Special District Risk Management Authority

ABOUT US

Established in 1986, the Special District Risk Management Authority was created to provide pooled joint protection programs for California public agencies. We currently offer two coverage programs; property/liability and workers' compensation. More than 600 individual special districts, joint powers authorities, cities, and other public agencies currently participate in one or both of these programs. In 2006, SDRMA began administering a health benefits program and currently serve over 150 agencies throughout California.

Our goal is to act as an extension of your agency's staff and provide the best value through proactive risk management, effective claims cost containment, practical risk control solutions, and enhanced member services.

Our partnerships with California Special District Association (CSDA), the CSDA Finance Corporation, and the Special District Leadership Foundation provide our members access to valuable services, resources, education, and training opportunities.

COMPLIMENTARY MEMBERPLUS™ SERVICES

✶ Employment Law Legal Hotline

✶ Personalized Online Member Resources – MemberPlus Online™

✶ Online Training Solutions through Vector Solutions

✶ Company Nurse Triage (Workers' Compensation)

✶ Customized Risk Control Services & Resources

✶ Training Workshops (safety, claims handling, risk reduction, governance)

SDRMA also provides the following opportunities to help our members reduce their annual coverage costs:

✶ Multi-program discounts   ✶ Credit Incentive Program

✶ Longevity distributions   ✶ Loss Prevention Subsidy Fund

QUALITY COVERAGE PROTECTION

PROPERTY/LIABILITY

Package program including General & Auto Liability, Public Officials and Employees Errors and Omissions, Employment Practices, Elected Officials Personal Liability, Employee and Public Officials Dishonesty, Replacement Cost Property, and Boiler & Machinery Coverage.

Coverage documents are written on an "occurrence form" to ensure highest level of coverage. Responsive, in-house claims management and cost containment combined with tailored risk control provides members with a comprehensive risk management program.

WORKERS' COMPENSATION

Program includes first dollar statutory coverage for workers' compensation losses and $5M per occurrence limit for employers liability coverage. We assist members with Cal/OSHA and risk related regulatory requirements, such as written program development, hazard inspections, ergonomic evaluations, and safety training. Members also have access to unlimited phone & email consultative services to assist with safety and risk management efforts. In addition, members have access to valuable resources, including a library of model programs and forms, an Online training platform with over 1,500 training and continuing education courses, safety training handouts, publications on pertinent risk management topics, and more .

HEALTH BENEFITS

SDRMA's Health Benefits Program allows agencies to pick and choose from different plans for Medical, Dental, Vision, Basic Life and AD&D, Short-Term Disability, Long-Term Disability and Employee Assistance Program. We give agencies the choice to only enroll in one plan such as Dental, without having to enroll in Medical or other Ancillary plans. SDRMA wants you to pick the plans that make sense for your agency and employees.

SDRMA's Medical Benefits Program offers plans through Kaiser Permanente, Blue Shield of California and Anthem - Blue Cross . We provide Medical coverage for active employees and dependents, along with optional coverage for retirees and public officials. Medical rates are set based on coverage areas and are not based on age.

Under SDRMA's Ancillary Coverage Program we offer a wide variety of plan options with rates based on the plan you choose through Delta Dental, VSP Vision, VOYA Financial for Basic Life and AD&D, VOYA Short-Term Disability, VOYA Long-Term Disability and Concern Employee Assistance Program.

Maximizing Protection. Minimizing Risk.

Please visit our website or give us a call to find out how our experts can serve your agency.