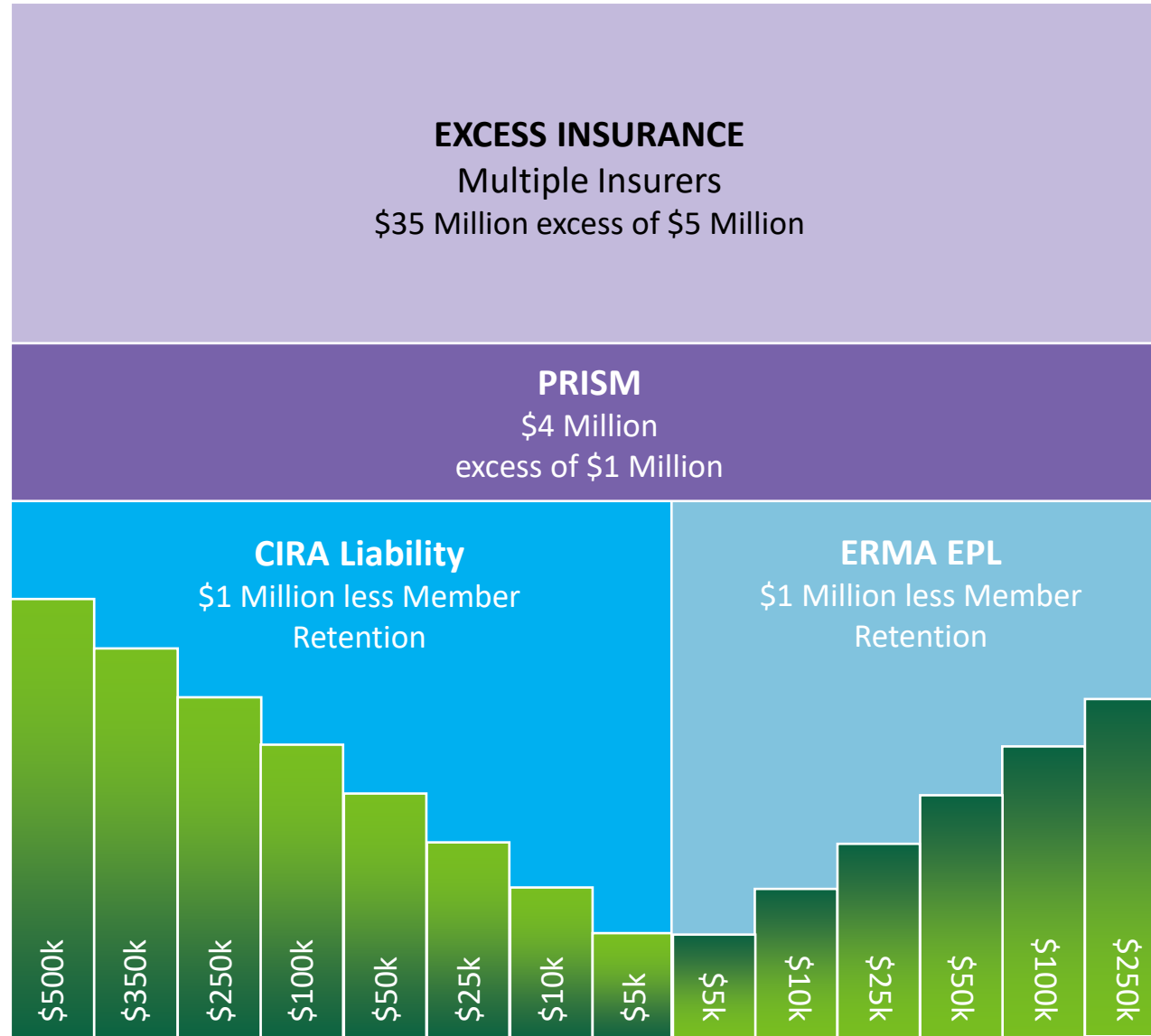
- 53 Members
- Total payroll over \$420 million
- Largest payroll member – Watsonville, \$42 million
- Smallest payroll member – Amador City, \$36,000
- Average payroll \$8.4 million
- Largest pop. – Rancho Cucamonga @ 200,000
- Smallest pop. – Amador City @ 190
- Approximately 70% of the members have public safety

Programs

Liability Program Coverage Layers



Claims Administrator



Liability Program, What and Who are Covered

- Covered Events:
 - Automobile liability
 - Public Official Errors and Omission
 - Personal and Bodily Injury
 - Property Damage
- Who are Covered:
 - Employees
 - Elected or Appointed Officials
 - Volunteers
 - Boards or Commission Governed by City Council
 - Additional Covered Parties required by contract

