

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

Tuesday, October 18th | 2:00 PM

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

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October 18, 2022



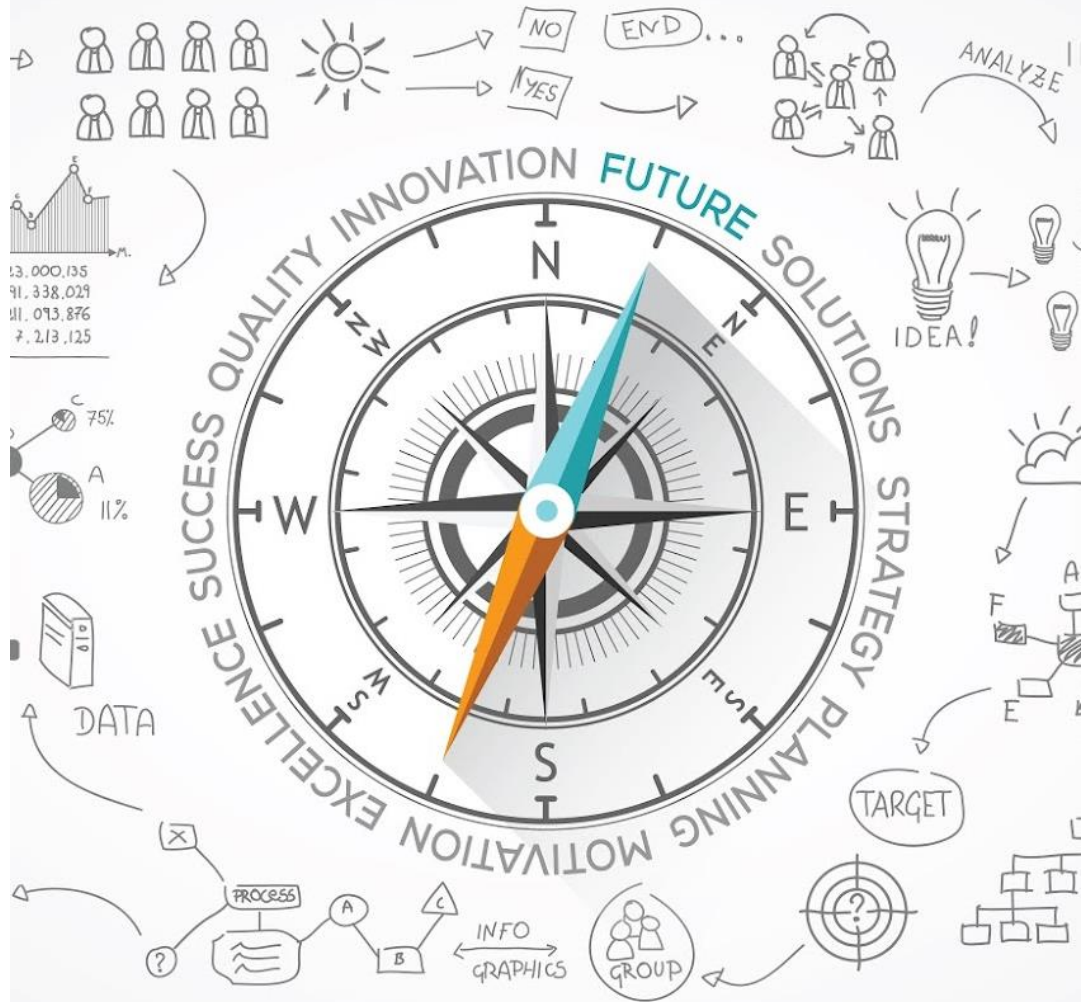
MUNICIPAL
INSURANCE
ASSOCIATION
OF BRITISH
COLUMBIA

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 + EMPLOYEE BENEFIT SOLUTIONS TAILORED TO THE NEEDS OF OREGON'S CITIES + COUNTIES



