



NLC-RISC RISK INFORMATION
SHARING CONSORTIUM



Serving Small Cities: Engagement Strategies that Create a Big Impact

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Serving Small Cities: Engagement Strategies that Create a Big Impact

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**MUNICIPAL
INSURANCE
ASSOCIATION
OF BRITISH
COLUMBIA**

Why are we specifically focusing on
engaging small cities?

LMCIT Loss Control Evaluation of Field Services

	Property/Casualty Program					Workers' Compensation Program		
	Members	Premium	Loss Ratio			Members	Premium	Loss Ratio
			Property	Liability	Auto			
Under 500	28%	5%	0.88	0.69	0.20	31%	3%	0.35
500-2,499	22%	16%	0.68	0.48	0.58	26%	12%	0.42
2,500-9,999	11%	23%	0.53	0.42	0.38	13%	20%	0.58
10,000-19,999	3%	14%	0.73	0.30	0.41	4%	14%	0.62
20,000-34,999	3%	12%	1.80	0.33	0.33	3%	18%	0.53
Over 35,000	2%	20%	0.33	0.24	0.60	2%	23%	0.80
Special Purpose	31%	11%	0.53	0.30	0.65	21%	9%	0.69

LMCIT Loss Control Evaluation of Field Services

Workers Compensation Incurred Losses by Type		
Under 500	500-2,499	2,500-9,999
Fire Volunteer (45%)	Fire Volunteer (28%)	Police (32%)
Street-General Maintenance (18%)	Street-General Maintenance (21%)	Street-General Maintenance (22%)
Liquor Store (14%)	Police (11%)	Fire Volunteer (13%)
10k-19,999	20k-34,999	Over 35k
Police (34%)	Police (42%)	Police (41%)
Street-General Maintenance (13%)	Street-General Maintenance (14%)	Fire Paid (15%)
Parks (11%)	Fire Paid (10%)	Street-General Maintenance (14%)
	Special Purpose	
	Other (33%)	
	Hospital (16%)	
	Nursing Home (13%)	

LMCIT Loss Control Evaluation of Field Services

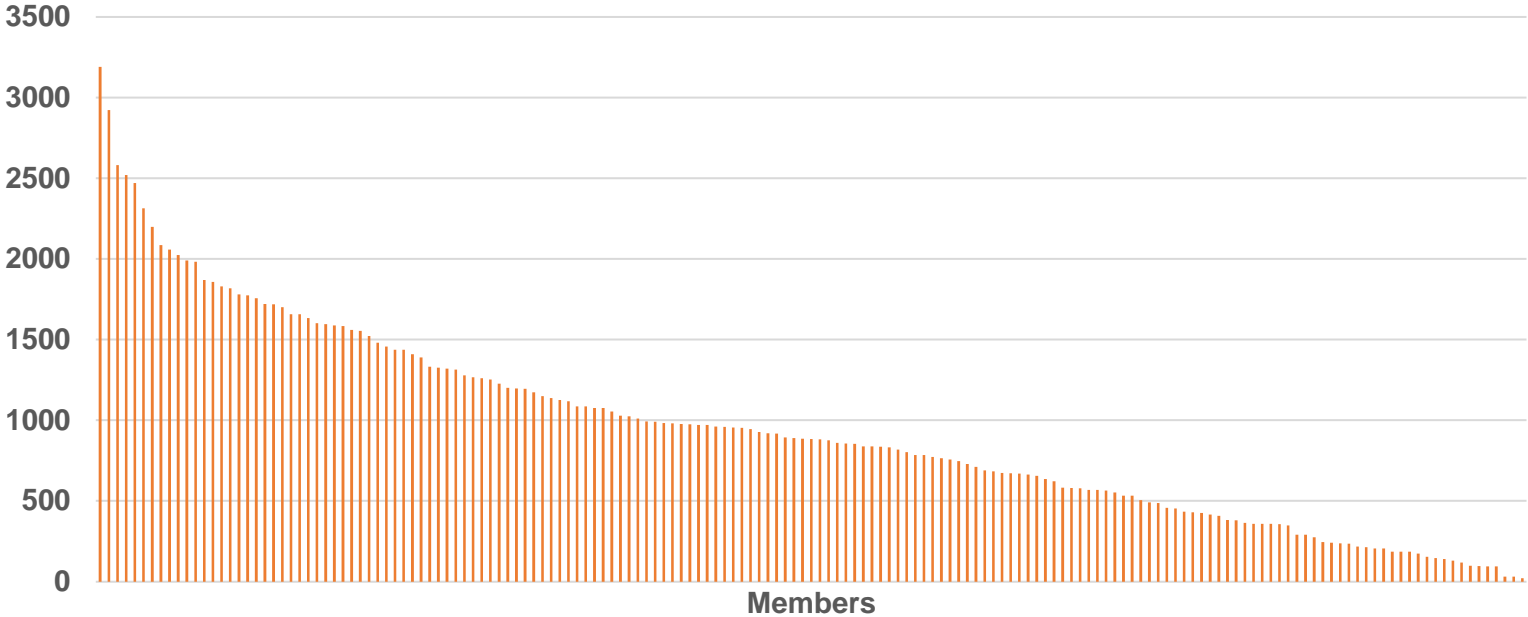
Property/Casualty Incurred Losses by Type		
Under 500	500-2,499	2500-9,999
Sewer Backup (24%)	Employment Liability (23%)	Land Use Liability (21%)
Employment Liability (19%)	Land Use Liability (19%)	Police Liability (18%)
Land Use Liability (12%)	Sewer Backup (15%)	Sewer Backup (14%)
10k-19,999	20k-34,999	Over 35k
Police Liability (22%)	Police Liability (41%)	Police Liability (49%)
Administrative E and O (21%)	Employment Liability (20%)	Land Use Liability (15%)
Land Use Liability (17%)	Administrative E and O (15%)	Employment Liability (9%)
	Special Purpose	
	Police Liability (46%)	
	Employment Liability (11%)	
	All Other Liability (8%)	