Liability Program, What is not Covered

- Aircraft or Airport Operations
- Breach of Contract
- Dams
- Disability Accommodation Expenses
- Fixed Route Transit Operations
- Employee Benefits Plans
- Employee Injuries
- Land-use Regulations
- Medical or Healthcare Operations
- Use of Firearms by non peace officers

Employment Practices

- Coverage is provided through participation in the Liability Program
- CIRA covers losses above SIR to \$250,000
- ERMA covers losses above \$250,000 to \$1 million
- Excess coverage provided by PRISM above \$1 million

ERMA / CIRA offers

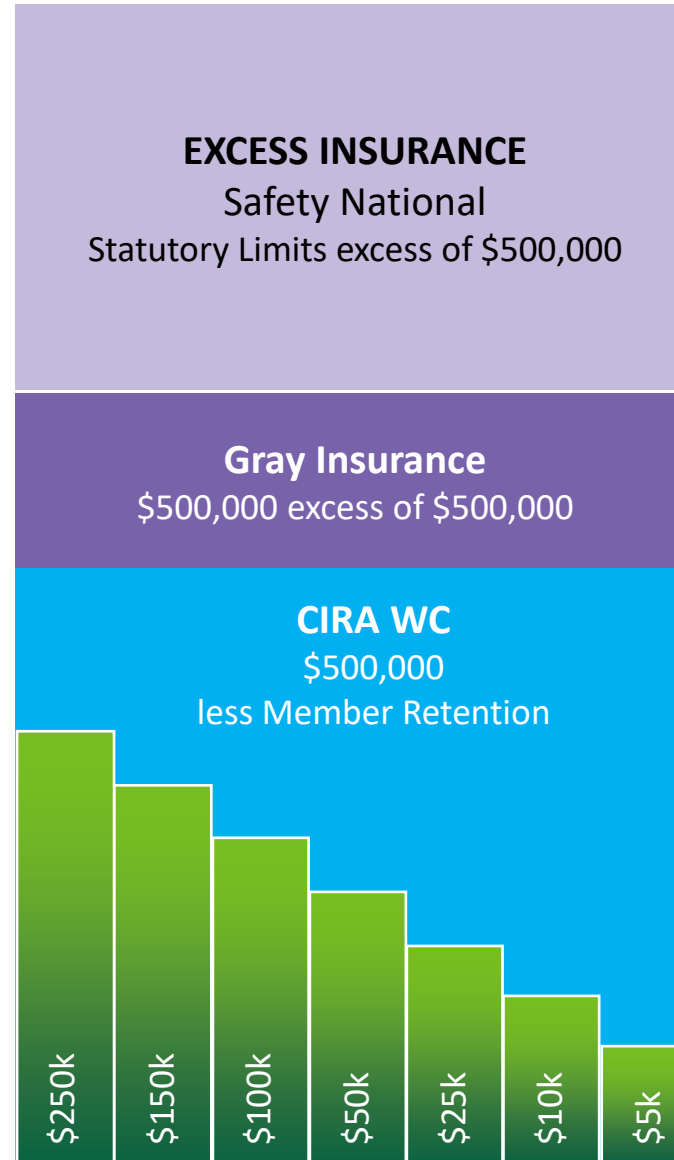
- Risk Management Training (on site/online)
- Free Attorney Advice Hotline
- Employee Hotline
- LCW Consortium



Workers' Comp. Coverage Layers



Claims Administrator



Group Purchased

- PRISM Property Program
 - All risk replacement cost coverage, auto physical damage, boiler/machinery, course of construction, etc.
- Special Events Program
 - Affordable coverage for individuals using public facilities
- Fidelity Bond Program
 - Protection against employee theft and fraud
- Cyber Program
 - Breach response, extortion loss, data recovery, employee notification
- Employee Benefits
 - Medical, Dental, Vision, LTD and Life Insurance

Member Services

Consultation and Referral Services

Customized Risk Management Presentations

Video and Print Resource Libraries

Regional and On-Site Risk Management Training

Web-based OSHA-compliant Safety Courses

Web-based Employment Practices Courses

On-Site Risk Assessments

Post-incident Assistance and Mitigation

Operational Best Practice Templates

Lexipol Policies and Daily Training Bulletins for Law Enforcement and Fire

Free Consultation with Top Employment Law Firms

Liebert Cassidy Whitmore (LCW) Consortium Membership

Grant program

DMV Pull Program

DOT Drug Screening Program

Defensive Driver Training

... and more!



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www.cira-jpa.com