GOAL 6

ENGAGE MEMBERS + COMMUNICATE THE VALUE OF CIS TO OREGON CITIES + COUNTIES

GOAL 1

PROMOTE INNOVATIVE + PROACTIVE RISK MANAGEMENT

GOAL 2

FOSTER FINANCIAL SECURITY + STRENGTH



VISION

TOGETHER, WE HELP OREGON'S CITIES + COUNTIES TO BE SAFER, STRONGER + HEALTHIER

GOAL 3

ENHANCE COLLABORATION WITH LOC + AOC IN SERVING MEMBERS



GOAL 5

FOCUS ON MEMBERS THROUGH TAILORED COVERAGE + SERVICES

GOAL 4

CULTIVATE UNITY BETWEEN OUR MISSION + INTERNAL CULTURE



VALUES

- ★ COLLABORATION
- ★ INTEGRITY
- ★ EXPERTISE
- ★ FINANCIAL STRENGTH
- ★ INNOVATION
- ★ ADAPTABILITY
- ★ DIVERSITY + INCLUSION



OUR STRATEGIC PLAN IS OUR GUIDE OVER THE NEXT FIVE YEARS AS WE WORK TO IMPLEMENT OUR VISION...



Key Message Grid

Messaging is how we talk about our pool and why we exist.

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

- 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.



Open and honest

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



Up-to-date

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



Listen

We listen to customers' needs and respond to those needs.



Great resources

We utilize the best technology to provide the best service.



Frugal

We are frugal, we recycle, are energy friendly and are wise with our resources.

1

What do they need?



Safety Grants

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

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 + COUNTIES
TO BE SAFER,
STRONGER +
HEALTHIER

LIABILITY

- Ensure CIS provides value to members
- Engage and educate members to reduce claims

PROPERTY

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

#2: COLLABORATE
WITH AOC + LOC TO ENHANCE
BOARD + STAFF IN
HIGHLIGHTING CIS

#3: STRENGTHEN
RELATIONSHIPS WITH
AGENTS TO IMPROVE
PERCEPTION + SUPPORT
OF CIS SERVICES

#1: CIS BOARD + STAFF
ARE PROACTIVE IN ENGAGING
MEMBERS + PROMOTING CIS
PROGRAMS + SERVICES

#4: PROMOTE
CROSS-TRAINING
OF STAFF

#5: FOCUS ON
MEMBER RETENTION

WORKERS' COMPENSATION

- Market the value of holistic risk management
- Strengthen the relationship with SAIF
- Build awareness about the new partnering
- Create incentives to garner 100% participation

BENEFITS

- Retain current benefits membership
- Define vendor relationships + clarify branding
- Identify opportunities among the membership

VALUES

- COLLABORATION
- ADAPTABILITY
- INNOVATION
- FINANCIAL STRENGTH
- EXPERTISE
- INTEGRITY



MARKETING, 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



Benefits





“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?



Safety Grants

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

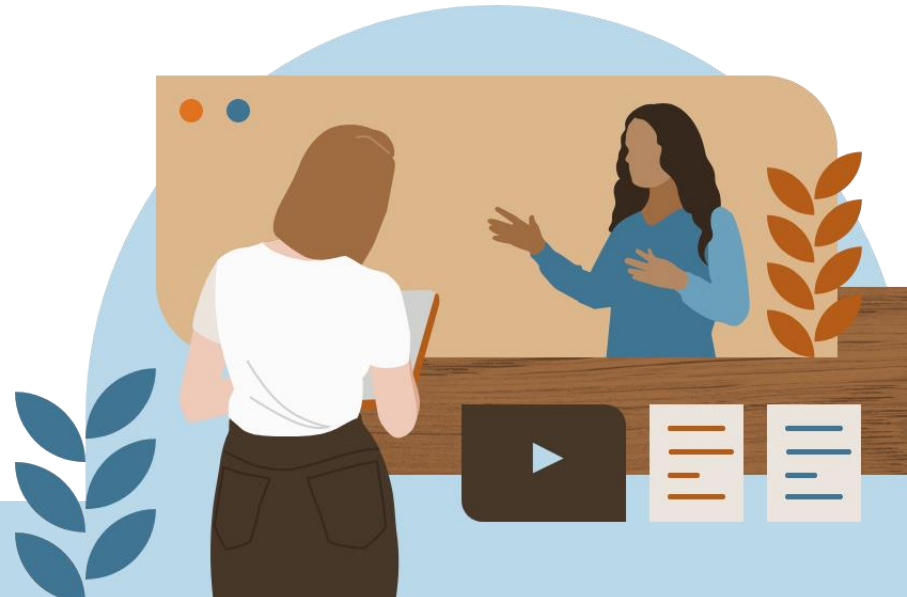


The “why”

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

★ We have an **integrated claims management** and **CRM** program with a functioning Member portal

It's 2025 and...

