

New(er) Staff Orientation

Monday, October 17th | 9:00 AM

An aerial photograph of a city skyline at dusk or dawn. The sky is a mix of blue and orange, with scattered white clouds. In the foreground, a wide river flows from the bottom left towards the center, reflecting the sky and the city lights. Several bridges span the river, with the most prominent one having multiple arches. The city skyline is composed of numerous skyscrapers and buildings, some of which are illuminated with warm lights. The buildings are reflected in the water. The overall scene is a vibrant and scenic view of a modern city.

New(er) Pool Staff Orientation 2022 NLC-RISC Staff Conference

Moderators:

**Brittani Miller, Employment Counsel &
Subrogation Supervisor,
Texas Municipal League
Intergovernmental Risk Pool**



**Clay Austin, Director of Insurance
Member Services,
Florida Municipal Insurance Trust**



**This is Lindale 165...This is
Lindale 165**

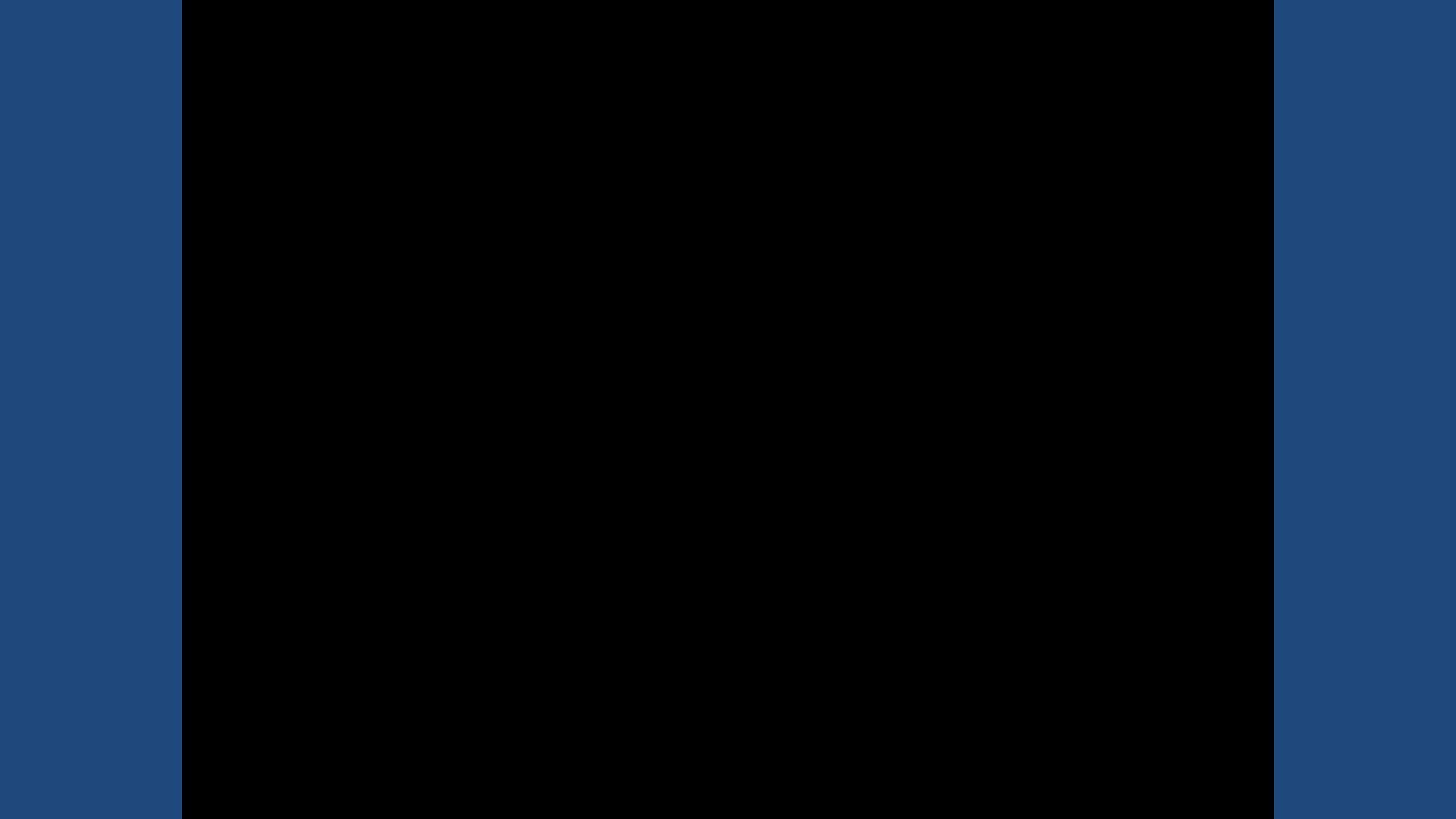
**Hey...we did have three
firefighters go down**

One of them is burned











**Burn survivor Joe Yeakley
named Lindale Fire Chief**

Maywood Cudahy, CA Police Department



Where we will go today?

