



How one recent challenge exemplifies the value of pooling

A recent claim handled by the [pool name here] highlights both the high-level core values of the pooling movement as well as the tangible financial and operational benefits pools strive to offer members.

The claim arose after [describe the incident briefly here, using just the rest of this sentence and maybe one more sentence. Describe the nature of the incident, the value of the claim, and perhaps one or two colorful details].

The pool responded by [describe the pool response here in one to three more sentences. Highlight any special service and/or speed of service or anything else that makes this an exemplar of a pool's value].

This outcome shows pools working at their best, said [first name last name], [credentials with the pool here].

"Local public entities first united to join risk-sharing pools to reduce and stabilize long-term insurance costs – and pools have done that," said [Last name].

"But pools have also sustained strong financial performance, created innovative new kinds of coverage, and helped public entities focus not merely on short-term insurance costs, but on the more critical, longer-view priority, risk management.

"The [shorthand for the claim being featured] story exemplifies these strengths and why they matter."

There are about 450 pools serving U.S. and Canadian municipalities, school districts, and other public entities. The Association of Governmental Risk Pools (AGRiP) estimates that at least 80 percent of these public entities get at least some of their

insurance by participating in one or more risk pools governed and directed by pool members.

On average, pools retain members at a rate of 90 percent, AGRiP says. Several factors drive pools' long-term success.

For one thing, pools cost less than commercial insurers in the long run. That's because they build no profit margins into their rates, spend less on marketing and intermediaries, and enjoy exemptions from some taxes that commercial insurers must pay. In fact, AGRiP estimates that pools have saved taxpayers billions of dollars in the four decades since public entities first created pools.

Pools and their members focus on the long-term priority of risk management, not merely on the shorter-term insurance costs. With this deeper perspective, pool members recognize that they are united to share risks and accountability, not just costs of insurance.

[pool source being quoted] says this long view creates the kind focus on [whatever attributes we wish to highlight in the case at hand – speed of claims service, flexibility of coverage, whatever].

"The pooling movement has been so successful that pools have earned recognition as the best example of inter-governmental cooperation that seeks to improve services while containing costs," [our source] said. "In addition to containing long-term costs and broadening public entities' focus, pools have pioneered training for new public officials, found ways to facilitate shared emergency responses, and helped members endure and manage some of our worst public crises, such as monster storms and school shootings."

For more information on the pooling movement or an [name of this pool here], visit [specific appropriate landing page on pool website here] or contact [identify appropriate pool marketing contact here with phone and email contact information].