



2023 Annual Report

Strength in Partnership

CIS

A message from our Executive Director



All of us at CIS are proud to partner with Oregon cities and counties to help our communities be safer, stronger, and healthier.

As economic conditions tighten, local government budgets are squeezed by limits on revenue just as the demand for services rises. Core services of public safety and infrastructure support economic growth, but inflation and limited resources remain challenges.

CIS exercises fiscal discipline and safeguards resources with prudence, protection, and care for our members and the communities they serve. Our members' contributions fund claims and risk management services and build reserves to manage the uncertainties of risk financing.

This year, reserves subsidized member contributions to stabilize the impacts of rising medical costs and volatile reinsurance markets which back our property program. Going forward, reserves remained well positioned for any future shocks.

Beyond minimizing the costs of our comprehensive coverage programs, we look to alleviate our members' financial pressures with free value-added services.

Services are designed to reduce claims, and ultimately the member contributions which fund them. Grant programs target high dollar claims and supplement member resources to minimize risks.

However, many value-added services enrich members beyond traditional risk management. CIS' Learning Center helps achieve goals for a well-prepared and knowledgeable workforce. CIS benefits programs support wellbeing with complimentary wellness, weight management and employee assistance programs.

Learn more about the scope and value of CIS coverage and services in this annual report. From our dedicated risk management consultants and benefit representatives to our expert attorneys and insurance professionals, we tailor programs to the unique needs of Oregon's cities and counties. It is our pleasure to do so because we consider our members like family.

Be safe and well,



CIS Executive Director, Patrick Priest

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Governance and Leadership

CIS Board of Trustees and Executive Team

CIS Leadership

Board of Trustees

Kenneth Woods, Jr., Chair 2022-2023
Tyler Stone, Chair 2023-2024

CITY		COUNTY	
Drew Farmer	<i>City Councilor, Coos Bay</i>	Derrick DeGroot	<i>Commissioner, Klamath County</i>
SueLing Gandee	<i>Risk Manager, Hillsboro</i>	Jeff Rasmussen	<i>Administrative Officer, Jefferson County</i>
Kathryn Greiner	<i>City Administrator, Condon</i>	John Shafer	<i>Commissioner, Umatilla County</i>
Kenneth Woods, Jr.	<i>Mayor, Dallas</i>	Tyler Stone	<i>Administrative Officer, Wasco County</i>
Patty Mulvihill	<i>Executive Director, League of Oregon Cities</i>	Dr. Gina Firman Nikkel	<i>Executive Director, Association of Oregon Counties</i>

EXECUTIVE TEAM

- **Patrick Priest**, Executive Director
- **Mike Beyrouty**, CIS Benefits Director
- **Gail Fischer**, P/L Claims Manager
- **Mark Jennings**, Director of Risk Management
- **Kirk Mylander**, General Counsel
- **Trent McGath**, Underwriting and Analytics Director
- **Steve Norman**, Administrative Officer
- **Tamara Russell**, Deputy General Counsel
- **Eric Yahnke**, Chief Financial Officer



Highlights

2023 Achievements and Milestones

PRESERVED stable rates for our programs.

SUSTAINED financial stability.

BEGAN work on a new five-year strategic plan to enhance value for members.

STRENGTHENED partnership with SAIF to provide more affordable workers' compensation coverage to members — while providing expert risk management and public safety services.

SUPPORTED cybersecurity specialist's efforts to help protect members from cyberattacks.

EXPANDED the use of CIS' Learning Center by increasing the number of members using learning plans by 31% — plus, grew the number of plans by 69%.

PROVIDED innovative-yet-practical advice and training to CIS members on a variety of old and new employment law and employee relations issues, including Paid Leave Oregon, discrimination and harassment in the workplace, and managing teleworking employees.

TRAVELED across the state for Active Threat Training, Use of Force Training, Crisis Intervention Team Training in Use of Force, De-Escalation Training, Risk Management Training, and PTSD guidance.



ACHIEVED impressive Learning Center milestone of over 100,000 courses marked complete (since launching in January 2019), with over 30,000 of those achievements recorded just in 2023.

CONTINUED to partner with correction facilities on best practices to reduce jail claims.

UPDATED Employee Benefits homepage, making it easier to navigate to benefits summary, to find Plan Documents, and direct carrier resources and group numbers.

CONDUCTED employee benefits quarterly trainings for Employer Administrators.

IMPLEMENTED improved communications plan for CIS Benefits and introduced new Employer Renewal Packet, customized to each member to help guide them through the Benefits renewal.

