

# REDUCE YOUR CLAIMS

The Special Districts Insurance Services Trust (SDIS) is a self-insured risk pool comprised of special districts in Oregon. As an SDIS member, your district jointly pools their resources with all other members to control costs by self-insuring for property, liability, and workers' compensation coverage.

A loss to one member is a loss to the entire SDIS pool. To assist with controlling losses and reducing costs to the pool, our risk management department conducts risk assessments of member districts. These assessments offer important information and advice that members can follow to reduce their risk. It is vital that members utilize this advice because the Trust should not be reimbursing for losses that members knew, or should have known, were going to happen because of what they were doing.



Keeping the costs of claims down not only benefits the pool but it benefits your district's contribution rates. Using the matrix below, you can assess your level of risk and the probability of claims occurring. You can use this information to make management decisions by weighing the risk of an event occurring against the cost to implement safety and the benefit gained from it.

## SDIS COVERAGE POOL - RISK MATRIX

		PROBABILITY				
		FREQUENT	LIKELY	OCCASIONAL	SELDOM	UNLIKELY
SEVERITY	MAJOR	Severe water loss +/- \$100,000 - Facility shut down	Severe water loss +/- \$100,000 Facility shut down	Water loss +/- \$50,000 Loss of an office	Running sprinkler - high cost for lost water - no building impact	
	MODERATE			Vehicle damage \$40,000		
	MINOR					Minor erosion - repair by grounds - no property damage

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## Claims Examples

We have compiled examples of real claims that have affected self-insured risk pools and how you can prevent these from happening at your district.

### ***Urinal Flush Valve Opened: Loss \$500,000***

A urinal flush valve opened and the building custodian did not know where the water shut-off was. This resulted in damage to the second and first floors. Knowledge of water and gas shut-offs is vital during an emergency. This information needs to be shared with people using the building, and the appropriate tools need to be available.

### ***Roofing Project: Loss \$200,000***

During a roofing project, the roof area was not covered, rain came in and damaged the building. During any construction project, the contractor should ensure the building is completely safe from weather, as well as secure the area from vandalism or access to materials and equipment.

### ***Overflow of Sewer: Loss \$50,000***

One of our districts had an overflow of their sewer during a heavy rainstorm. During heavy rainstorms, it is possible for sewer and storm drains to overflow. Preparation for these storms includes making sure storm drains that belong to the district are clean and free of leaves and debris. Sewer lines can also be tested for breaks in the line or other damage. Water shut-off lines need to be identified and have tools available to close down the line. This knowledge needs to be spread so many people know the system.

### ***Building Struck by Vehicle: Loss \$40,000***

Determine if there is a method to protect your building from vehicles. For example, curb stops or bollards may help keep vehicles out of the building. While the cost to install these may be high, it likely will not be as costly as shutting down your business while repairs are made.

## Resources and Information

SDAO's risk management team is dedicated to assisting members with loss prevention efforts. We have a variety of tools available including quick reference guides, checklists, toolkits, trainings, on-site visits, and more. These are all offered at no cost to SDIS members. For more information, visit [www.sdao.com/risk-management-services](http://www.sdao.com/risk-management-services), email [riskmanagement@sdao.com](mailto:riskmanagement@sdao.com), or call us at 800-285-5461.