★ 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**

EMBRACING THE FUTURE

★ Our **capital** is being used in strategically to support the long term interests of the MIABC

Our Mission

Through stable liability and property insurance, outreach programs and expert advice, the MIABC gives Members the **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**

★ 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

Our Supports

■ Experienced Staff & Leadership Team

■ Good Partners & Members

■ Board Support

■ Capital

■ Reputation

Emerging Member Priorities

! **Succession Planning**

! **Climate Change Impacts**

! **Inflation**

! **Environmental, Social and Governance (ESG) Strategies**



● Membership has its benefits and its responsibilities

Our Values

● The MIABC serves every Member equally and uniquely

● Principles precede profit

● From partnership comes power

Local Government Resiliency:

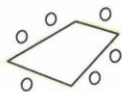
- Service delivery risks/costs
- Downloading from Provincial government
- Revenue sustainability
- Aging infrastructure

! **AI Opportunities**

! **Cyber Security, Risk Management and Insurance**

GAMEPLAN

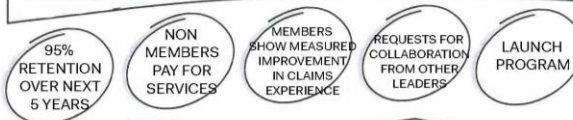
TEAM/RESOURCES



STAGES / TASKS

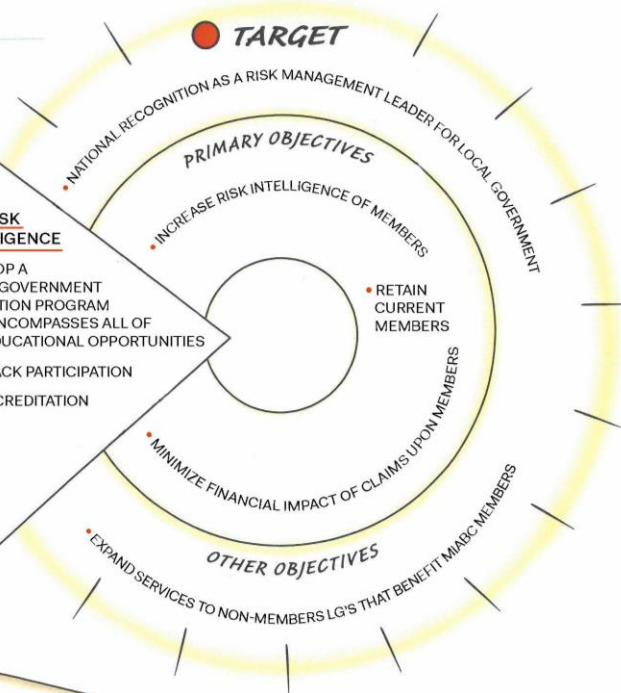


SUCCESS FACTORS



CHALLENGES

- MARKET
- TURNOVER
- DATA
- MEASURING SUCCESS
- REQUISITE SKILLS
- COMPETITION
- DISENGAGEMENT
- APPETITE
- TIME
- ACCESS TO DECISION MAKERS
- ENGAGEMENT
- IDENTIFY RIGHT CONTACTS
- RESOURCES



