



## Oregon's Trusted Government Risk Pool

Protecting Cities and Counties Since 1981

### Who We Are

CIS is a trusted, long-standing partner for Oregon's cities and counties, providing comprehensive risk management solutions. As a government risk pool, we operate much like a nonprofit — focused on serving our members rather than maximizing profits. We provide at least one line of coverage (property, liability, or employee health benefits) to 98% of Oregon cities and 81% of Oregon counties. Formed in 1981, CIS was created by the League of Oregon Cities (LOC) and the Association of Oregon Counties (AOC) in response to a national insurance crisis. Local governments struggled to find affordable coverage in the for-profit insurance market. Today, CIS ensures stability and access to vital insurance products for the public servants powering Oregon.

### Comprehensive Coverage

- **Employee Benefits:** We offer medical, dental, vision, life, long-term disability, and AD&D coverage with cost trends consistently below the private market. Our self-insured medical and dental plans, backed by robust reserves and reinsurance, stabilize costs and protect members from unexpected financial burdens. Since August 2010, the average annual rate change has been 5.4% for cities and 6.2% for counties, well below the statewide trend, *without* reducing benefits.
- **Liability Protection:** We provide tailored coverage for local governments, including employment practices, law enforcement, cyber liability, and ADA/Fair Housing Act protections. We understand the unique liabilities facing public entities.
- **Property Coverage:** We offer protection against fire, floods, earthquakes, and other disasters, with unique features such as guaranteed replacement value and business continuity support.

### Unmatched Services: Going Beyond Insurance

CIS is much more than just insurance. We offer a holistic approach to risk management, providing proactive support and resources to our members.

- **Legal Defense & HR Support:** We offer pre-loss legal guidance, employment law specialists, and a legal hotline to help members navigate complex personnel issues *before* they escalate.
- **Risk Management Consulting:** Our dedicated consultants provide on-site risk assessments, best practice evaluations, and training to prevent costly claims.

- **Public Safety Expertise:** We offer specialized resources for law enforcement and fire departments, including job description reviews, claims assistance, and risk management training.

## CIS Benefits: A Proven Track Record of Success

- Providing comprehensive benefits to over 27,000 public employees and their families.
- Offering stable, cost-effective solutions tailored to the unique needs of local governments.
- Delivering exceptional customer service and value-added services at no additional cost.

## CIS Needs Your Support

CIS needs your support to protect this vital resource for Oregon's city and county governments and their employees. Our communities depend on affordable and stable employee benefits to attract and retain the workforce that provides vital local services.

Any weakening of CIS Benefits has significant consequences:

- **Higher Costs for Local Governments:** Increased premiums strain already tight city and county budgets.
- **Reduced Local Control:** Losing local control over benefits makes it harder for cities/counties to attract and retain qualified employees.
- **Disruption of Collective Bargaining:** Changes in benefit providers disrupt collective bargaining agreements.

When contemplating any change to public insurance benefits, make CIS your trusted source for local government fiscal analysis.

## Questions? Contact:

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