

**ClearRisk**<sup>®</sup>



BUILT BY MUNICIPAL RISK MANAGERS  
FOR MUNICIPAL RISK MANAGERS

# AMO Member Overview



# About ClearRisk

ClearRisk provides a full suite of integrated cloud-based claims, incident, and risk management software solutions designed specifically for municipalities.

ClearRisk's solutions are trusted by over 350 public sector entities across North America, the vast majority of which are municipalities. Every new customer benefits from our experienced North American-based team, including implementation specialists, project managers, engineers, and support staff – majority of whom have risk and insurance backgrounds.

ClearRisk provides more than software – we bring municipal expertise. Your organization will benefit from the workflows, reporting, and best practices developed through hundreds of successful municipal implementations. We understand how municipalities operate, what they need, and how to deliver results – better than any other provider in the space.



***"When I was a risk manager, I searched for a claims and risk system for my municipality. Everything was too big, too complex and too expensive. The same holds true today. It's why I created ClearRisk."***

**Craig Rowe, ClearRisk CEO**

ClearRisk's CEO and Founder, Craig Rowe, was a municipal Risk Manager prior to starting ClearRisk in 2006. Before starting ClearRisk, He sought an accessible claims and risk management system designed for municipalities in terms of functionality and budget. He couldn't find anything that fit his needs. No system out there was designed specifically for municipalities.

**ClearRisk is Built by Municipal Risk Managers...for Municipal Risk Professionals**



## Why don't you have a risk & claims system?

ClearRisk is an accessible, nimble, cloud-based solution that automates risk and claims data processing, and informs decision making.

"With ClearRisk We are now capturing more detailed information, allowing us to effectively track spending and reserve values. The speed at which we can retrieve claim details has improved dramatically, enabling faster and more informed decision-making."

Rehan Suleman, Claims & Risk Coordinator, Financial Services & Jeff Madeley, Risk Manager  
City of Markham, ON

**ClearRisk**<sup>®</sup>

### **ELIMINATE BLIND SPOTS THAT INCREASE YOUR INCIDENTS & INSURANCE PREMIUMS**

As a risk or claims manager, you know how challenging it is to manage a large volume of claims and track what's happening across your municipality. Each department may generate its own data and store it in separate systems. This makes it hard for you to find information, run accurate reports, and feel confident that your decisions are based on reliable data.

If these limitations are not addressed, they can lead to "blind spots" that increase the frequency and severity of preventable claims, and raise your insurance premiums over time. You'll also continue to waste time on redundant data entry and manual administrative tasks.

### **HELPING MUNICIPALITIES ACROSS NORTH AMERICA GAIN A COMPLETE PICTURE OF THEIR RISKS**

ClearRisk has extensive experience serving the public sector. We understand the challenges of municipal risk managers, and designed our roadmap 100% around municipal environments, processes, and workflow.

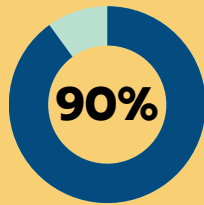
**IN FACT, OVER 75% OF OUR CUSTOMERS ARE MUNICIPALITIES.**

Our system is built to give you real-time data on your incidents, claims, assets, & certificates of insurance (COIs). Armed with this information, you can take a proactive approach to risk management that cuts your insurance costs while making your operations more efficient.

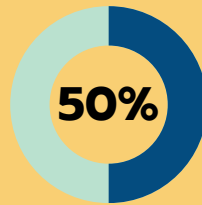


Association of  
Municipalities  
of Ontario

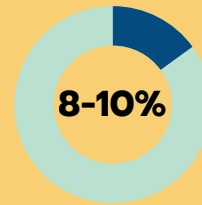
# OUR CUSTOMERS HAVE REPORTED...



Reduction in time spent on manual tasks



Reduction in total cost of claims



Reduction in insurance premiums

## **230 hours/year in time previously spent on manual data entry** **40% reduction in time spent managing claims**



"It's amazing how much time ClearRisk has saved the Risk Department. It's been a life-changer!"

-Jaclyn Flatt, Assistant Manager of Risk Management  
Monroe County, FL

## **160 hours/year saved in time previously spent on manual tasks**

"The additional time has allowed me more time to increase our analysis of risk management trends and increase risk management communication with city decision makers."

-David Richards, Director of Public Works Operations  
City of El Cajon, CA



## **\$144,000/year increase in annual recoveries**



**TOWN OF OCEAN CITY**  
MARYLAND

"I consider the investment in ClearRisk one of the best we have ever made!"

-Christine Parks, Risk Manager  
Town of Ocean City, MD

## **\$500,000/year reduction in annual claims costs**

"Before ClearRisk, we weren't able to determine the cost drivers and identify trends in our data. Now we can easily report on historical and current data, allowing us to better predict future occurrences and implement measures to reduce losses. In the past five years we've reduced our claims costs by 50%!"

