New(er) Staff Orientation

Monday, October 17th | 9:00 AM
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 FOOL FIENDS
KEEP UP THEIR WICKED WORK
ANOTHER WOMAN CRUELLY MURDERED.

BLOODY WORK.
A FEARFUL MIDNIGHT MURDER
BY BLACK VIOLENCE AND CRIME.
A Colored Woman Killed Outright, and Her Lover Almost Done For.
No Clue to the Perpetrator of the Bloody Mutilation of the Home.

SLAIN SERVANTS.
MONDAY MORNING'S HORRIBLE DISCOVERY.
Innumerable Theories, a Great Many Claims and Four Arrests.
A Shocking Sight at the Home of the Murder—Four Persons Weeping in Their Blood.
Two of Them Dead and the Others Unconscious—One Named and "Tollie".

AXE MURDERS HERE IN 1885 STILL UNSOLVED

By CURT BISHOP
It was a grim Christmas morning for Austin in 1885. Terrors stalked the streets that night and in its 136 years of history never has the city been so shocked by crime and violence.

For that morning two murders were committed at opposite and distant parts of the city, and in the home of the last one, within eight of the great Capitol. It is just a year ago since the most horrible murders that ever took place in Austin were committed, and they have been unsolved now for some time.

Two women dragged from their beds, mutilated, and murdered.

Austin, Texas, Dec. 24—Two brutal murders were committed in the home of the man last night. They were within eight of the great Capitol. It is just a year ago since the most horrible murders that ever took place in Austin were committed, and they have been unsolved now for some time.

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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, it's 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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Joseph Damiata, Director,
Risk Management Services,
Vermont League of Cities & Towns
Historical Beginnings, Governance and Structure
Differences with Insurance Companies
Risk Philosophies
Staffing Structures/
Third Party Relationships
Claims & Loss Trends
Competition
Current Issues to Consider
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*
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