EXPANDED the number of informative employee-facing Open Enrollment Materials documents on CIS-Connect.

TRAVELED for employer Open Enrollment meetings and offered BAC (Benefit Advisory Committee) meetings at every location to garner feedback from members.

OFFERED virtual employer Open Enrollment Benefits appointments for employer administrators who were unable to attend in-person meetings.

IMPROVED CIS Benefits reports for searching and sorting.

PROMOTED popular CIS Benefits programs: Hinge Health and SurgeryPlus.

EXPANDED Contact Resource Management (CRM) software to improve cross-communication between CIS departments — and overall awareness of member milestones.

MAINTAINED the online Wildfire Response Resources page in response to devastating wildfires.

STRIVED to control litigation costs through Pre-Loss and Hire-to-Retire (H₂R) program.



Adding Value in Uncertain Times

During Uncertain Economic Times, CIS Offers Value-Added Services

In the face of an uncertain economy and mounting budgetary pressures, many CIS members are struggling. There are so many issues — from maintaining aging infrastructure, to increasing construction costs — members are facing challenges that are difficult to overcome.

At CIS, we recognize these headwinds. We're dedicated to finding solutions that can help alleviate some of the financial pressures. One way we're helping members is through our free value-added services.

“It's important that we not only provide essential coverages in Property, Liability, and Employee Benefits, but also share value-added services that go beyond traditional offerings,” said CIS' Executive Director Patrick Priest. “From free appraisals to expert attorneys for employment law and legal defense, we're here to help.”

We stand shoulder to shoulder with members by offering a range of services to reduce risk and enhance safety. From dedicated Risk Management Consultants to specialized expertise in public safety, we assist our members in risk assessments, physical inspections, best practice evaluations, and training assistance.

Another important service we provide at no charge is our nationally recognized Hire to Retire (H₂R) program. The innovative service focuses on preventing employment claims by providing support in hiring, employee management, and pre-loss legal and HR assistance. In addition, our experienced claims personnel work as an integral part of our members' teams, resolving claims through active communication and understanding of the organization.

Another valuable service that we offer members is an extensive Learning Center with over 600 in-person and free online training courses. This valuable resource helps our members achieve their goals and enhance their teams' skills, ensuring a well-prepared and knowledgeable workforce.

[CONTINUE READING](#)

98% of Cities and 81% of Counties in Oregon have at least one line of CIS coverage

Since 1981, we have provided property, liability, and employee benefits coverage to our members.

Our broad property coverage goes beyond traditional offerings. With features like guaranteed replacement cost coverage, free property appraisals, crime coverage, and flood/earthquake coverage, we stand with you as your trusted partner in aiding financial recovery after a loss.

Our comprehensive liability coverage features a host of coverages and services. CIS insures the majority of Oregon's cities and counties, which covers the Oregon Tort Claims Act, Employment Practices, and Employee Benefits Liability. The coverage is specifically designed for the distinctive needs of local public entities. It addresses key areas such as employment practices, law-enforcement liability, public-officials liability, ADA liability, Fair Housing Act liability, cyber liability, and limited-pollution coverage. We ensure that members are shielded from risks often excluded or charged more for by private insurers.

COMPREHENSIVE PROPERTY COVERAGE INCLUDES:

- Auto comp. & collision
- Cyber
- Earthquake & Flood
- Crime
- Equipment Breakdown
- Property in transit
- Physical property loss
- Loss of revenue & rental value
- Extra Expense
- Limited pollution cleanup
- Rented or borrowed equipment
- Data and books records restoration/reproduction
- Off-premises service interruption

COMPREHENSIVE LIABILITY COVERAGE INCLUDES:

- General liability
- Law enforcement liability
- Employment practices & employee benefits liability
- Automobile liability
- Public official liability
- ADA liability
- Fair Housing Act liability
- Ethics complaint defense
- Pesticide/Herbicide property damage
- Owned and non-owned or hired auto liability
- Medical malpractice (excluding hospitals)
- Limited pollution coverage

[CONTINUE READING](#)



Interactive poll not supported

[View online version](#)

CIS Benefits: Great Benefits for Employees; Value-Added Services for Employers

Our popular Employee Benefits program (CIS Benefits) features a range of plan choices. From copay and traditional preferred provider organization (PPO) plans to health savings account (HSA)-qualified high deductible plans, we ensure our members have access to diverse options, including dental, vision, life, and long-term disability coverage.