-Former Director of Strategic Affairs,  
Saint John, NB



**SAINT JOHN**

# Impact of ClearRisk Implementation

ClearRisk's team is focused on delivering the best possible outcomes for our customers. This process involves analyzing internal data and work flow environments and recommending innovative approaches to obtain the highest impact. The following are areas where considerable savings are achieved:

## **Better data to determine optimal deductibles, resulting in lower insurance premiums**

ClearRisk provides accurate data about costs associated with claims as well as analysis for determining optimal deductibles, that strikes the best balance between retention's and premiums.

## **Reduction in loss ratios reported to insurers resulting in lower premiums**

Insurer claims records are often outdated and don't reflect reductions in reserves, closed files, etc. ClearRisk will allow your organization to report accurately at renewal so that the premium is based on the accurate loss ratio, usually much lower.

## **Better data results in greater insight into risks**

Reports and dashboards can easily be generated to show where there are loss frequency problems, where severity is higher, and pinpoint the causes so they can be addressed. This results in significant reductions in both frequency and severity over time.

## **Reduced claims costs due to better organized and managed files**

ClearRisk allows organizations to work more efficiently and handle more claims in-house. Better organization of claims data, instant access to claims, pictures, attachments, legal correspondence, etc, all in one place, makes claims administration easier and more effective.

## **Allocation of premium and insurance costs across departments**

ClearRisk allows organizations to allocate claims costs and premiums to any organizational units. If a department manager has insurance premiums and claims costs coming from his or her budget, they will be much more likely to implement cost-reducing practices to their staff and work to keep those costs down.

## **Management Reporting**

ClearRisk works with our customers to build report and dashboard templates that will provide management with the ability to oversee these budgets, and give the data necessary to develop strategies to most cost-effectively manage and finance these risks.

# Case Studies



A resort town in the United States with a population of 7,000 and roughly 150 employees.



SAINT JOHN

A Canadian city with a population of 70,000 and roughly 3,500 employees

## CHALLENGES BEFORE CLEARRISK

- Previous claims and risk management system was **burdensome**
- **Not user-friendly**
- **Lacked automation** and necessary report generation capabilities
- **Tracking data manually** in Excel Spreadsheets and paper file folders
- **Time consuming and difficult** to create reports
- Claim and risk management was **reactive**

## BENEFITS SINCE IMPLEMENTING CLEARRISK

- Full migration from outdated, on-premise system to ClearRisk's cloud-based solution
- **Safety-minded culture shift** has occurred through entire organization
- Risk management role now **creating a profit** through enhanced recovery function
- **Communication of data between departments** has never been easier
- Creating and updating claims and incidents **takes a fraction of the time**
- New system is **reliable, easy to use, intuitive, and nimble**
- **50% reduction in claims costs**
- **Reduced frequency** of claims
- **Elimination of manual** data entry
- Increased data integrity
- Awareness and buy-in of **proactive risk management initiatives**
- An average **90% reduction in time spent reporting** and higher level of reports

## CUSTOMER RESULTS

**\$144,000 INCREASE IN ANNUAL RECOVERIES**

**\$500,000 SAVINGS IN ANNUAL CLAIMS COST**

# Municipal Challenges We Hear

## “We can’t spot trends before they become problems.”

Spreadsheets can track individual claims, but they can’t identify trends, compare department performance, or forecast future risks. There’s no easy way to answer strategic questions like:

- “Where are we experiencing repeated injuries?”
- “Which departments are trending upward in claims?”
- “Are our safety programs working?”

### **ClearRisk Impact:**

- Built-in analytics track claim frequency, severity, recurrence, cost-per-incident, and more.
- Identify high-risk locations, departments, or claim types to enable focused, proactive actions
- Automated reporting communicates trend reports with required parties (departments, management, staff)
- Filter reports by year, season, or claim type to uncover actionable insights.

**Result:** Data-driven decisions, effortless communication, smarter budget allocations, and more effective prevention strategies equate to reduced frequency and severity of incidents, lowering costs and increasing safety of staff and the public.

## “Too much of the job is still manual.”

Risk managers today spend a disproportionate amount of time on manual data entry, spreadsheet updates, document tracking, and email follow-ups—often across multiple versions of the same file. This isn’t just inefficient; it’s demoralizing. Risk professionals are stuck doing administrative work when they should be focusing on strategy, prevention, and public safety.

**Example:** It’s not uncommon for a simple trip-and-fall claim to involve 6+ hours of back-and-forth to gather reports, photos, incident notes, and legal reviews—just to get the claim started.

