When the Pendulum Swings: Increasing Member Engagement Before the Inevitable Return of the Soft Market

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When the Pendulum Swings: Increasing Member Engagement Before the Inevitable Return of the Soft Market

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October 18, 2022
What key values of pooling are we communicating to our memberships?
Brand Promise

Our mission describes why we’re here.

Our vision describes what we want to achieve.
CIS Mission, Vision, and Values

To provide property, casualty, and employee benefit solutions tailored to the needs of Oregon’s cities and counties.

Together, we help Oregon’s cities and counties to be safer, stronger, and healthier.

FINANCIAL STRENGTH
INNOVATION
EXPERTISE
ADAPTABILITY
INTEGRITY
MISSION

CIS provides property, casualty, and employee benefit solutions tailored to the needs of Oregon's cities and counties.

GOAL 1

Promote innovative and proactive risk management.

GOAL 2

Foster financial security and strength.

GOAL 3

Enhance collaboration with LOC + AOC in serving members.

GOAL 4

Cultivate unity between our mission and internal culture.

GOAL 5

Focus on members through tailored coverages + service.

GOAL 6

Engage members + communicate the value of CIS to Oregon cities + counties.

VISION

Together, we help Oregon's cities + counties to be safer, stronger, and healthier.

VALUES

Integrity, expertise, innovation, adaptability, diversity + inclusion, financial strength.
Messaging is how we talk about our pool and why we exist.

- Ties back to our brand
- Communicates key values consistently
- Customized to audience

Key Message Grid

- CIS Audiences
  - Elected Officials
  - Primary & secondary contacts
  - Agents
  - Member-employees (Benefits coverages)
First things first in any communication

Who are you?

LARM is an insurance pool made up of 192 governmental entities across Nebraska (including the City of St. Paul and the St. Paul Rural Fire) who have pooled their resources to insure each other saving money and getting personalized service in the process.
What else are you?

**Great people**
Our staff is skilled, hardworking, experienced and friendly.

**Listen**
We listen to customers’ needs and respond to those needs.

**Open and honest**
Our staff is available for any questions you may have. We will always say it like it is.

**Great resources**
We utilize the best technology to provide the best service.

**Up-to-date**
We strive to keep our operations and knowledge up-to-date.

**Frugal**
We are frugal, we recycle, are energy friendly and are wise with our resources.
Our message
What do they need?

Over 60 of our LARM members have applied for and been awarded $500 Lean on LARM Safety Grants for everything from security cameras to safety vests to barricades.
We Are the Community We Keep.
MISSION

Through stable liability and property insurance, outreach programs and expert advice, the MLABC gives members the dependable support they need to keep their communities vibrant and alive.

VISION

A British Columbia in which its communities not only have the means to grow, but also the freedom to thrive, enriching the lives of British Columbians in the process.

PRINCIPLES

Membership has its benefits and its responsibilities. The MLABC serves every member equally and uniquely. Principles precede profit. From partnership comes power.
Now, As Always, You Can
ASK US ANYTHING
AskUsAnything@miabc.org
What strategies are we currently using to increase member engagement?
CIS Marketing “Tree”

**Vision**
Together, we help Oregon’s cities and counties to be safer, stronger, healthier.

**Liability**
- Ensure CIS provides value to members
- Engage and educate members to reduce claims
- Customize engagement efforts by audience
- Demonstrate the value of membership

**Property**
- Improve attractiveness of CIS to reinsurers
- Attract new members to the property program
- Evaluate current marketing and engagement tools and develop new tools to support goals

**Benefits**
- Retain current benefits membership
- Define vendor relationships and clarify branding
- Identify opportunities among the membership

**Workers’ Compensation**
- Market the value of holistic risk management
- Strengthen the relationship with SAIF

**Values**
- Collaboration
- Innovation
- Expertise
- Integrity
- Adaptability
- Financial Strength

**Workers’ Compensation**
- Build awareness about the new partnering
- Create incentives to garner 100% participation

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**CIS Board + Staff**
- Proactive in engaging members + promoting CIS programs + services

**#2: Collaborate**
With AOC + LOC to enhance board + staff in highlighting CIS

**#3: Strengthen**
Relationships with agents to improve perception + support of CIS services

**#4: Promote**
Cross-training of staff

**#5: Focus on**
Member retention

**Market, Engagement, Recruitment, Retention Plan 2021 - 2024**
Overarching Marketing Goals
Engagement, Recruitment, & Retention

1. CIS Board and staff are proactive in engaging members and promoting CIS programs and services.

2. Collaborate with AOC and LOC to enhance Board and staff in highlighting CIS.

3. Strengthen relationships with agents to improve perception and support of CIS services

4. Promote cross training of staff

5. Focus on member retention
Strategies

• Increase communication and engagement with staff on the marketing plans

• Conduct internal staff training on promoting the brand and implementing the marketing plan/strategies