The CIS Benefits team has a strong reputation for going the extra mile for members. The value-added services are designed to foster a healthier workforce. Our team aims to reduce the burden on HR staff and budgets by providing grants as well as a quality Employee Assistance Program that supports worksite wellness activities. Our easy-to-navigate online enrollment services continue to receive positive reviews and our Benefits team has a reputation of being friendly and responsive — always on hand to answer questions and provide insights into evolving healthcare trends.



We're here for you during these difficult economic times. By standing together, we can help our member cities and counties to be safer, stronger, and healthier.

Patrick Priest, Executive Director

[CONTINUE READING](#)

BROAD EMPLOYEE BENEFITS COVERAGE INCLUDES:

- Employee Assistance Programs
- Administration of Healthcare Flexible Spending (Pre-Tax) Plans
- Administration of Dependent Care Flexible Spending (Pre-Tax) Plans
- COBRA and retiree administration; billing and collection services
- Healthy Benefits services such as Tobacco Cessation & Weight Management
- Financial and logistical support for worksite wellness activities
- Support for GASB 75 valuation services
- Online enrollment services with 24/7 access for you and your employees
- Online billing and payment services (pay from your Local Government Investment Pool or other account)



Interactive poll not supported

[View online version](#)



Law Enforcement and Corrections

CIS Commits to Reducing High Claims

CIS Commits to Reducing High Claims in Law Enforcement and Corrections

Every year, member claims cover a broad spectrum, ranging from auto accidents to sewer backups. From July 1, 2018 through Dec. 31, 2023, the largest claims, constituting 40.1% and 16.3% respectively, originated from law enforcement and corrections. More than \$61 million (out of the \$108,606,217 paid claims) were attributed to these sectors.

Acknowledging the significance of addressing these costly claims, CIS' risk management team has taken a proactive approach providing more than \$200,000 in grant funds to members. Annually, CIS allocates funds dedicated to risk management, aiming to mitigate issues and minimize associated claims. These efforts are supported by grants offered to member cities and counties.

\$50k

Risk Management Safety Cameras

We allocated \$50,000 for safety cameras, based on 1% of each member's Property and Liability premium. The funds were awarded on a first-applied, first-approved basis. We received an overwhelming response for the grant and the funds were quickly depleted for the 2023-24 fiscal year. Fourteen city members received grants, including Astoria, Canyonville, Dunes City, Florence, Gearhart, Glendale, Grants Pass, Milwaukie, Newport, Rogue River, Scappoose, Shady Cove, Winston, and Wood Village. In addition, five counties — Clatsop, Harney, Lake, Lincoln, and Union — received grants.

\$25k

Public Safety Critical Incident Grant

This grant is used to help members involved in a critical incident to help their public safety staff engage a mental health provider that focuses on PTSD. City of Nyssa received much-needed funds for counseling services after the tragic loss of a police officer.

\$25k

Corrections Risk Management

The Corrections-related grant was created to help fund initiatives designed to reduce self-harm by Adult In Custody (AIC). This grant was also distributed on a first-applied, first-approved basis. 2023 recipients included Curry County (\$2,722) and City of Reedsport (\$5,000). There are still funds available for the 2023-24 fiscal year.

\$25k

Law Enforcement Property, Evidence, and Audit Pilot

Designated for improving and enhancing evidence rooms and audits, the Law Enforcement Property and Evidence Pilot awarded grants to City of Burns (\$5,000) and City of Tillamook (\$5,000).

\$50k

Law Enforcement Pilot

The \$50,000 Law Enforcement Pilot grant supported various initiatives:

- City of Sutherlin: \$3,150 for Automated License Plate Readers (ALPRs) Cameras
- City of North Bend: \$6,366 for WRAP System (a safe restraint system to protect officers)
- City of Hillsboro: \$8,338 for PoliceOne Academy training software

\$50k

Law Enforcement Body Worn Camera

The Law Enforcement Body Worn Camera grant supported several members in purchasing body cameras: Baker City (\$7,500), City of Brookings (\$2,596), Clatsop County (\$7,500), City of Independence (\$10,000), City of Talent (\$7,500), and City of Vernonia (\$4,731).

\$30k

Lexipol Public Safety Policy Management

Grant funds totaling \$20,000 were allocated for Lexipol fire-related initiatives. While none were spent in 2023, funds are still available for the remainder of the fiscal year. Meanwhile Lexipol grants for police, totaling \$10,000, were awarded to City of Gearhart, City of Powers, and City of Malin.

CIS remains committed to reducing high insurance claims by actively investing in risk management initiatives and providing crucial member grants and professional trainings. Through these efforts, and by working together, we can help cities and counties to be stronger, safer, and healthier.