Considerations

Data

Services

Resources

Outcomes

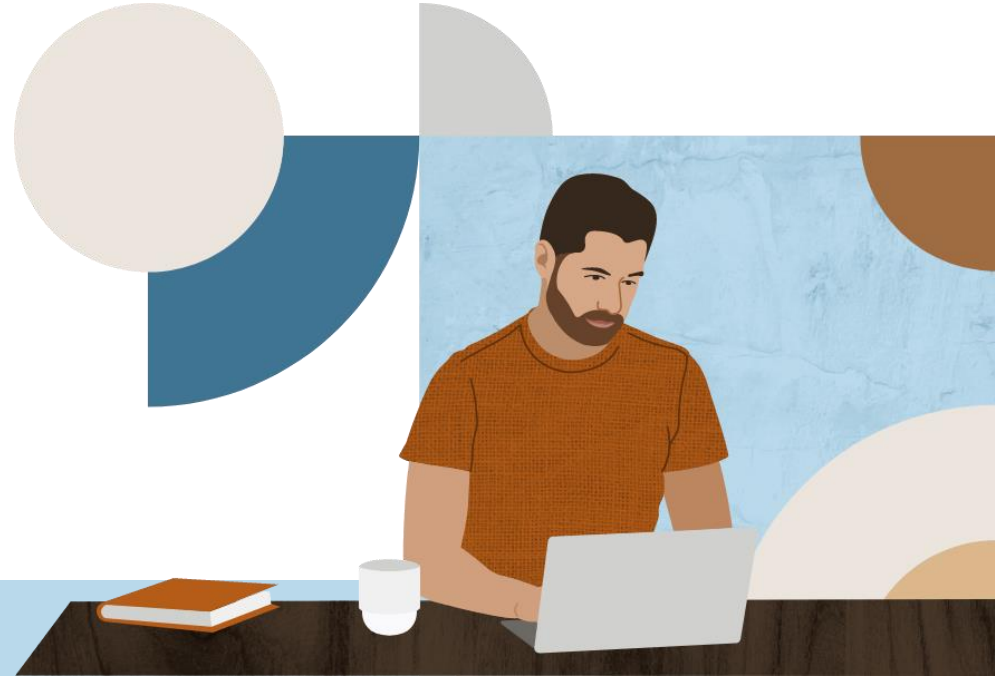


Development

Touch Points

Test Run

Developing Metrics



