Trends in Public Entity Pooling
December 12, 2023

AGRiP

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POOLING PURPOSE

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A key method to **support essential local services**.

A partnership of public entities (e.g. cities, counties, towns, schools, special districts) covering and sharing in the cost of their risks.

- Property
- Liability
- Workers' Compensation
- Employee Benefits
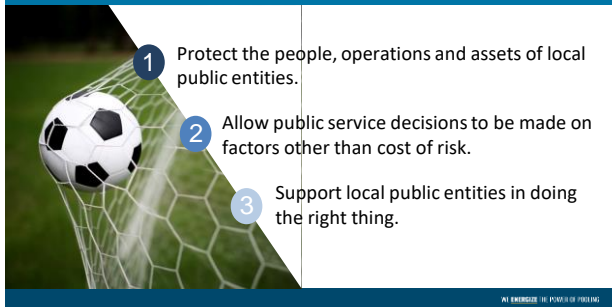- Unemployment

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POOL GOALS

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1. Protect the people, operations and assets of local public entities.

2. Allow public service decisions to be made on factors other than cost of risk.

3. Support local public entities in doing the right thing.

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PUBLIC ENTITY POOL STATS

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- 1 pool
- 2 to 5 pools
- 6 to 14 pools
- 15 or more pools

75,000 local public entities (U.S. only)

210 pools/reciprocals

53 QEI Patrons

Liability | Property | Workers' Comp | Health | Unemployment

TERRORISM | POLLUTION | CYBER | EMPLOYMENT | CRIME | AUTO

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MEMBER CONTACTS

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Average Monthly Contacts With Members
2021 – present

3-year
Avg. 329

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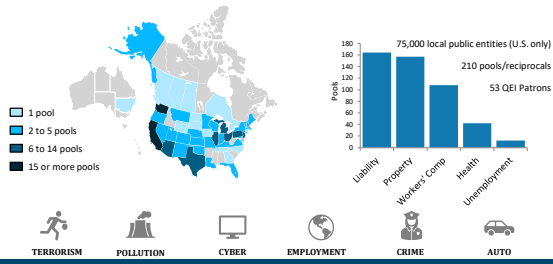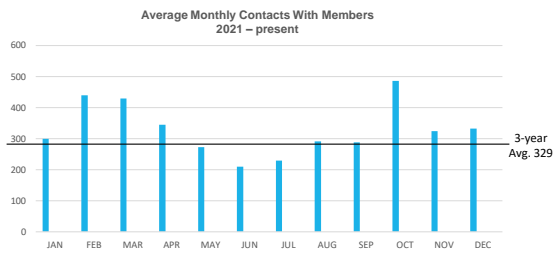
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PROPERTY RISKS AND REINSURANCE

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- Weather events
  - Increased frequency
  - Increased severity
  - Unknown patterns
  - Increased property values
- Cyber risks

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LIABILITY ENVIRONMENT AND LOSSES

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- Law firm specialization
- Legislative changes
- Social inflation
- Law enforcement and corrections
- Sexual abuse and molestation
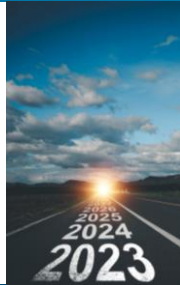

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LIABILITY STRATEGIES

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- Increase specialization
  - Claims and defense work
  - Risk management

- Provide direct resources
  - E.g., intrusion testing for members, advice to parents about SAM risks

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WORKERS' COMPENSATION ENVIRONMENT

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- Expanded presumptions
  - Covered employees
  - Named conditions
- Ultimate impact of PTSD

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INFLUENCES IN EMPLOYEE BENEFITS　　AGRiP

- Specialty drug costs, uses
- Mental health
- Post-COVID claims
- Equity modeling

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OPERATIONAL INFLUENCES IN POOLS　　AGRiP

- Capital adequacy and efficiency
- Technology
  - Pace of change
  - Improved efficiencies
  - Member engagement
- Turnover in:
  - Pool staffing teams
  - Expert resources
  - Member contacts and decision makers
  - Pool governing bodies

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#POWEROFPOOLING　　AGRiP

We energize the **power of pooling**, making member organizations more effective, collaborative and informed.

- Represent and connect all pooling organizations
- Provide education, resources and best practices
- Develop and share the best of each member

NETWORKING　EDUCATION　INTELLIGENCE　BEST PRACTICES　ADVOCACY

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WE **ENERGIZE** THE POWER OF POOLING

AGRiP
ASSOCIATION OF GOVERNMENTAL RISK POOLS

300 Galleria Officentre, Suite 320
Southfield, MI 48034

(518) 389-2782

info@agrip.org

@PowerOfPooling | X
association-of-governmental-risk-pools | LinkedIn

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