Commitment to Innovative Employee Benefits

In its thirteenth year of self-insuring, CIS Benefits continues to navigate the complex landscape of employee benefits, offering coverage to 23,000 individuals across Oregon. Despite facing significant headwinds in 2023, we remain committed to providing stable rates and innovative services.

Since becoming self-insured in 2010, CIS Benefits has successfully managed to avoid significant rate fluctuations. However, in 2023, the program encountered challenges as high claims resulted in payouts surpassing premium income. Rising medical costs, particularly in specialized prescriptions — as well as inflation, and increased labor costs — added to the challenges in the healthcare industry.

Despite the setbacks, the Benefits team remains dedicated to adding value for members small and large. Considered extensions of members' HR departments, the team offers a variety of coverages, and emphasizes effective communication, education, and training.



Listening to Members and Enhancing Services

In response to member requests, additional improvements were made to CIS-Connect in 2023. The enhancements addressed functions for searching and sorting, along with better reporting tasks. The Benefits team also focused on improving services, streamlining member interactions, and improving response times. This was enhanced by a customer relationship management (CRM) tool for better tracking of member interactions and requests.

Benefits-Related Grants

In response to the surge in claims, CIS Benefits doubled its efforts to encourage members to apply for wellness grants. The grants are designed to foster healthier lifestyles among employees within member cities and counties.

Fourteen members, including Clatsop County, Baker City, Baker County, City of Coos Bay, Douglas County, Homes for Good Housing Agency, City of Junction City, City of La Grande, McMinnville Water & Light, North Central Public Health District, City of Sherwood, City of Sisters, City of St. Helens, and City of Sutherlin received varying grant amounts. Grants emphasized the commitment to worksite wellness programs.



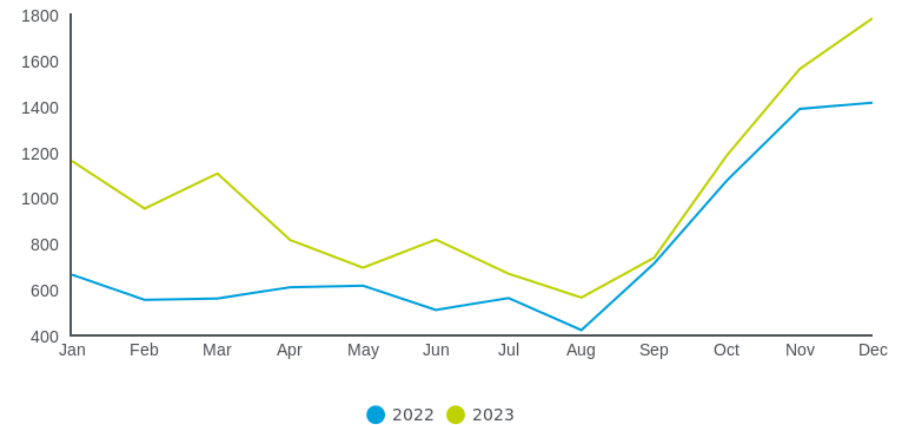
BeyondWell Numbers and Innovative Initiatives

In 2023, CIS surpassed its BeyondWell registration goal, achieving 27.6% active participation, with 4,113 members enrolled.

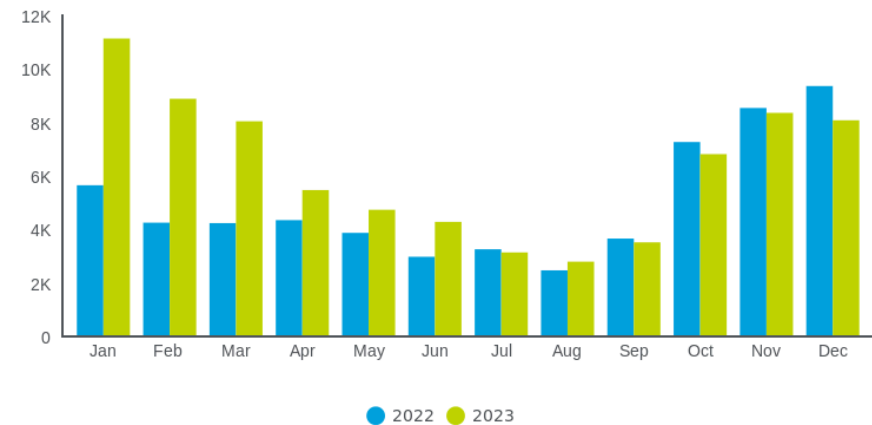
Another important value-added service offered was our weight management reimbursement program, where we offer 70% reimbursement for out-of-pocket expenses with a cap of \$400 per year, and a participation duration of up to five years.