LMCIT Loss Control Evaluation of Field Services

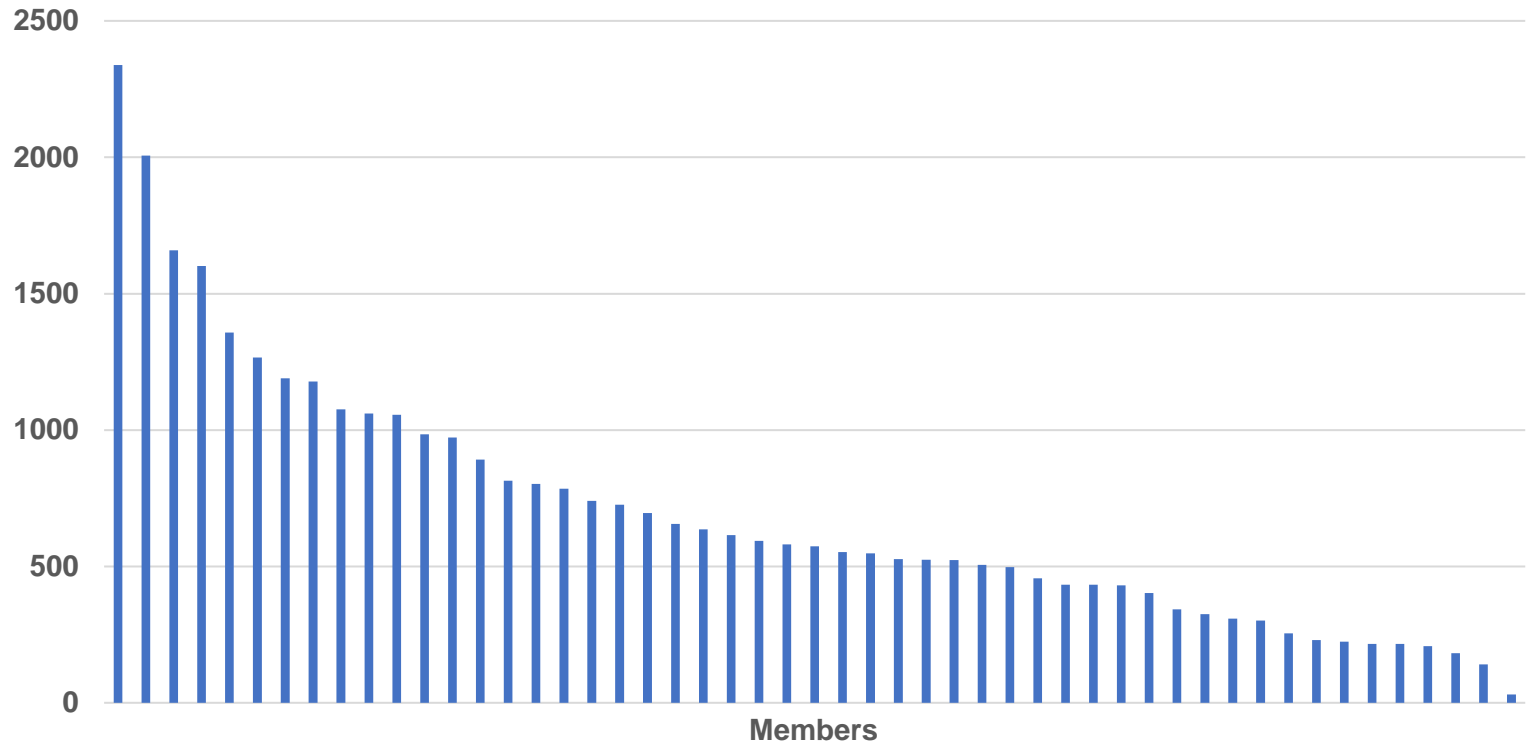
	Claim Counts per Member			
	Work Comp.	Property	Liability	Auto
Under 500	2.87	3.27	1.16	1.11
500-2,499	18.28	7.56	4.83	6.33
2,500-9,999	63.78	10.51	10.57	11.46
10,000-19,999	198.89	13.10	15.59	25.03
20,000-34,999	292.97	9.77	14.00	20.26
35,000+	725.68	14.36	26.48	42.56
Special Purpose Entities	20.18	1.41	0.93	2.57

