



citycounty insurance services
cisoregon.org

Suggested Services for Agents of CIS Members

General:

1. Provide expertise in insurance coverage, markets, pricing and risk management for public risks.
2. Provide an evaluation of exposures, coverage design and pricing alternatives and make recommendations.
3. Responsibly advocate for the individual member's needs and best interests.
4. Participate in the executive risk management decisions and priorities.
5. Provide stability and institutional knowledge for members.
6. Be a risk management training resource for staff and elected officials.
7. Review the city's property, auto, and mobile equipment schedule to assure all facilities and equipment are listed and appropriately insured.

Renewal or New Business Quotes:

1. Provide oversight of the process, timing, and input on budget as requested by the member.
2. Review completed application/renewal forms in consultation with the member, including any additions, deletions or changes to exposure information.
3. Provide appropriate prior carrier loss experience for new business quotes.
4. Review member coverage design for appropriate limits, coverage and pricing options.
5. Analyze scheduled property for flood and earthquake exposures. Determine property in high-hazard flood areas and recommend appropriate flood coverage options.
6. Obtain alternative quotes as directed by the member.
7. Review and compare renewal or quotes with the member and make recommendations.
8. Confirm placement or renewal of coverage with the member and with CIS, making sure certificates of coverage are provided as needed.
9. Review coverage documents with the member for completeness and accuracy.

Claims:

1. Counsel the member regarding the submission of claims.
2. Prepare or assist in submission of property/liability claims to CIS Claims Department. (Workers' Compensation claims are filed directly with CIS.)
3. Provide other assistance as requested, e.g. communication with the claims adjuster, assistance in providing documentation or coordination of services. Provide updates on claims status as requested.
4. Assist the member in a review of claims trends or status, if needed.

Loss Prevention/Risk Management:

1. Meet with the CIS Risk Management Consultant and the member either during or after inspection of facilities.
2. Assist as possible with follow up, including corrective actions and documentation.
3. Promote the use by the member of available CIS resources, training and claims management services.
4. Provide periodic evaluation of the member's loss patterns and trends and, if appropriate, suggest prevention or mitigation strategies.
5. Encourage the development of a reasonable risk management strategic plan.
6. Review CIS Best Practices with the member.

Miscellaneous Functions:

1. Notify CIS Underwriting of mid-term changes and provide the member with current schedules reflecting those changes.
2. Issue certificates of insurance and other verifications of coverage as necessary.
3. Review property appraisals with the member and suggest any needed changes or modifications.
4. Assist the member with any billing questions or issues.
5. Coordinate and place any required coverage not provided or not available in the present CIS program.
6. Assist with specific risk management issues and coverage for festivals and special events. Ensure appropriate coverage for third parties (TULIP).
7. Maintain a seven-year history of coverage, losses, schedules, changes, inspections and other relevant documents involving the agency.
8. Evaluate volunteer exposures including the member's elected officials and appointed committees and select appropriate coverage and documentation. Ensure that the member has an updated volunteer resolution and an approved record-keeping method.