Continuing our efforts to improve employee health, CIS offered matching grants for Health & Benefit Fairs. Three members — City of Newport, City of St. Helens, and City of Junction City — took advantage of this program. The Benefits team actively coordinated the participation of insurance partners at all three events.

CIS BeyondWell Active Members



CIS BeyondWell Active Members



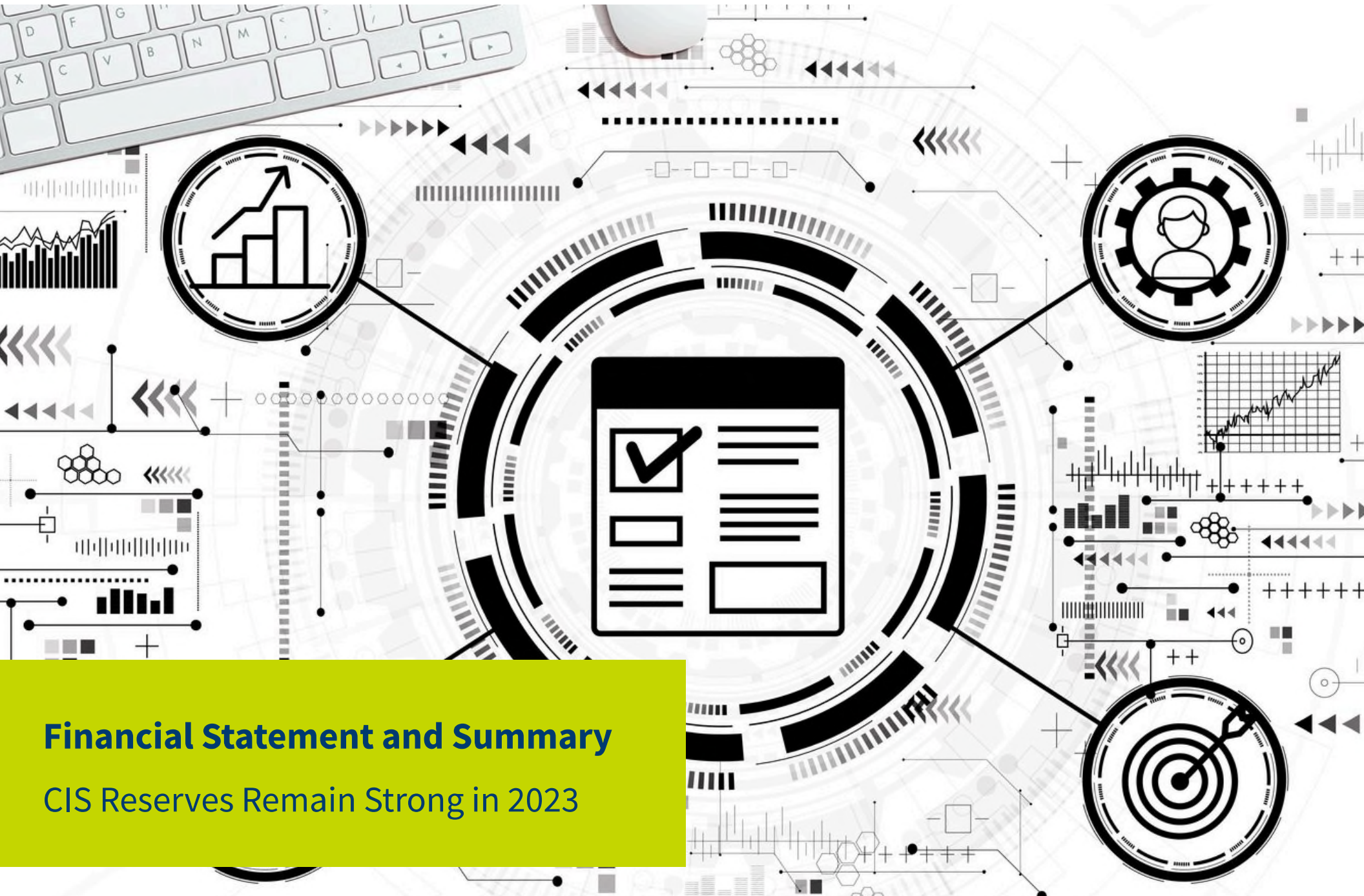
Value-Added Services and Options

The CIS Benefits team understands that budgets are shrinking every year. We also understand that collective bargaining can create budget challenges for our members, which is why we strive for stability in costs. We are proud of our range of comprehensive plan choices, whether the member is a small city or county, or a larger member with more resources. A reminder of some of our services include:

