# Risk Pool Membership

The (local entity) is a member of the Ohio Township Association Risk Management Authority (The Pool). The Pool assumes the risk of loss up to the limits of the (local entity’s) policy. The Pool covers the following risks:

 - General liability and casualty

 - Public official’s liability

 - Cyber

 - Law enforcement liability

 - Automobile liability

 - Vehicles

 - Property

 - Equipment breakdown

The Pool reported the following summary of assets and actuarially-measured liabilities available to pay those liabilities as of December 31:

|  |  |
| --- | --- |
|  | 2022 |
|  |  |
| Cash and investments | $32,288,098 |
| Actuarial liabilities | $9,146,434 |
|  |  |  |

[Use if this applies] During 2022 (local entity) made $xxx payments for casualty claims that exceeded the limits of the casualty policy. During 2022 (local entity) made $xxx payments for property claims that exceeded the limits of the property policy.

During 2022 (local entity) made significant changes to coverage from prior year by increasing/decreasing deductible from $XX to $XX, and/or adding/removing (line of coverage). [modify the preceding sentence as needed]