



Pools Supporting One Another

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Has This Happened at Your Pool?

Your office is next to a large river and a dam upstream has been identified as likely to fail causing major flood damage for your office and your membership

A staff member has reported an unwelcome and inappropriate encounter with a member of the board

A catastrophic weather event brings a volume and complexity of claims beyond your internal staff's capabilities

What Would You Do?



Run?



Panic?



Hide?



Retire?



Make it your
Deputy Director's
problem to solve?

Could Mutual Aid With Another Pool Help?

- *Exchange of resources and services for mutual benefit*
 - *Don't have to go it alone*
 - *This is a tenant of risk pooling and is our strength*
 - *Your membership has likely been doing this for years*
 - *Benefits*
 - *Assist with Business Continuity*
 - *Supports pool staff*

Pool Mutual Aid

- *How it can be structured*
 - *Resolution*
 - *Written agreement*
 - *Mutual understanding*
 - *Verbal agreements*



WCIA and Enduris Example

- *Long-standing peer-to-peer conversations and relationships among the top executives and staff*
- *A mutual aid resolution was envisioned out of a strong relationship*
 - *Agreed to share training resources*
 - *Helped during an internal emergency*

WCIA and Enduris Example

- *Have similar operational cultures and membership located throughout the State of Washington*
 - *Not direct competitors*
 - *WCIA membership is municipalities*
 - *Enduris membership is special districts*
 - *Same RMIS system*

WCIA and Enduris Example

- *Good Differences*
 - *280 miles apart on separate sides of the State*
 - *WCIA located near Seattle*
 - *Earthquakes, Volcanoes and Flood concerns*
 - *Enduris located near Spokane*
 - *Heavy Snow, Wildfires and Drought*



WCIA and Enduris Example

- *Resolutions passed in 2006 by both pools*

NOW, THEREFORE BE IT RESOLVED BY THE BOARD OF DIRECTORS OF THE WASHINGTON CITIES INSURANCE AUTHORITY THAT: as part of WCIA's business continuity plan, and in the event of an emergency, including the unavailability of WCIA management and directors, WCIA staff may rely upon this formalized relationship to voluntarily rely upon and consult with any of the other pool's staff on an advisory basis regarding the day to day operations of each pool.

WCIA and Enduris Example

- *Dam failure threat*
 - *WCIA office building is next to the Green River*
 - *Seattle Times:*
 - *“In 1949, the Army Corps of Engineers warned that water might seep through the north abutment of a dam being contemplated on the Green River, but the leak “would be negligible and could be easily controlled. It wasn’t.”*
 - *All operations were in-house and mostly paper*
 - *Business Continuity included potential use of Enduris staff to handle various operation*

WCIA and Enduris Example

- *Inappropriate touching of staff by board member*
 - *How would it be handled?*
 - *Creation of Ad Hoc Loss Resolution Committee if staff and/or board conflict*
 - *Allows for Enduris to be used to handle claim if requested by committee*

TMLIRP and LMCIT Example

- *Long-term relationship between the two pools built over time starting with the top executives*
- *Both risk pools arose from municipal leagues and provide the same coverages to their members*

TMLIRP and LMCIT Example

- *TMLIRP overwhelmed by property claims*
 - *Hurricane Harvey and then Winter Storm Urie*
 - *New claim exposures never handled before*
 - *May be more frequent due to climate change*
 - *Reached out to peers in Florida and Minnesota for expertise and assistance*
- *Realized being self-sufficient may not be possible with increased frequency, severity of catastrophes*

How to Get Started

- *Build relationships before you need them*
 - *Think about your current risk pool colleagues*
- *Look for other pools that are compatible to yours*
 - *Philosophy, Claim Systems, Exposures*
- *Learn what pools have faced issues that would be new to your pool*

How to Get Started

- *Have the right mindset*
 - *Might not be perfect*
 - *Be flexible*
 - *Protocols that are normally utilized won't fit every situation*

How to Get Started

- *Questions to ponder*
 - *What are your pool's greatest risks?*
 - *What state laws impact potential agreements?*
 - *What is the difference for your pool between shared service cooperation and mutual aid ?*
 - *How does the increasing and ongoing reality of remote work support/hamper such undertakings?*

How to Get Started

- *Questions to ponder*
 - *Who do you have strong professional relationships with that you respect?*
 - *What new issues are you facing and who may have experience in that area?*
 - *What pools use the same or different systems? Would that assist in collaboration?*

Questions?

- *Risk Pools are fantastic collaborators, helping each other out is what we do!*



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