- Hinge Health, virtual physical therapy
- SurgeryPlus, free state-of-the-art surgeries
- Employee Assistance Programs
- Administration of Healthcare Flexible Spending Plans
- Administration of Dependent Care Flexible Spending Plans
- COBRA and retiree administration services
- Support for worksite wellness activities
- GASB 75 valuation services
- Online enrollment and billing services

The CIS Benefits team remains committed to fostering a healthier workforce by providing free or low-cost wellness programs and resources, supporting our members through the ever-changing healthcare landscape.

While there are no immediate solutions to rising healthcare costs, the Benefits team emphasizes preparation and proactive initiatives to promote healthy lifestyle choices. By working together, we help our members to be safer, stronger, and healthier.



Financial Statement and Summary
CIS Reserves Remain Strong in 2023

Strength and Stability in 2023

CIS maintains a strong financial foundation as we provide a stable source of risk financing and loss prevention services for our members.

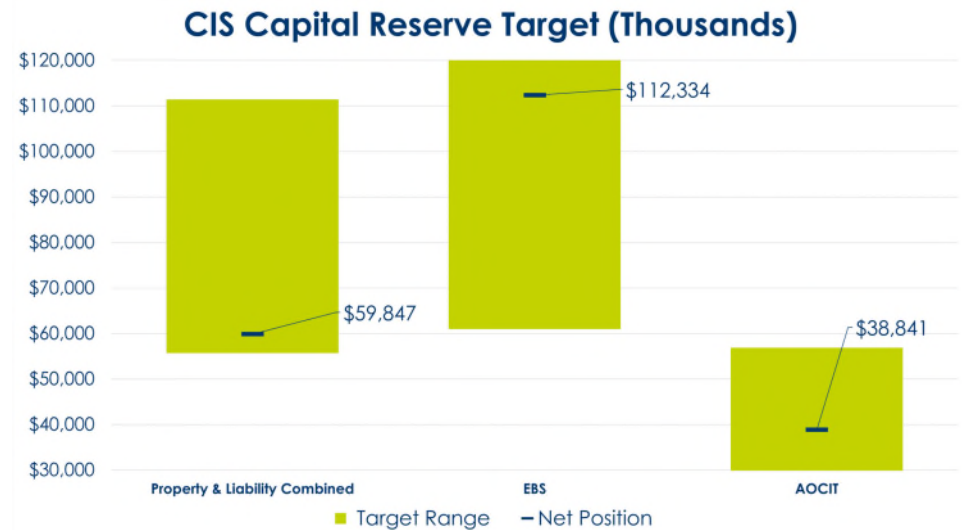
The financial condition of the pool is strong and stable, as our consolidated net position (assets minus liabilities) of \$217 million increased \$5.1 million or 2.4%, primarily due to improved investment return from the market.

As a public entity with no shareholders, CIS' resources are set aside for your benefit — and the benefit of every CIS member. Because you're a member, your entity owns a part of our capital.

As such, we benchmark our net position within actuarially determined ranges, which are approved by the CIS Board of Trustees. The combined Property and Liability funds are within the combined capitalization target, as is the city employee benefits fund (EBS), and the county employee benefits fund (AOCIT).

EBS and **AOCIT** are CIS' city and county employee benefits insurance trusts, which cover more than 23,000 member employees and their families.

The reason that CIS remains strong is because of your investment in the Trusts' capital. This investment is important because it ensures strong coverage regardless of any calamities.



The Board works to protect the Trusts' capital positions to ensure we continue to have strong reserves to stabilize rates for you and all CIS members. Capital helps minimize the impact of catastrophic claims, economic conditions, and volatile markets, particularly for investments and reinsurance. This year we subsidized member contributions for our healthcare and property programs to ensure more stable rates.

As we prepare for more uncertainty in 2024, CIS' financial strength stands with you. CIS will continue to help cities and counties be stronger, safer, and healthier.

Financial Statements and Summary

The Summary Financial Information is unaudited and has been derived from the Financial Statements with Independent Auditor's Report for the Fiscal Years Ended June 30, 2023, 2022, and 2021; which is readily available at <http://www.cisoregon.org/About/TrustDocs>.

