



We Work For California Public Cemeteries

Golden State Risk Management Authority (GSRMA) is unique in California risk pools. We cater to small and middle-sized public entities that do not have the resources to fund all the expertise (human resource staff, dedicated legal counsel and even risk management and loss prevention positions) that their larger counterparts can afford.

A good number of our members are public cemeteries ranging from multi-site entities with as many as 20+ employees and a full time administrative staff to small entities run with only a small volunteer board. We are proud to provide them and all of our members not just competitive insurance rates, but a solid, respected risk sharing pool, a variety of useful benefits and the highest level of personalized service.

We “work” for California public cemeteries by...

Being responsive to busy, multi-tasking cemetery professionals. We are dependable and consistent in our availability to our members. We maintain a very high service level as we know our members are too busy to deal with automated phone attendants and days old responses to e-mail requests.

Focusing on small and mid-sized organizations. We understand our members do not have the time or staff to become insurance and risk management experts. Smaller organizations rely on our extensive experience in public entity risk management.

Leveraging our experience in public cemetery risk management. We have been insuring California public cemetery districts since 1980 and, with over 121 individual member districts, are the single largest insurer of California public cemeteries. We participate in related professional development events as both attendees and presenters at conferences and regional trainings. We also work closely with the Public Cemetery Alliance (PCA) on items of mutual interest.

Issuing dividends and never having assessments. When risk pools are managed efficiently, very often there are funds available to return to members. GSRMA has returned millions of dollars in dividends to members over the years. Less fortunate pools sometimes need to issue assessments—additional premium for previous years’ of coverage—which can be devastating to small entity budgets. GSRMA has never issued an assessment.

Participating in the California Association of Joint Powers Authorities (CAJPA) accreditation process.

We have been accredited through the rigorous CAJPA accreditation program every three years since 1992 achieving their highest rating of “Accredited with Excellence” each time. This certification is accepted in the risk pool industry as proof that a pool is operated under the highest of standards and best practices.

Processing our claims in-house. Unlike most risk pools, we do not contract to a third party administrator to process claims. Rather we have our own claims staff and management. This allows us to work more closely with our members on resolving claims in an optimal manner. In addition, members often have input in what service providers we use in claim resolution.

Providing a wide range of valuable services to members at no additional cost. This saves members considerable time and expense. Services include loss prevention, web and on-site training, human resource hotline, return-to-work programs, anonymous crime reporting and more.

Spreading risk and costs across a variety of member types. The cost of risk can best be kept level by spreading it across not only various sized entities but among various member types. A “non-homogeneous” risk pool such as GSRMA is more likely to have more moderate peaks and valleys in rates. This consistency helps our members in their annual budget and finance processes.

Implementing loss prevention and training incentive programs. Members can earn up to 10% of their annual contribution upon their successful completion of our loss prevention incentive program. We also provide grants to members for 3rd party training for their districts.

Having a dedicated cemetery representative on our Board of Directors. One of the 7 positions on the GSRMA board is dedicated to a representative from one of our public cemetery members. This insures public cemetery member participation in the governance of the risk pool.

Partnering with the PCA to promote Cemetery Best Practices. We have partnered with the PCA in the development of cemetery best practices guidelines. We participate in a cemetery accreditation program, unique in California, that is based on these practices and reward members that become accredited.

Packaging the best mix of coverage from first class partners. We have assembled the broadest of coverages from premier excess pools and carriers. We benefit from belonging to CSAC-Excess Insurance Authority, one of the largest excess risk pools in the country, which exercises its purchasing power to obtain high limits, broad form coverage and the most competitive prices. We also provide coverage for risks, such as cyber or pollution liability, that our members may not have even considered.

Encouraging GSRMA staff to be deeply involved in the public risk pool industry. Our staff serve in various risk pool industry positions including governing boards and committee chairs of associated risk pools and professional organizations. In addition, staff attend, often as invited speakers, various industry group conferences including CAJPA, PARMA, AGRIP and PRIMA. Staff also serve in advisory capacity to several of our vendors including carriers, software companies and service providers.

Maintaining conservative funding levels and conservative fiscal policies. GSRMA maintains program assets in excess of \$17 million that are at levels considered fiscally sound in the industry. These assets demonstrate the strength of our pool and the level of commitment historically made by and for our members.