What are we doing to engage small cities?

Member Engagement



Engagement Score - Small Members

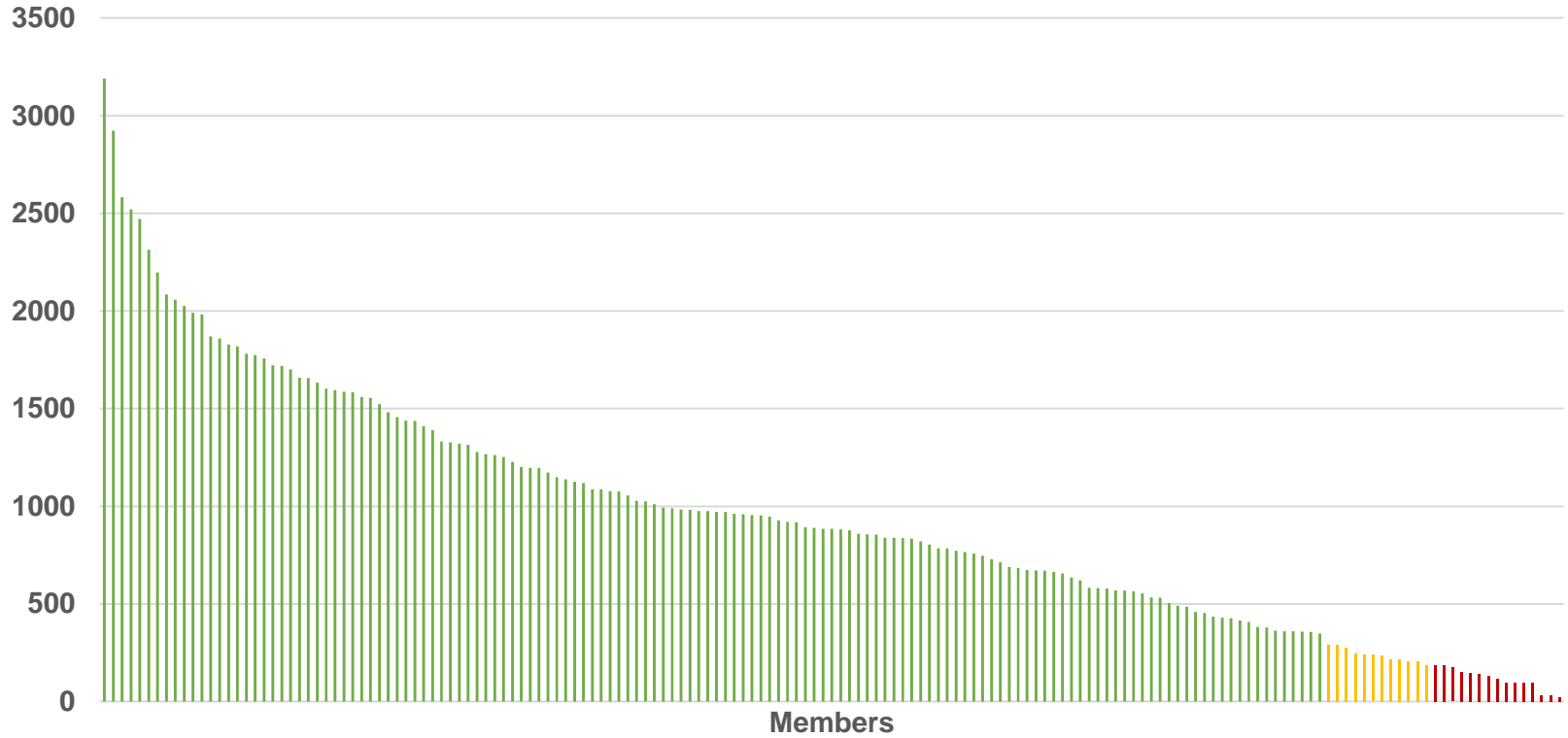


Service Used by Small Members



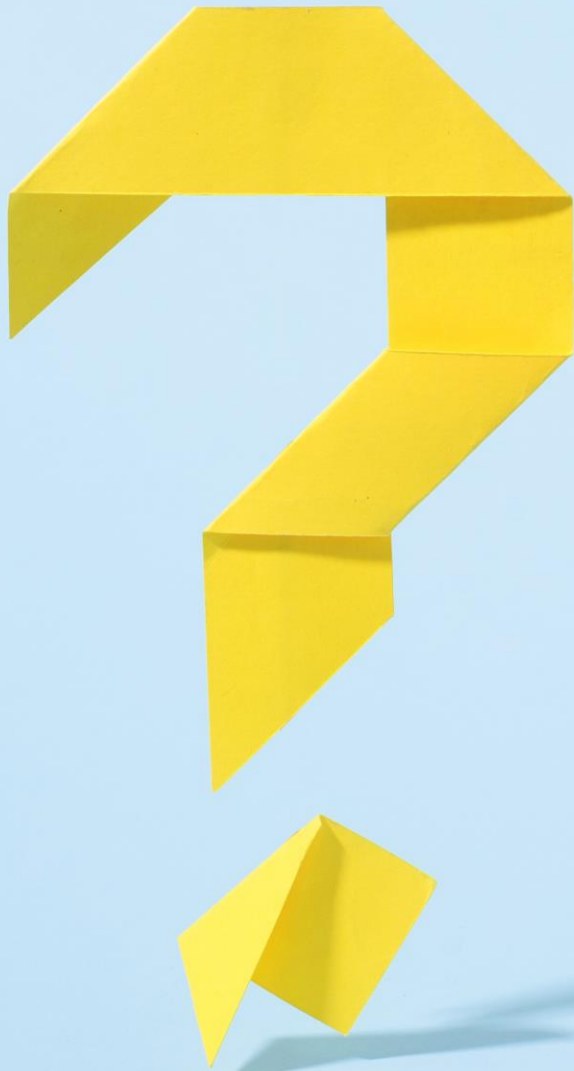
Where are we at and how are we
doing?

Member Engagement Score



The Deep Dive

Member	Population Group	Engagement Score	Number of Engagement	Average Engagement Count in Population Group	Average Quality	Average Potential Reach	Average Influence	Potential Reason for Disengagement
	A	272	11	34.8	2.40	2.20	4.70	Short on staff
	B	493	25	69.3	2.59	2.50	3.52	Short on staff
	A	283	27	34.8	1.88	1.81	3.04	Short on staff
	A	216	11	34.8	2.13	2.00	4.90	Short on staff, Low service awareness
	B	320	15	69.3	3.07	1.79	4.21	Short on staff
	A	396	24	34.8	2.00	1.91	4.43	Short on staff, New Decision Maker
	B	350	21	69.3	2.35	2.10	3.45	Low service awareness
	A	229	10	34.8	2.43	2.14	4.89	Short on staff
	A	444	28	34.8	2.42	2.42	2.65	New primary contact



Questions