County Risk Sharing Authority

Introduction to CCAO
New Member Training Seminar
February 5, 2017
Who is CORSA?

- CORSA is a property and liability risk sharing pool that was established by CCAO in 1987, when Commercial liability insurance for counties was either unavailable or unaffordable.

- CORSA was incorporated on April 22, 1987 as a not-for-profit corporation.
Board of Directors

CORSA is governed by a nine member Board of Directors which consists of Commissioners from Member Counties.

Steve Stolte - Union (President)
Teresa Bemiller - Knox (Vice-President)
Paul Haller - Jackson (Secretary)
Tony Zartman - Paulding (Treasurer)
Daniel Dean - Fayette
Jack Evans - Miami
John Love - Putnam
CORSA Membership

Counties- 65 of Ohio’s 88 counties are CORSA members

Multi-County Facilities -
33 members, most of which are multi-county correctional/juvenile detention facilities, Job & Family Services, and Council of Governments
CORSA Member Counties
Risk Pooling

- The Greatest Success in Intergovernmental Relations.
- Public Entities joining together to provide greater value to their constituents.
- 85% of public entities in U.S. are in risk pools.
- Ohio Township Association, Ohio Municipal League, and Ohio School Boards Association sponsor risk pools.
AGRIP Advisory Standards Recognition

CORSA has earned the Advisory Standards Recognition from the Association of Governmental Risk Pools (AGRIP). The recognition acknowledges those pools that adhere to the eighty-eight “best practices” standards as established by AGRIP, relating to the governance, management, financial accounting and operation of the pool. There are approximately 500 risk sharing pools in the United States and CORSA is one of the 46 pools that have earned this recognition.
Financial Strength

- Net Assets: $84.9M
- Owned by Members, Used for Benefit of Members
- Reduce Costs
  - Loss Fund Dividend: $2,400,000
  - Loss Control Incentive Program: $800,000
- Coverage Enhancements: $2,015,500
  (Cyber Liability, Injunctive Relief)
- Risk Management Services: $1,831,000

2017 Budget: $7,046,500
Coverage Tailored to County Government

- Property
- Employee Dishonesty
- Auto
- Road and Bridge Liability
- Sewer Back-up
- Law-Excessive Use of Force
- Cyber Liability
- Employment Practices
- Violation of Civil Rights
- Jail Liability
- Child Protection
Risk Management Services
(provided at no additional cost)

- Human Resources Helpline - Members contact employment law attorneys for assistance with issues such as disciplinary actions, terminations, layoffs, FMLA, and discriminatory/harassment actions

- Personnel policies tailored to all county offices, boards, and departments

- Employment practice seminars at county locations

- HR Toolkit - Wide Variety of sample forms and documents to assist members with the application of workplace policies and procedures.
Risk Management Services

- National Safety Council certified Defensive Driving courses tailored to meet the needs of different county departments, taught by CORSA staff and consultants at county locations

- On-Line Training (CORSA University) - Members access 200 courses, on a variety of human resource, defensive driving, and general risk management topics, in addition to over 100 training sessions on law enforcement

- Contract Review - Review of contracts to minimize the liability members assume in contracts with contractors, vendors, and service providers.
Risk Management Services

- Risk Control for Law Enforcement Liability
  - Law Enforcement Risk Control Consultant works with Sheriffs and correction facilities on best practices for law enforcement.
  - Law Enforcement Hot Line enables Sheriff’s and correction facilities to contact CORSA for questions on all aspects of criminal justice
- Model Policies and Procedures
- On-Line training for over 100 topics on law enforcement liability
- Regional Risk Management Seminars
Risk Management Services

- Cyber Risk Management
  - Cyber Liability Coverage
  - Model Policies & Procedures
  - Cyber Best Practices Guidelines
  - Regional Training Seminars
  - Cyber Security Risk Management Panel
Risk Management Services

- Preventative Maintenance Program
  - Preventative maintenance software for coordinating the inspection, maintenance, and repair of premises, buildings, and equipment

- Reduce Maintenance Costs
  - Member equity used to subsidize 75% of costs
Risk Management Services

- Departmental Risk Control Training
- Loss Control Visits
- Property Appraisals
- Flood Zone Identification
Claim/Litigation Management

- Claim service is provided by adjusters employed by CORSA who are accountable only to and work only for CORSA members.

- CORSA claim staff have working relationships with the various county departments and offices, they understand the complexities of county government, and they have expertise in the immunities and defenses available to counties.

- Defense counsel nationally recognized for their expertise in defense of state and federal claims.
Why CORSA?

- Owned by counties - governed by counties - service to counties
- Protection tailored to county government
- Risk Management services not available from any other pool or insurance company
- Responsive Claim and Litigation Management
- Local service provided by local insurance agent
Why CORSA?

- Cost Savings!
  - Stable and competitive Program Costs
  - Lower operational costs
  - Increased operational efficiency
Questions?

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