• Foster a culture that creates shared responsibility and decentralized marketing and engagement tasks

• Define the marketing, retention, and engagement roles for member-facing staff

• Enhance collaboration between departments to cross promote coverages

• Utilize monthly all-staff meetings and departmental meetings to educate staff, share member survey results and gather specific input or address staff questions
Strategies

• Strengthen relationships with parent organizations (LOC and AOC) and CIS vendors
  — Engage LOC and AOC to help communicate our value
• Educate and build relationships with key decision makers (including agents)
• Market to agents through meetings with the Executive Director
• Create an outreach list for agents that work with cities and counties and educate them on opportunities to collaborate with CIS
• Educate each key agent to the point that they are external advocates for CIS programs
• Engage agents so that they are an extension of our marketing efforts
Coverage Specific Goals

- Liability
- Property
- Workers’ Comp.
- Benefits
CIS Coverages

- **Liability**
  - General Liability
  - Auto Liability
  - Excess Liability

- **Property**
  - Property
  - Auto Physical Damage
  - Crime
  - Cyber & Excess Cyber
  - Earthquake
  - Flood
  - Difference in Conditions

- **Workers' Compensation**
  - CIS Servicing Group through SAIF

- **Benefits**
  - Medical
  - Vision
  - Dental
  - Life & Disability
    - Supplemental Life
    - Voluntary Life
    - Statutory Life
    - Long-Term Disability
    - Short-Term Disability
  - Identity Protection
  - Hospital Indemnity
  - Trauma
  - FSA Healthcare
- Ensure CIS provides value to members
- Engage and educate members to reduce claims
- Customize engagement efforts by audience
- Demonstrate the value of membership
- Improve attractiveness of CIS to reinsurers
- Attract new members to the property program
- Evaluate current marketing & engagement tools & develop new tools to support goals
Workers’ Comp

- Market the value of holistic risk management
- Build awareness about new partnership with SAIF
- Strengthen relationship with SAIF
- Create incentives to garner 100% participation
- Retain current Benefits membership
- Define vendor relationships & clarify branding
- Identify growth opportunities among the membership
“Think like a member. Get member input. Listen to the member.”
Which means communicating by...

- Being on-site in their community, discovering their needs

- Social media but also print communication

- Email and videos

- Providing information through media outlets about safety news, community awards
What do they need?

Over 60 of our LARM members have applied for and been awarded $500 Lean on LARM Safety Grants for everything from security cameras to safety vests to barricades.

David City  Atkinson  Edgar
The “why”

Recruitment and Retention of Members
Board Strategic Plan
Member Services Strategy
Our Vision
A British Columbia in which its communities not only have the means to grow but also the freedom to thrive, enriching the lives of British Columbians in the process.

Our Mission
Through stable liability and property insurance, outreach programs and expert advice, the MIABC provides members with dependable support they need to keep their communities vibrant & alive.

Our Bold Steps
- Develop a strategic and targeted approach to communicate our value and unique relationship to members
- Recruit, invest in and develop staff and board
- Develop services and solutions to address emerging member priorities

Our Supports
- Experienced staff & leadership team
- Good partners & members
- Board support
- Capital
- Reputation

Our Values
- The MIABC serves every member equally and uniquely
- Principles precede profit
- From partnership comes power

Our Vision 2025
- We have an integrated claims management and CRM program with a functioning Member portal
- We have grown our suite of insurance products and risk management services for the benefit of the MIABC
- The MIABC attracts and retains exceptional talent
- Our capital is being used in strategically to support the long-term interests of the MIABC
- Members feel like owners and understand our value
- We are leaders in risk intelligence and education for local governments
- Develop a plan to grow CRIS strategically
- Articulate our quantitative risk appetite and determine how best to use our capital strategically
- Evolve the risk conference to meet the changing needs of members

Emerging Member Priorities
- Local Government Resiliency: Service delivery risks/costs, downloading from provincial government, revenue sustainability, aging infrastructure, infrastructure, cyber security, risk management and insurance, opportunities
- Climate Change Impacts
- Environmental, Social and Governance (ESG) Strategies
- Succession Planning
- Inflation

Strategic Gameplan
2022-2025
Considerations

Data
Services
Resources
Outcomes
Development

Touch Points
Test Run
Developing Metrics
Metrics and Measures

Quality of Service
Contact’s Influence within the Organization
Potential Reach of the Service
Outcomes
How is it going and what new initiatives are we considering to increase engagement?
CIS Communications & Marketing Team

2 dedicated positions

- Communications, Events, and Project Manager
- Public & Member Relations Manager

New 3rd position approved spring 2022

- Benefits Communications Specialist
Technology & Applications
Project Management App

• Project & task management
  – Plan, track and manage projects start to finish
  – Track goals & actions
  – Hundreds of project templates
  – Can export to Excel