CIS' Financial Statements with Independent Auditor's Report is also filed annually with the Oregon Secretary of State-Audits Division and those filings are available at: <https://secure.sos.state.or.us/muni/public.do>. Search for government name starting with "CIS." The Summary Financial Information is unaudited and does not contain all the disclosures, Management's Discussion and Analysis and other required supplementary information required by generally accepted accounting principles as established by the Governmental Accounting Standards Board who considers that information an essential part of financial reporting for placing basic financial statements in an appropriate operational, economic or historical context. Reading the Summary Financial Information at June 30, 2023, therefore, is not a substitute for reading the Financial Statements with Independent Auditor's Report for the Fiscal Years Ended June 30, 2023, 2022, and 2021.

Click on the financial statement to the right and on the following page to open and view it larger.

Consolidated CIS Assets, Liabilities and Net Position

For the fiscal year ended June 30,

	2023	2022	2021
<u>ASSETS & DEFERRED OUTFLOWS</u>			
Cash and Investments	\$287,781,088	\$277,538,384	\$290,282,968
Other current assets	9,829,564	7,391,179	6,849,322
Other noncurrent assets	6,117,276	6,228,239	5,926,556
Capital assets, net	3,363,135	3,991,887	4,395,410
Deferred outflows	4,203,637	4,186,174	4,357,749
Total Assets & Deferred Outflows	\$311,294,700	\$299,335,863	\$311,812,005
<u>LIABILITIES & DEFERRED INFLOWS</u>			
Unearned contributions	\$3,805,075	\$4,502,932	\$3,639,431
Accounts & Accrued expenses payable	3,186,501	2,959,259	2,117,604
Claims liabilities - current portion	41,286,733	23,354,003	22,277,002
Claims liabilities - noncurrent	37,616,238	48,144,876	47,582,477
Lease Liabilities	76,562	256,847	-
Retirement plan liabilities	6,605,334	4,267,786	6,845,736
Deferred inflows	1,601,858	3,847,297	1,074,436
Total Liabilities & Deferred Inflows	94,178,300	87,333,000	83,536,686

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Consolidated CIS Revenues, Expenses, and Changes in Net Position

For the fiscal year ended June 30,

	2023	2022	2021
OPERATING REVENUE			
Member contributions	\$228,182,000	\$216,469,065	\$220,233,810
Investment and Other income (Loss)	12,642,441	(21,033,259)	14,265,582
Total Revenue	240,824,441	195,435,806	234,499,392
OPERATING EXPENSES			
Claims expense	162,801,301	145,660,168	155,438,078
Reinsurance expense	17,910,933	15,129,393	14,294,244
Ceded insurance	25,043,471	23,684,631	22,647,378
Acquisition costs	13,371,586	11,455,885	11,703,529
Administrative expense	16,583,613	15,778,185	16,392,514
Total Expenses	235,710,904	211,708,262	220,475,743
Change in Net Position	5,113,537	(16,272,456)	14,023,649
Beginning Net Position	212,002,863	228,275,319	214,251,670

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Consolidated CIS Net Position

As of June 30,

	2023	Change	2022	Change	2021
CIS Property/Casualty Trust	\$65,941,740	10%	\$59,743,625	(9%)	\$65,662,306
League of Oregon Cities Employee Benefits Trust	112,334,072	(0%)	112,427,907	(6%)	119,925,200
Association of Oregon Counties Insurance Trust	38,840,588	(2%)	39,831,331	(7%)	42,687,813
Total	\$217,116,400	2%	\$212,002,863	(7%)	\$228,275,319

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This summary financial information is included along with further discussion and analysis in our annual financial report. There you will find our audited financial statements and supplementary information required by generally accepted accounting principles.

Our annual financial report is readily available online on the CIS website at <https://www.cisoregon.org/About/TrustDocs> and the Oregon Secretary of State-Audits Division website at <https://secure.sos.state.or.us/muni/public.do>.



