

Overview of Colorado Special Districts Pool



About the CSD Pool

The **Colorado Special Districts Property and Liability Pool** is “Your Risk Management Partner”. That means we work with you to protect your organization’s assets and ensure the safety of your staff. Although issues will arise as a result of your duties and exposures, we have you covered when and where you need it most.

The CSD Pool is not your typical insurance company. Because we are member-owned, we don’t report to shareholders — we report to you. Our focus on managing your risk and protecting your assets is our top priority as we help you exceed your mission-critical goals within your organization and community.

Why Choose the CSD Pool?

By joining the CSD Pool, you are joining a membership of more than 2,000 public entities that trust the CSD Pool with their coverage, claims, and risk management.

You will gain access to our dedicated staff of industry experts, seasoned safety and loss prevention consultants, and our 50 various programs, services, and innovative coverage options — all selected to help lower your total cost of risk and your annual premiums.

Just as every organization's staff, supervisors, and Board members have a fiduciary responsibility to protect their assets, so does the CSD Pool to help you meet that responsibility. We recognize employees are our members' most valuable asset, and we understand what it takes to keep them safe.

Our Membership

Public entities provide a range of services, and we provide coverage for a wide variety of them.

- Water
- Water and Sanitation
- Water Conservancy
- Soil Conservancy
- Hospital and Health
- Mosquito Control
- Park and Recreation
- Metropolitan
- Cemetery
- Transit
- Conservation
- Water Control
- Irrigation
- Drainage
- Business Improvement
- And more

Organizational Structure



Financial Stability

Colorado Special Districts Property and Liability Pool has earned a Financial Stability Rating® (FSR) of AAA, Unsurpassed, the highest FSR assignable to public entity insurance pools.

Demotech assigns this level of FSR to public entity pools possessing unsurpassed financial stability that has been demonstrated by the liquidity of invested assets, acceptable level of financial leverage, realistic pricing, reasonable loss and loss adjustment expense reserves, high quality reinsurance, a meaningful level of surplus and a strategy to control insurance costs through risk management protocols.

Coverages

With our extensive coverage options and resources, the CSD Pool is committed to our members' success within their organization and their community. As our membership grows and the operations of special districts become more complex, we continue to refine our relationship as risk management partners with Colorado public entities.

The following slides highlight the general and unique coverages we offer.

Coverages - Liability

- General Liability
- Professional Errors and Omissions
- Public Officials Liability
- Employment-Related Practices Liability
- Data Compromise including Cyber Liability
- Employee Benefits Administration Liability
- Federal discrimination and civil rights laws
- Automobile Liability
- Fiduciary Liability
- Injunctive Relief

Coverages - Property

- Scheduled Property, Mobile Equipment, Outdoor Property, and Computer Equipment
- \$2,000,000 Earthquake and Flood (included with scheduled property)
- Automobile Physical Damage
- Equipment Breakdown
- Business Income and Extra Expense
- Ingress and Egress
- Terrorism and Malicious Attack
- Errors and Omissions (unintentional error or omission in scheduling property)
- Limited Pollutant Clean-up
- Scheduled Underground Water and Sewer Infrastructure

Coverages - Workers' Compensation

The workers' compensation statute is referred to as "Exclusive Remedy" and serves as a mutual agreement between the employer and employee. The statute provides for benefits, both medical and partial wage replacement, for bodily injury by accident or disease – including death – because of employment.

- Promote injured employees' return to pre-injury condition
- Prompt/reasonable payment of benefits for injured workers
- Provide a single remedy in place of suits, if necessary
- Avoid litigation, attorney fees, and lengthy trials
- Encourage employer interest in safety and risk management
- Promote analysis of losses to avoid future injury and human suffering

Programs and Services

The CSD Pool enables our members to be more effective and efficient through access to over 50 valuable innovative programs, services, publications, and other various resources. In addition, making safety and loss prevention training available to all of our members is an integral part of our mission to help districts develop their positive safety culture within their organizations.

For more information about any of the items on the following slide, as well as a comprehensive list of 50 programs and services available to members, visit [*csdpool.org*](http://csdpool.org).

Notable Programs and Services

Property Appraisal Services

- All property over \$100,000 **appraised every seven years and trended annually**
- Land improvements and wells included in appraisal

Cyber Resources

- **eRisk Hub**[®], a free online resource to help in the assessment and mitigation of cyber threats
- **Cyber Risk Assessment and Audit** - We offer a limited number of cyber assessment grants for members on a first-come-first-serve basis. These grants pay for 100% of the cost of an assessment. By performing the Health Check Assessment, you can qualify for a higher sublimit with the CSD Pool, with an increase from \$200K to \$1M

Human Resources

- **HR Helpline** – Web-based HR portal with access to attorneys, policies, CE webinars, and more
- **CPS HR Consulting** – 10 hours of free consultation with HR experts
- **Pre-Loss Legal** – Access to CSD Pool panel attorneys

Online Training

- **VectorSolutions Online Training** – Free online training through our 24/7 employee training resource, VectorSolutions. This also includes specific training for water and wastewater districts as well as fire and EMS
- **Training Credit Program** – Members can earn a 5% credit on their Liability contribution when 80% or more of a district's full-and-part time employees successfully complete one of the several dozen training courses available on an annual basis. When 100% take the training, the discount is increased to 10%

Safety and Loss Prevention Support

Safety and Loss Prevention Grant Program

- Purchases related to safety, loss prevention, and risk management organizational strategic decision-making training opportunities are eligible for 50% cost reimbursement. This program covers eligible goods and services purchased by districts to improve worker safety and help prevent losses covered by the Pool's various coverage forms. Grants are allocated after the first full year of membership.

SKIDTRUCK Driver Training

- SKIDTRUCK and SKIDCAR offer a revolutionary system that allows those who drive vehicles on the job, whether larger vehicles such as small buses, fire engines, ambulances, or large pickup trucks/SUVs, or smaller vehicles, such as police cars or maintenance vehicles, to simulate how to drive in inclement weather conditions where loss of traction is a constant risk.

Check It – Apparatus and Inventory Management & Vector EHS - Incident Management Software

- This program makes management of vehicle, apparatus, and inventory checks easy for any entity with vehicles, garages, or more. CSD Pool members qualify for between 30 and 40% discounts off the retail price for Check It services. Vector EHS allows management or safety professionals to record, track, and analyze a variety of safety incidents. Members are able to track near misses and vehicle accidents, as well as employee, and contractor injuries.

Safety Consultations

- Our staff of safety consultants lead classes on safety and loss prevention issues, facilitates building positive safety cultures in districts, and conducts on-site safety evaluations. They also help districts develop best practices and safety committees, create standard operation procedures, and institute cell phone incident reporting.

Colorado Special Districts Pool

YOUR RISK MANAGEMENT PARTNER

Thank You!