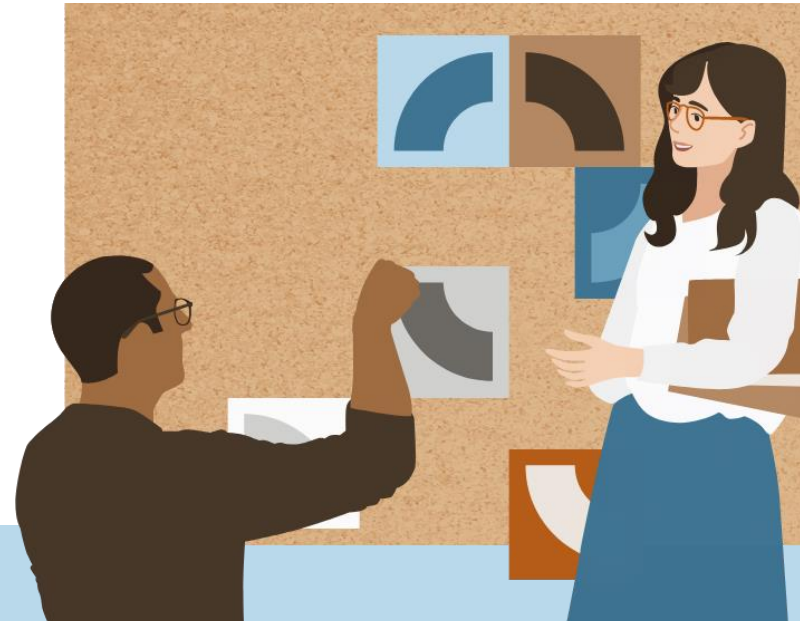
Metrics and Measures

Quality of Service

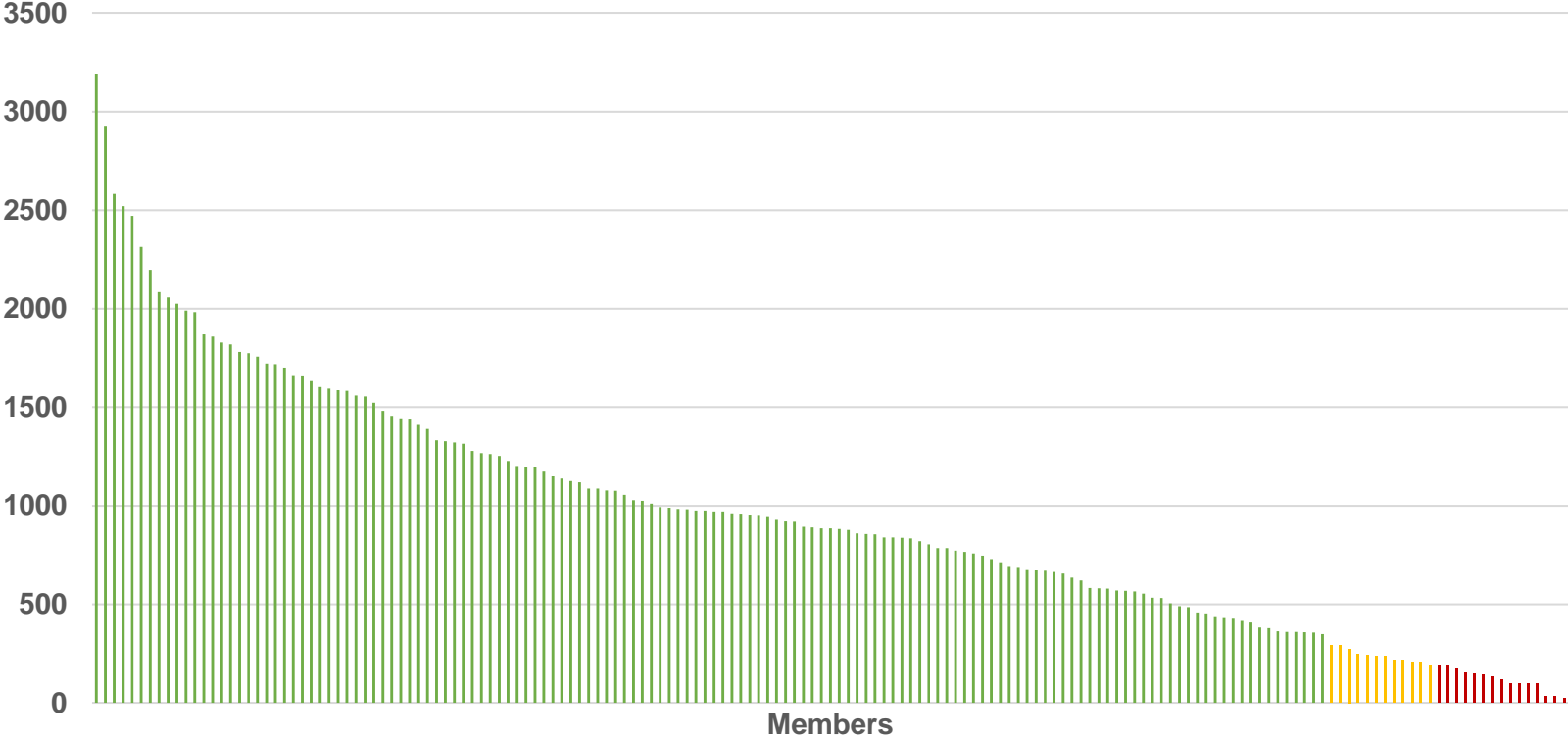
Contact's Influence within the Organization

