

# My City is Protected by a Fire Protection District What Does That Mean to Me?

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McGRIFF, SEIBELS & WILLIAMS

Colorado Special Districts Property and Liability Pool

# Overview

As in any partnership you want to know that those you depend upon have the resources available to get their job done efficiently and effectively

- Who Manages Risk?
- What do Special Districts have available?
- How does Risk Management get done?
- Why does the CSD Pool do this?

# Special Districts are an Efficient and Effective form of Local Government

- Risk management partnership with the Colorado Special Districts Property and Liability Pool (CSD Pool) parallels what cities have available through CIRSA, the city risk pool
- CSD Pool offers members the broadest coverage with more programs and services that reduce and fund unforeseen events
- Special service districts, with the CSD Pool, arguably, have a Lower Total Cost of Risk (TCOR) than any other form of public entity
- CSD Pool provides leadership in bringing state-of-the-art risk management services to fire services districts

# State-of-the-Art Risk Management

- Strategic organizational decision making through enterprise risk management (ERM) or ISO 31000 workshops and software to manage
  - Catastrophe planning
  - Leadership continuity planning
  - Risk identification, risk mapping, risk treatment
  - Opportunity risk and reward assessment
  - Internationally recognized as the premier organizational structure
  - Can increase an organizations bond rating

# 25 Programs Encouraging Efficient and Effective Risk Management

- Report safety incidents on employees' phones
- Equipment checklists on employee phones
  - Fire trucks
  - Rescue apparatus
  - Medical supplies for EMTs
  - Chemical safety data sheets
- EMS recertification training - online
- Fire job performance requirement training and tracking - online
- Affirmative defense training for employment practices, sexual harassment - online
- Instant mass notification system for emergency employee communication – text, email, phone

# 25 Services Encouraging Efficient and effective Risk Management

- Annual board training for new board members
- Professional HR consulting services allocated annually
- Pre-loss claim legal services
- OSHA Safety consulting
- Developing a positive safety culture training
- Moving to developing positive safety culture in districts as opposed to audit based compliance with safety issues
- Annual grants to members encourage safety committees to be actively engaged

# State-of-the-Art Coverages

- Property, machinery & equip, CGIA public liability, POL, WC, crime
- Active shooter broadened to any form of malicious attack
- Cyber Coverage up to \$1,000,000 to include cyber assessment
- Bond and securities coverage for wrongful acts in the issuance of debt obligations
- Occurrence-based coverage with over \$100,000,000 aggregate limit
- Computer fraud, social engineering included with employee dishonesty coverage and faithful performance
- Domestic and foreign terrorist coverage to include business interruption coverage for members

# Single Focus - Exceptional Results

We are valued risk partners, enabling our members to exceed their community's goals and to be the most effective form of local government, in their capacities as Fire Protection Districts.



# Questions?

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