

"Pre Loss is great, I get real answers when I need them."

Comment from 2010 Member Survey



citycounty insurance services
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CIS Pre-Loss Services

A Resource for Members,
Nearly \$25 Million in Savings!





Which costs more:

Seeking legal advice before a claim occurs, or defending it afterward?

“Before” is the right answer, and with CIS Pre-Loss Services, members have easy access to legal help, without the legal costs.

Overview

In 2002 CIS recognized the need to provide resources and advice to help members deal with employment-related claims. Then, as now, employment claims represented the largest share of CIS claims costs. The rationale was simple – if members can be counseled to do the right thing, a costly claim can be avoided. Initially, assistance was provided by CIS General Counsel Mark Rauch and by outside firms under contract to CIS. Realizing the benefit of this service, the CIS Board of Trustees elected to hire a full time pre-loss attorney to provide that counsel and to offer proactive training.

Kirk Mylander was hired in January 2005 to fill that role, and since then, has taken the lead in helping CIS members significantly reduce employment-related claims. The free service has become so popular that CIS staff Steve Norman and Janie McCollister are now helping Kirk field the many calls that come in.

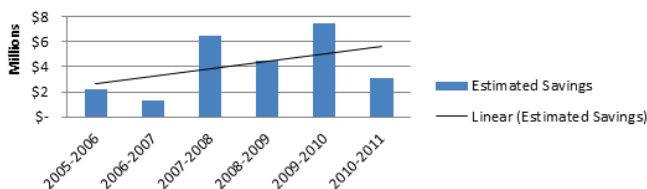


Real Numbers, Real Savings

Since adding a dedicated pre-loss attorney, CIS believes it has saved members nearly \$25 million dollars in avoided expense for claims. While there isn't a way to definitively know what didn't happen, this figure came from reviewing all of the situations in which Pre-Loss participated in that didn't result in a claim, and then multiplying that number by the average cost of an employment-related claim.

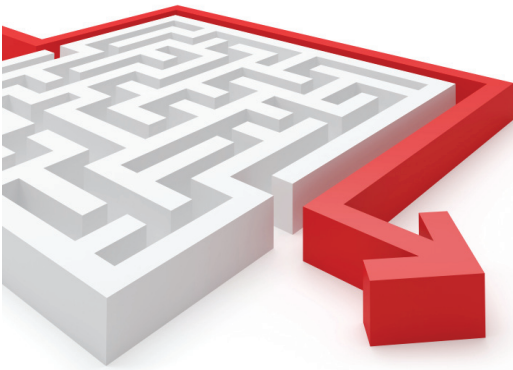
And, since 2005 the percentage of employment related claims as a percentage of all Liability claims has dropped to between 4-6% and, more importantly, the percentage of dollars spent on employment related claims compared to all Liability Claims has dropped from a high of 35% to 27%.

**Estimated Annual Claims Savings
Attributed to CIS Pre-Loss Program**



How does it work?

CIS Pre-Loss Service offers members with CIS Liability coverage free legal and human resource advice when dealing with problems or situations that might result in employment-related claims. Examples include helping with the discipline or termination of an employee, and answering questions about complicated laws and rules in areas such as family medical leave, fit for duty, disability accommodation, discrimination, and wage and hour.



Unlike most legal services, there's only a cost when a member doesn't call **Pre-Loss**. If a member takes an action that results in an employment claim, and the member hasn't called **CIS Pre-Loss** and taken the advice offered, the member is responsible for the first \$5,000 of the claims costs, in addition to any other deductible the member carries.

An interaction with [Pre-Loss Services](#) generally begins with a call from a supervisor or manager that sounds something like this: “I’ve had it, I can’t stand it anymore; I’m going to fire him today”. Even though the supervisor or manager has probably been trying to work with the problem employee for quite some time, there is still a risk that if the manager or supervisor takes action, the employee will file a claim. When [CIS Pre-Loss](#) gets this kind of call one of the team begins advising the manager or supervisor right away to minimize that risk.



After a clear review of the situation, the history, and the actions already taken, [Pre-Loss](#) will make recommendations about next steps. Their advice matches the situation, from simple – “don’t let the drunk employee drive himself home”; to more complex – “begin documenting every absence and keep track for the next six months, counseling along the way as appropriate so the employee is clear about expectations”. In essence, the advice offered is somewhat similar to the Boy Scout motto - “Be Prepared”.

Calling [Pre-Loss Services](#) gives CIS members access to a team with a broad range of public sector human resources and employment law expertise. There aren't many situations that are new to them and none they can't work through with you. The team includes:

Kirk Mylander, CIS Pre-Loss Attorney

Kirk Mylander provides a wealth of knowledge in his position as Pre-Loss Legal Attorney. Kirk's previous work experience includes Employment Litigation Associate for Miller Nash, Associate at Hoffman Hart & Wagner, and as an HR Specialist for Payless Drug Stores, Inc. As

Adjunct Professor in George Fox University's MBA Program since April of 2003, Kirk teaches a graduate level business course on legal and ethical principles in business. Kirk earned his BA from George Fox University, earned his Master's degree from Yale University, and received his JD from the University of California at Davis.





Steve Norman, CIS Administrative Officer

Steve Norman joined CIS in 2010 as its Administrative Officer. Steve has experience in both the public and private sector, having worked as a Human Resources Attorney at the Oregon School Boards Association and as director of operations for HRCentral



Corporation, a Salem-based HR consulting firm. He also taught graduate and undergraduate level courses in human resources and business law. Steve earned his BA in political science from the University of California at Riverside and his JD and Certificate in Dispute Resolution from Willamette University College of Law. He is also certified by the Society for Human Resource Management (SHRM) as a Senior Professional in Human Resources.

Janie McCollister, HR Risk Management Consultant

Janie joined CIS in 2007 with over 30 years of professional experience in human resources, benefits, and finance. Her assignments have included positions as a Human Resource Director, Intergovernmental Affairs Manager, Chair of the Chairs for Oregon's Workforce



Quality Committees, Civil Rights Equal Opportunity Officer, Chair of Oregon Employer's Council, member of the National Association of Workforce Security Agency (NASWA) Employment and Training Committee, and Director of Administration. She graduated from Linfield College, with a degree in Business Management. She is certified by the Society for Human Resources Management (SHRM) as a Senior Professional in Human Resources (SPHR), and by the International Public Management Association for Human Resources (IPMA-HR) as a Certified Professional Executive Level (IPMA-CP).

A Proactive Approach

Pre-Loss also helps members to “Be Prepared” through onsite and online training programs and workshops. Some of the sessions available to CIS members include:

- Sexual Harassment in the Government Workplace
- Social Networking
- Workplace Privacy
- Family Medical Leave
- Americans with Disabilities Act (ADA)



CIS Pre-Loss Services Contact Information

The one suggestion from the Pre Loss Legal Services team is to call before a situation escalates and emotions take over. When the time comes, simply call the Pre-Loss Legal Services dedicated hotline at (503) 763-3848 or Toll Free: (800) 922-2684 ext. 7 or you can send an email to PreLoss@cisoregon.org.

For training, contact Pre-Loss or your CIS Risk Management Consultant.

CIS Risk Management Consultants:

Eastern Oregon

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Southern Oregon

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It's all about **TRUST.**

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