



INTELLIGENCE

ASSOCIATION OF GOVERNMENTAL RISK POOLS

Teach People to Make Decisions

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People within pools make decisions constantly. Some decisions are routine. You resolve a member question, make a claims or underwriting decision within established guidelines, or determine next steps on a risk management initiative.

Other decisions follow a less familiar path. You invest a lot of time and energy into selecting a new technology platform, determining contribution levels to meet changing loss projections, or developing coverage language

that helps your members and protects the pool's long-term interests.

The stakes and complexity may vary, but every decision requires understanding and judgment. So how do you build the ability to decide (and decide well)?

Making decisions is a skill, yet we don't spend much time teaching it. But we need to, because people get better at making decisions the same way they get better at any skill — through practice and reflection.





Practice Makes Perfect (or at Least It Helps)

People develop judgment by making decisions themselves, which means giving them real decisions to own, clear boundaries for making choices and enough space to think.

Don't confuse the idea of preparing a decision with the responsibility to make one. The work leading up to a decision is important and influential, but it's not the same as actually making the decision.

Preparing a recommendation builds analytical skills. Deciding builds judgment.

Teaching decision-making means giving people opportunities to make decisions. Here are a few tips to improve the chances of success:

Match your decision assignment to a person's role, experience, access to information and organizational authority.

Giving someone decision-making responsibilities outside the scope of their role or beyond their experience level doesn't demonstrate trust; it sets them up for frustration and increases their chance of making a wrong decision.

Agree on boundaries before handing over a decision.

Clarify what the person can decide independently and which circumstances require escalation. It helps to name specific supports the person can use in decision-making — whether that's other people in your pool, background resources or external partners.

Give them a decision they can reasonably own — and then let them execute.

Provide guidance into the decision if requested, but do not take the decision back or override it once made. If you feel the need to do this, you probably shouldn't have assigned the decision in the first place.

To build effective decision-making skills, you must allow reasonable choices to stand. When people know someone else can override a reasonable decision, they learn to wait for approval. They stop practicing judgment.

That doesn't mean every decision should proceed without intervention. A decision that violates policy, exceeds authority or overlooks critical information may require action. But a reasonable decision that differs from yours provides a valuable learning opportunity.

Allow enough time and space for a good decision to develop.

People newer to making decisions may need more time to consider alternatives and engage in critical thinking. Build in extra time for decisions that are high-stakes, difficult to undo or based on uncertain information.

The goal is to give a decision the time and attention it deserves, calibrated for the person making it.

These tips can help, but practice alone doesn't guarantee better decisions. You also need a way to examine how decisions are made, so you can coach improvements or make other needed adjustments.

Hindsight Powers Insight

Evaluating a decision means looking at the thinking behind it, not just the outcome it produced. A positive outcome can follow weak reasoning because of luck, timing or circumstances. A sound decision can still produce a disappointing result when circumstances change or new information emerges.

So, the question to ask is not, “Did we get a good outcome?” but rather “Did we make a sound decision with what we knew at the time?”

Establish a Regular Review Process

Reflection works best when it’s done as a regular part of your pool’s normal process rather than something that happens only when there’s a poor outcome.

Here are best practices for reviewing decisions:

1 Define pool decisions that will be subject to review.

You might decide to review all decisions of a certain type, for instance implementation of new software or changes to key vendors.

If you’re intentionally working to build decision skills among your team, you might also want to review decisions that have been delegated, by person or role.

2 Determine the forum for decision reviews.

It works best to embed decision reviews within an existing framework. Build time for decision reviews into a standing team meeting, at certain project milestones or during monthly one-on-ones.

These natural check points will probably feel more comfortable and leave room for nuanced conversation about decision factors.

3 Decide who will be included.

Start with the person who owned the final decision. Include others who provided significant analysis, expertise or input when their perspective will help explain the reasoning.

Keep the group proportional to the decision. A review does not need everyone who touched the work. Focus the conversation by inviting people who can use the learning for future decisions.

4 Align the depth of the review to the decision.

For a routine decision, ask the person who made it a simple question or two about their process. A more complex decision assigned to a work team and made through an RFP process suggests a robust, structured review process.

Ask Meaningful Questions

If you’re going to evaluate decisions based on how they were made, not the outcome they produced, you have to ask questions that will surface meaningful insights.

Consider a pool that replaced an aging technology system. The implementation was completed on time and the new technology is performing as it should be, but it took far more staff time than expected and other priorities were sidelined as a result.

If you simply ask about the decision outcome (“Was the new system successfully implemented and does it work?”), you won’t get the full picture.

To give the pool useful insight for its next technology project, you have to go deeper. Follow a standard set of questions as part of your pool’s decision review process.

Decision Review Questions

Use these questions after major decisions or in other key circumstances. Adapt them to fit your pool's needs and culture. You might even build a variation of these questions into governance practices, where decision-making is part of almost every conversation.

Start with what was or wasn't known at the time of the decision.

- What information influenced this decision most?
- What information was lacking when the decision was made?
- Which assumptions held up?
- What assumptions should we question next time?
- Did the analysis match the importance of this decision within the pool?
- Did any additional analysis improve the decision or create problems?

Look at the alternatives and tradeoffs that were part of the decision.

- What options did we consider?
- What tradeoffs did we accept?
- Were there any alternatives we overlooked or failed to consider?

Consider decision authority and timing.

- Did the decision reside with the person(s) best positioned to make it?
- Did that person or group have the information and authority needed?
- Did we give the decision process enough time?
- Did we spend more time deciding than the stakes warranted?

End the review by identifying what people can apply to the next decision.

- What about this decision process would we repeat?
- What about this decision process would we do differently?
- What should we look for sooner in the next decision like this?
- What did this decision teach us that we can apply to a similar circumstance?



Learn from Every Decision

We need to treat and teach decision-making as a skill, with opportunities for real practice, because people get good at exercising judgment by actually making decisions.

Better decision-making comes from reflection and repetition. Decisions improve when people

are asked to decide, examine their behaviors and thinking, and use what they learned the next time.

Every decision teaches us something about the next one. When pools give people room to decide and make time to reflect on how the decision was made, they turn experience into better judgment.



About the Authors



Juliet Funt is AGRiP's 2026 Resident and a globally recognized expert on operational efficiency and behavioral waste in organizations. As founder and CEO of the Juliet Funt Group, she helps organizations eliminate friction in daily work to reclaim time and mental space. Her book, *A Minute to Think*, explores how creating white space leads to clearer thinking, better decisions and stronger performance.

Juliet's residency helps pools understand where time and energy are truly going — and how to reclaim both. Through surveys, workshops, self-paced learning and yearlong resources, she works with pool leaders and staff to identify operational friction, reduce behavioral waste, and build habits that create white space for more focused, member-centered work.



Ann Gergen oversees operations, governance functions and member service delivery for the Association of Governmental Risk Pools. She routinely communicates and collaborates with the more than 200 pools that participate in AGRiP and their service providers. Ann has more than 30 years of direct public sector experience in local government management, emergency services, risk management, primary and reinsurance claims and pooled insurance services. She is a recognized resource in strategic management and operations of public entity pools.