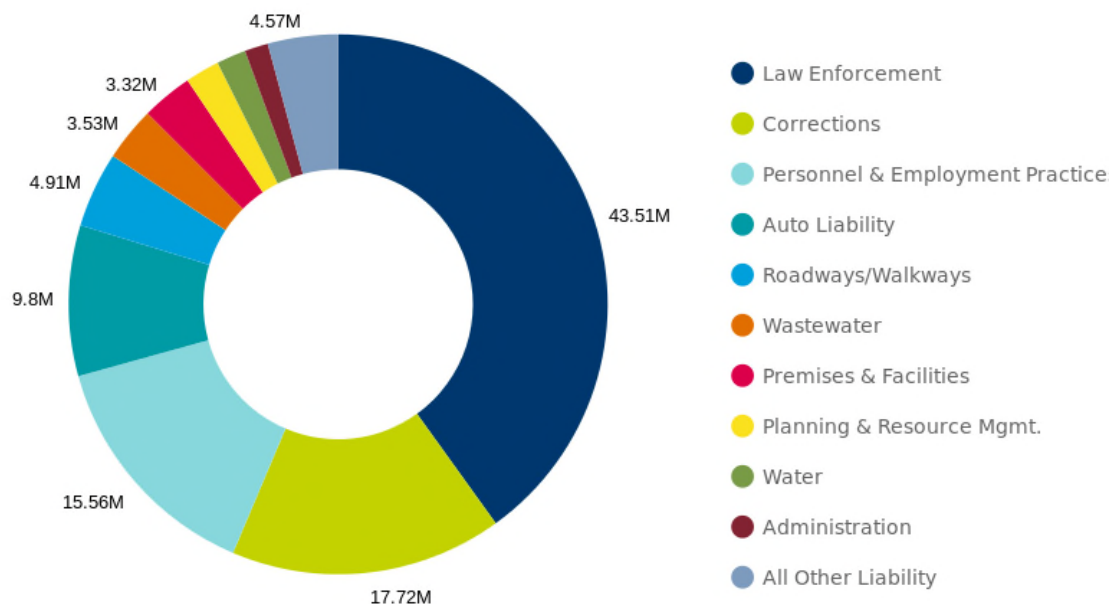
By the Numbers

Performance Metrics and Achievements

Our year in numbers

Top 10 Liability Claim Categories

FY 2018-19 through 2022-23, as of 12/31/2023



Click on the interactive graph to expand and view the values for each category.

1,526 new property/casualty claims were handled for the year — **down 12.5%** from last year. There were 150 new

lawsuits filed and defended for our members and a total of **247** open litigated files with reserves in excess of **\$67 million**.

We took **six cases** to trial and prevailed on all six. The jury awarded no damages on four of the cases — and less damages than demanded on the other two. We have **41** trials scheduled for 2024. Subrogation opportunities were pursued, and we recovered more than **\$2 million** from the responsible parties — reducing overall claim costs.

408 members and agents attended the 2023 CIS Virtual Conference. The virtual conference platform had a combined total of **556** logins and **1,118** session views and the event received an average rating of **4.46 stars** (out of 5) with **92%** of attendees rating the event as either Excellent or Good.

The Wellness Academy had a total of **84** attendees and received a rating of **4.4** out of 5 stars.

134 members and agents participated in the 2023 CIS Public Safety Conference in person. The conference garnered an average rating of **4.45** stars out of 5, with all attendees giving it either an Excellent or Good rating.

CIS Benefits staff responded to **813** phone calls during open enrollment and **97%** of member-employees completed the open enrollment process. Staff hosted **20** virtual and recorded open enrollment meetings and conducted **39** in person. Over **23,000** total individuals across Oregon have CIS Benefits coverage. BeyondWell program access increased to **3,690** active users compared to **3191** last year. **241** employees engaged in Hinge Health, our virtual physical therapy program.



The CIS Workers' Compensation nurse-treatment hotline Rapid Care received **193** claims by phone and **43** members used the resource. This program is an important service to members to help reduce the burden of 801 paperwork and professionally encounter employees with work-related injury incidents.

The Risk Management team conducted **41** training sessions with **564** attendees — and completed more than **75** Best Practice Surveys across the state. The team secured a record **seven** Shark Tank submissions designed to reduce claims, plus facilitated **\$50,000** in Security Camera Grants.

7,658 individuals from **231** member organizations completed **31,421** courses during 2023 through the CIS Learning Center. This was a **26.6%** increase from 2022 and a new record for a fourth consecutive year. CIS' Learning Center partnered with SAIF, OR-OSHA, and others adding 90 online courses on: safety requirements; public safety; risk management; health and wellness; and diversity, equity, and inclusion.



100 trainings

conducted by the Pre-Loss/Hire-to-Retire (H₂R) teams for CIS members. Pre-Loss usage also reached an all-time high. In addition to providing aid on ongoing matters, CIS' Pre-Loss staff assisted CIS members with **807** new matters. H₂R collaborated with the public safety team, which led to a decrease in public safety-related employment claims by **27%** from 2021 to 2023.



The background is a scenic landscape of a snow-capped mountain range reflected in a calm lake. The left side of the image is overlaid with a semi-transparent dark blue filter. In the foreground, there are tall, brown reeds or grasses. The sky is blue with scattered white clouds.

Thank you for reading
CIS Annual Report: 2023 in
Review