

NLC NATIONAL LEAGUE OF CITIES

RISC RISK INFORMATION SHARING CONSORTIUM

FROM PROPERTY LIABILITY POLICY REVIEWS TO A CULTURE OF KNOWLEDGE

Lisa Kinsey

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FROM POLICY REVIEWS TO A CULTURE OF KNOWLEDGE

Building insurance literacy, member engagement, and succession planning in local government pools

Conference SessionProposal & Presentation



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SESSION OVERVIEW

- How policy reviews began
- Evolution from underwriting to member services
- Building an internal insurance academy
- Resources that scale knowledge
- Succession planning lessons

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THE ORIGINAL CHALLENGE

Early underwriting goals:

- Introduce underwriters to members in person
- Review property/liability policies for gaps and duplications
- Educate municipal staff on policy management best practices

WHY THE MODEL HAD TO CHANGE

High turnover among municipal staff created a recurring need for education. One-on-one reviews were effective, but broader knowledge transfer became essential. Underwriting staff were restricted to onsite member visits during off-cycle of the pool renewals.

Key Shift:

Move from reviewing policies to building policy managers.

DEVELOPING INSURANCE EXPERTISE IN MEMBER SERVICES

During COVID, policy reviews moved fully to Member Services. To ensure credibility and consistency:

- All four consultants completed pre-licensing training
- Obtained Property, Casualty, Health, and Life broker licenses
- Built a structured internal training curriculum
- Expanded consulting and educational outreach

THE TRAINING FRAMEWORK

Insurance 101 → Policy Reviews → Best Practices Education → Trusted Advisor

Outcome: Consultants gained confidence conducting policy reviews while department heads gained practical risk management knowledge.

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KNOWLEDGE ASSETS/RESOURCES CREATED

- Underwriting bulletins
- Administrative manuals for each pool
- Policy review tools and checklists
- Insurance education materials
- Best-practice guidance for local governments

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SUCCESSION PLANNING: LEAVING A LEGACY

As retirement approaches, the focus shifts from individual expertise to institutional knowledge.

Lessons for State Leagues:

- Document what works
- Train beyond job descriptions
- Build scalable learning resources
- Create continuity for members and staff
- Share knowledge across organizations

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CONFERENCE SESSION DESCRIPTION

This session shares a 29+ year journey of transforming policy reviews into a sustainable education and succession-planning program. Attendees will learn how targeted member engagement, staff development, licensing, and resource creation can strengthen pool operations and preserve institutional knowledge for future generations.