- I. Historical Beginnings, Governance and Structure
- II. Differences with Insurance Companies
- III. Risk Philosophies
- IV. Staffing Structures/Third Party Relationships
- V. Claims & Loss Trends
- VI. Competition
- VII. Investments
- VIII. Loss Prevention/Risk Management
- IX. Current Issues to Consider

Not to describe basic insurance concepts and terminology...

Panel Members:

**Bryan Leaird, Deputy Executive Director
NC League of Municipalities**



**Beverly Lakey, Program Director,
Association of Washington Cities**



**Joseph Damiata, Director,
Risk Management Services,
Vermont League of Cities & Towns**



Fun Facts about Austin







THE FOUL FIENDS

KEEP UP THEIR WICKED WORK
ANOTHER WOMAN CRUELLY
MURDERED.

BLOODY WORK.

A FEARFUL MIDNIGHT MURDER,
ON WEST PECAN—MYSTERY
AND CRIME.

A Colored Woman Killed On-
sight, and Her Lover Al-
most Done for.

No Clue to the Perpetrator of
the Bloody Murder—Details
of the Crime.

At a late hour Tuesday night there
occurred one of the most horrible
murders that ever a reporter was

SLAIN SERVANTS.

MONDAY MORNING'S HORRIBLE
DISCOVERY.

Insufferable Theories, a Great
Many Uproar and Four
Arrests.

A Sickening Sight at the Home
of the Murder—Four Per-
sons Witnessing in
Their Blood.

Two of Them Dead and the
Others Unconscious—One
Halluzinated and "Tells"

TWO WOMEN DRAGGED FROM THEIR BEDS,
MALTREATED, AND MURDERED.

AUSTIN, TEXAS, Dec. 22.—Two brutal
murders were committed in the heart of the
city last night, almost within sight of the
great Capitol. It is just a year ago
since almost most horrible outrages and
sensationalism was begun against the servant
women of Austin. Within this year 12 colored
women are known to have been mur-
dered, many of whom were afterwards

BLANKET ISLAND BEAUCONS

LAST NIGHT'S HORRIBLE
DISCOVERY.

THE DEMONSTRATION OFFERED
THEIR TREASON TO BLOOD
TO WHITE PEOPLE.

Axe Murders Here in 1885 Still Unsolved

By CURT BISHOP

It was a grim Christmas morning
for Austin in 1885. Terror stalked
the streets that night and in the 124
year history never has the city been
so shocked by crime and violence.

For that morning two marble
victims at opposite and distant part
of the city were murdered with
axes as they slept and their bodies
ragged from their homes. In both
cases their husbands were in the
room with them, and in the lo-
cation of one victim, sharing in





SXSW 2023





A large flock of birds is flying across the sky above a bridge. The sun is setting behind the bridge, creating a bright orange glow. The bridge has several arches and is crowded with people. In the background, there are city buildings and a body of water.

Getting to know you...

Name

Organization

Position

Experience & Background



What is a Risk Pool?

Why Were Risk Pools Created?

“Hard market” cycles

1972-1974

1976 - 1979

1984 – 1988

2000-2003

2021 – 20??



Why Were Risk Pools Created?

Insurance industry's "hard market" cycles

Limited Insurance Availability

Limited or no Competition

High Cost and Premium Increases

Exclusions and Coverage Limitations



Risk Pools' Success Today

- Over 500 pools nationwide
 - Over 75,000 public entity members
 - Over \$17 billion premium
- 35 NLC-RISC member states,
British Columbia & Alberta
 - 33 work comp pools
 - 33 property/casualty pools
 - 18 employee benefits pools
 - 5 unemployment compensation pools
 - Over \$2 billion total premiums
 - 17,000 member public entities



How Do Risk Pools Operate?

Like an “insurance company” but different:

Non-Profit

- If a Pool charges more than needed for losses and expenses, its still the members' money

Cost Advantages

- Tax status
- Distribution channels

Owned & Controlled by Members

- Sole purpose is to cover member risks
- A penchant for saying “yes”

Expertise and Focus on City Risks

- How to cover and control those risks

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Historical Beginnings, Governance and Structure

Differences with Insurance Companies





Risk Philosophies

Staffing Structures/ Third Party Relationships





**Claims &
Loss Trends**

Competition





Investments

**Loss
Prevention/Risk
Management**



KEEP
CALM
AND
CALL

Loss Prevention

Current Issues to Consider



Take Away

1. Remember *why* pooling started
2. Remember the pool's *purpose*
3. Remember how the pool is *different from commercial insurance*
 - Non-profit
 - Serve members
 - Understand risks
4. Remember too – we're *running a business*

Photo Credits:

Slide 1 – austintexas.org

Slide 2 – Great Runs

Slide 9 – Texas Monthly

Slide 10 – Backroads

Slide 20 – austinbats.org

Slide 27 - <http://photos.historical-markers.org/Pennsylvania/Philadelphia-County/PA-046-The-Philadelphia-Contributionship>

Slide 32 - <https://www.doublemesh.com/2017-winners-sony-world-photography-contest/>