• Integrations
  – Outlook
    ❑ Automatically adds new tasks/requests to project board
  – Mailchimp
  – SurveyMonkey
Customer Relationship Management (CRM)

- Centralized member info
- Document member activity/interactions
- Organizational memory
- Improve member engagement
- Track prospects
- Outlook & Mailchimp integration
Email Platform

- Integrated with CRM
- Segmented contact lists
- “To” and “from” personalization
- Signup forms
- Automations
- Content optimizer

Average Open Rate
42.1%

Average Click Rate
0.3%
Additional Strategies

- Digital annual report, quarterly report, & brochures
- Short 2 min intro videos
  - CIS Benefits
  - Underwriting
  - Claims
  - Pre-Loss/Hire-2-Retire Program
  - Risk Management
- Digital membership report (aka stewardship report)
Example Digital Publications
Updated Membership Report

Lincoln County 2022 Membership Report

Thank you for being a continuous member with CIS for 38 years!

Together, we help Oregon’s cities and counties to be safer, stronger and healthier.

We were created by members for members – it’s your needs that come first. By working together, we manage risk, protect public resources, support public safety, and improve health and wellness. By staying true to our mission and principles, we keep ahead of trends — which is how we develop our programs, services, and plans.

Within this report, you’ll see data that reflects our collaboration over the past year. You’ll also see a snapshot of coverage, claims, and participation by your risk management team and other (1%) ‘special events’—and information about how your entity’s performance ranks up against other members of the pool.

Based on the results, you may want to encourage greater participation in our cost savings (law card training activities or take greater advantage of our practice seminars at our events) at Benefits BeyondAll program which helps improve the health and safety of employees and their families.

On behalf of our board of Trustees and staff, we look forward to working together and learning about you when you need us most.

Patrick Priest
CIS Executive Director

KEY CONTACTS FY 2022-23

Property/Liability Agency: IMEX
Risk Management Consultant: Kim Chaffee
Workers’ Compensation Agency: Benefits Representative: Lindsey Hetherington
CIS Agency: Lindsey Hetherington

COVERAGE PARTICIPATION FY 2022-23 Dark Blue = Has Coverage

Medicare
Dental
Life
General Liability
Auto Liability
Business Liability

Property

Crime
Surplus
Auto/Physical Damage
Excess Cyber

Workers’ Compensation

*Congratulations on receiving a 9% COSREM Award!

RISK MANAGEMENT MEMBER ACTIVITY FY 2021-22

Top 5 Categories (Ties for #5 included)

- Best Practice 26%
- WC 13%
- Risk Management Consultation 22%
- Law Enforcement Consultation 26%
Examples

- Digital Brochure: cisoregon.turtl.co/story/brochure/
- Membership Report: www.cisoregon.org/dl/sQLwH4Cz

Videos:
- Stand with us! vimeo.com/467944627
- CIS Benefits vimeo.com/733785298
- Underwriting vimeo.com/733783800
- Risk Management vimeo.com/733782025
- Pre-Loss Legal vimeo.com/733780098
- Claims Process vimeo.com/733787139
We know Nebraska
LEAGUE ASSOCIATION OF RISK MANAGEMENT

Promoting safety
The LARM staff takes safety seriously, as does your village or city. We strive to give you the tools you need to ensure your staff and community members are safe from injury. We provide safety grants each year to our members. Contact LARM to see how we can serve your community with stable, cost-effective risk management coverage.

Why LARM?
- Top notch customer service
- Specialize in providing coverage for Nebraska municipalities
- On-site loss control assistance

CONTACT A LARM AGENT TODAY

Clint Simmons and Nate Fox are independent LARM agents who can provide information about becoming a LARM member.

1335 L Street Suite 200
Lincoln NE 68508
402-742-2600

www.larpool.org

“The missing ingredient in most failed communication is humanity.”
Communication Goals 2023

Goal 1
Schedule Risk Management in person training across the state

Goal 2
Do more video news – one minute Facebook live, Youtube videos on the website

Goal 3
Look into a mobile app to make filing claims easier

Goal 4
Talk with EMTS in LARM communities and survey them on risk management challenges
Future Steps

Dashboard Review

Strategy and Communication Options for Engagement

Individual Dashboards for Members
Member Services

- Inquiries from City's Staff in 2019 and 2020: 21
- Webinars hosted since 2015: 82
- Registrations from City: 73
- Registrations are COVID-19 related Webinars: 42%
- Think-tank sessions: 18
- Risk Management Conference Attended since 2012: 6
- City Staff Attended: 7

Risk Management Grants

- Total Amount of Risk Management Grants issued: $33,227
- Number of Risk Management Grants issued: 15
- 24% of Risk Management Grants are used for attending MIABC Risk Management Conference
Engagement Score - Small Members