Potential Reach of the Service

Outcomes



Member Engagement Score



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

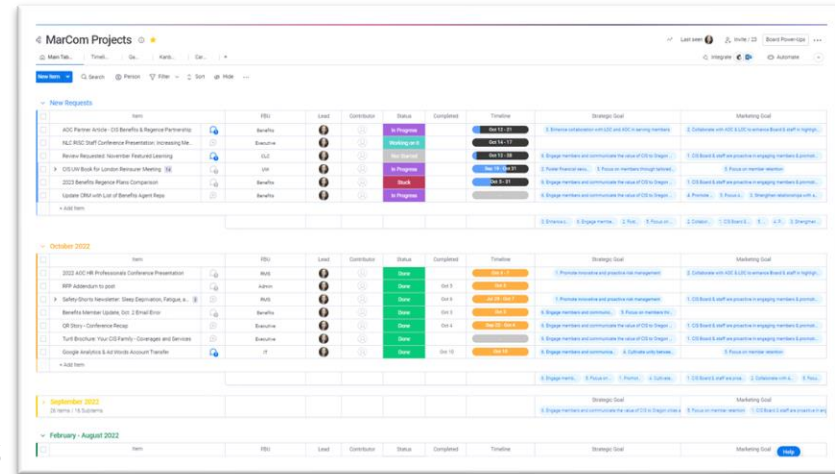
Technology & Applications



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

A screenshot of the Maximizer CRM web application. The interface is divided into several sections. On the left, there's a sidebar with a "Lincoln County" header and a "System information" section. The main content area is titled "Lincoln County" and contains a "Details" tab. Below the tab, there's a "Member info" section with fields for County, Population, Longitude, and Employee Count. To the right of this is a "Primary Info" section with fields for PC Trust Consecutive Began, Member Type, Associations, AOC Region, CIS Region, and Atlas Link. Below that is a "CIS Contacts" section with fields for RMC, Underwriter, PL Claim Consultant, Benefits Consultant, and Contact Entry Code. On the far right, there's a "Coverages" section with fields for PL Coverage Name Long, WC Coverage Name Long, and BEN Coverage Name Long. Below this is an "Exposures" section with fields for LE Department, Jail, Drone, and Transit Operations. At the bottom right, there's a "P/L Agent" section with fields for PL Agency Name, PL Friendly Agency Name, and PL Agent Name. Below that is a "WC Agent" section with fields for WC Agency Name, WC Friendly Agency Name, and Full Access. The interface is clean and professional, with a white background and blue accents.

Email Platform



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

42.1

Average Open
Rate

9.3

Average Click
Rate

%

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)

DOMO



Google Ads

vimeo

Turtl[®]



Example Digital Publications



Updated Membership Report

LOSS SOURCES FY 2017-18 TO FY 2021-22 (AS OF 7/31/2022)
Top 10 Claim Types by Total Losses

VG. COST PER CLAIM	% OF LOSSES
\$333,972	24%
\$428,740	21%
\$8,981	10%
\$44,862	8%
\$54,800	4%
\$26,213	3%
\$13,993	3%
\$112,620	3%

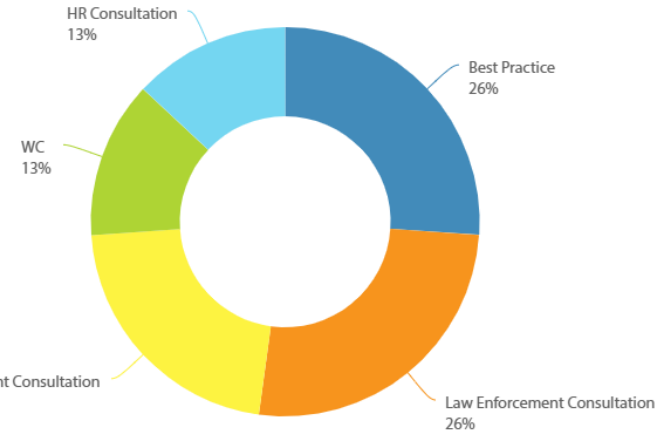
CLAIMS SUMMARY FY 2017-18 TO FY 2021-22 (AS OF 7/31/2022)

COVERAGE	COV. HEADS CLAIMS	LOSSES	Avg. COST PER CLAIM	% OF LOSSES	LOSS RATIO
				33%	64%
				2%	21%
				24%	46%
				8%	88%
				29%	328%
				4%	70%
				100%	AVG: 73%

RISK MANAGEMENT MEMBER ACTIVITY FY 2021-22
Top 5 Categories (Ties for #5 included)

COVERED EXPOSURES FY 2022-23

RISK MANAGEMENT MEMBER ACTIVITY FY 2021-22
Top 5 Categories (Ties for #5 included)



Lincoln County

2022 Membership Report

Thank you for being a continuous member with CIS for 28 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 in touch and monitoring risk factors, we keep ahead of trends — this is how we develop our programs, services, and plan designs.

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 staff in key trainings (and other CIS-sponsored events) — and information about how your entity's performance stacks up against other members of the pool.

Based on the numbers, you may want to encourage greater participation in our no cost (or low cost) training activities or take greater advantage of our pre-loss services or our new CIS Benefits BeyondWell 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 being there when you need us most.