# Municipal Challenges We Hear

## **ClearRisk Impact:**

- Automated data intake, follow-ups, alerts and email integration reduce administrative work by 90%.
- Drag-and-drop document uploads, pre-built forms, and custom workflows eliminate repetitive tasks.
- One-click report generation replaces hours of spreadsheet work.
- Automated report scheduling enables data and reports to be shared throughout the organization without manual effort.

**Result:** Your team gets time back—time they can spend on proactive investigations, employee training, and risk mitigation planning.

**“Our data is in multiple areas and formats. Communication between departments can be missed and it’s hard to track.”**

With no integration and cumbersome reporting capabilities between risk management, legal, HR, finance, and external risk stakeholders such as TPAs, each claim becomes a siloed project. There’s no shared visibility, no centralized notes, and no way to track progress across teams in real time.

This typically leads to duplication of effort, delayed responses, lack of accountability and confusion about claim ownership.

## **ClearRisk Impact:**

- Centralized platform accessible by legal, HR, finance, insurance, and departmental leaders—with role-based permissions.
- Integrated notes, attachments, and updates mean no more back-and-forth emails or version control issues.
- Built-in task tracking and reminders ensure nothing falls through the cracks.

**Result:** Seamless collaboration across teams, faster decision-making, and a single source of truth for every claim and incident.

# Municipal Challenges We Hear

## **“Currently everything is reactive, we want to be proactive”**

With so much manual effort required to perform their jobs, and without automated alerts or real-time reporting, risk managers can't easily flag missing documentation, looming deadlines, or repeat incidents. Instead, teams are constantly overwhelmed and scrambling to keep up with the current workload, rather than focusing on how to improve output

**The result?** Higher settlement costs, lower recovery dollars, and a constant, never-ending cycle of avoidable risk. One ClearRisk customer before implementing, **“I felt like I was constantly treading water, could never get ahead. It was so frustrating!”**

### **ClearRisk Impact:**

- Automated reminders and alerts for claim deadlines, follow-ups, and investigations.
- Real-time dashboards show open claims by status, priority, department, or location.
- Integration with email and insurance partners(optional) keeps everyone informed.

**Result:** Shorter claim lifecycles, fewer missed deadlines, and stronger claim defensibility.

Municipal risk teams are doing incredibly important work—but without the right tools, they're stuck in reactive mode. Manual tasks and disconnected processes eat up time, increase exposure, and prevent staff from focusing on what really matters: preventing loss, protecting public resources, and creating safer communities.

# Some of our Customers

“It’s good to know that you have the municipal understanding, and you’re not trying to fit us into another corporate type of system. It feels good to know that you understand municipal operations, you understand what’s important to us, and understand what we need to do as risk managers to be in the best interest of our own municipality”



**Jolene Ramsay**  
RISK MANAGER



ClearRisk is definitely helping clean up our data, and get it in much better shape than when we were using spreadsheets. As for reporting, I can easily pull 95% of the data I need from the system. It's going to be a huge time saver!

FORMER MANAGER, PROCUREMENT AND RISK MANAGEMENT



One of the best things about ClearRisk is how quick you are to respond to any question, or any concern that we have with the system. The response and the service gets a ten out of ten.



**Jason Wills**  
RISK MANAGER





# AMO Tiers

## 2026 Pricing

Tiers (based on population):

Tier-1: 70,000+

Tier-2: 10,000 - 69,999

Tier-3: <10,000

	<b>Tier-1</b>	<b>Tier-2</b>	<b>Tier-3</b>
<b>Pricing</b>	\$40,113 annually*	\$15,194 annually*	\$6,078 annually*
<b>Claims/Incidents</b>	✓	✓	✓
<b>Assets/Equipment</b>	✓	✓	✓
<b>Insurance Policies</b>	✓	✓	✓
<b>Claims/Incidents Intake Form</b>	✓	✓ *AMO Intake Form	✓ *AMO Intake Form
<b>Standard Reports &amp; Dashboard</b>	✓	✓	✓
<b>Department Tracking</b>	✓	✓	✓
<b>File Management</b>	✓	✓	✓
<b>Occurrences/Event Management</b>	✓	✓	✗
<b>Certificates of insurance</b>	✓	✓	✗
<b>Vendor Contracts</b>	✓	✓	✗
<b>Create Your Own Reports &amp; Dashboards</b>	✓	✗	✗
<b>Risk Registers &amp; Risk Heat Maps</b>	✓	✗	✗
<b>COI Intake Form</b>	✓	✗	✗
<b>Users</b> <small>*additional users can be added</small>	2	2	1
<b>Enhanced Support</b>	10 hours	10 hours	basic support only
<b>Implementation Fee</b>	\$25,000	\$3,500	\$3,500
<b>Data Migration</b>	to be scoped	to be scoped	to be scoped

\*all subscription pricing increases by 5% per year

\*all data migrations will be scoped prior to providing final implementation quote