Patrick Priest
CIS Executive Director

KEY CONTACTS FY 2022-23

Property/Liability Agency: DIRECT Katie Darfee
Risk Management Consultant: Workers' Compensation Agency: Benefits Representative
CIS Agency: Heather Matthews

COVERAGE PARTICIPATION FY 2022-23 Dark Blue = Has Coverage



Examples

- 2021 Annual Report:
cisoregon.turtl.co/story/cis-annual-report-2021/
- Summer Quarterly Report:
cisoregon.turtl.co/story/summer-2022-quarterly-report/
- 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



Why LARM?

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

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.

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

CONTACT A LARM AGENT TODAY

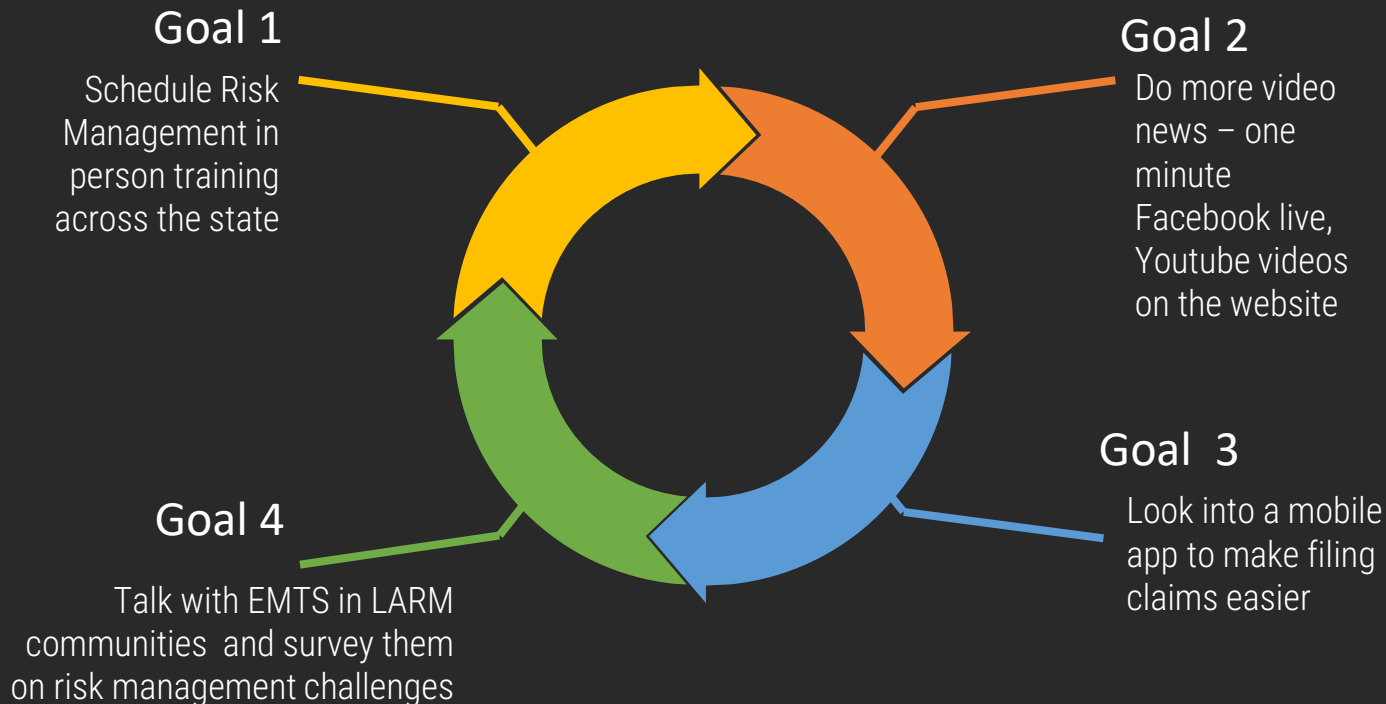


Clint Simmons and Nate Fox are independent LARM agents who can provide information about becoming a LARM member.

www.larmpool.org

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

Communication Goals 2023



Future Steps

Dashboard Review

Strategy and Communication Options for Engagement

Individual Dashboards for Members



Member Services



Risk Management Grants



Engagement Score - Small Members

