

Executive Think Tank Report

ASSOCIATION OF GOVERNMENTAL RISK POOLS

In December 2020, AGRiP convened 35 pool executives for a fast-paced and interactive educational event in which participants explored timely pooling issues through a series of seven collaborative “think sprint” sessions. High-level insights from sessions are summarized in [Main Takeaways](#) with additional detail as organized below.

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AGRiP developed, produced, facilitated and staffed this event in collaboration with VP-level QEI Patron [Future Point of View \(FPOV\)](#), using a similar model as one delivered annually by FPOV for their clients (which include but are not limited to pools).

Questions about this report can be directed to info@agrip.org.



Main Takeaways ↩

Insights from AGRiP's Executive Think Tank are presented below in the categories of (1) **business risks**, (2) **member engagement** and (3) **leadership and culture**.

1) BUSINESS RISKS

Think tank discussions highlighted the influence of three key pool business risks: (a) underlying public entity risk profiles, (b) net position strategy and (c) business continuity. Although in each case the pandemic has heightened awareness of—or even accelerated elements of focus related to—these business risks, none are new to pooling.

a) Underlying Public Entity Risk Profiles

Pools are in the business of assuming local public entity risk and assisting their members with risk management strategies. Therefore, any changes to public entity risk profiles have direct influence on pool priorities.

Seven local public entity risks are most notable in the current environment:

1. Increasing number and cost of cybersecurity liability claims
2. Increasing cost of law enforcement and corrections liability claims
3. Erosion of governmental protections used to defend liability claims
4. Changing weather patterns increasing the number and cost of public entity property losses
5. Increasing use of medical care and related costs due to increasing levels of medical technology, drug prices and average lifespan (impacting the number and cost of employee benefits and workers' compensation claims)
6. Uncertainty of local public entity financial conditions and the potential for corresponding decreased local investments in risk management or mitigation (impacting all lines of coverage and costs)
7. Societal influences such as public perception of government, social justice movements, etc., affecting the overall number and cost of public entity risks (impacting all lines of coverage and costs)

b) Net Position Strategy

A pool's net position strategy speaks not only to its financial strength to withstand key business risks (including changes to underlying public entity risk profiles) but also its membership values.

As an industry, we must continue to appreciate distinctions in how pools align their own business risks and net position needs. The question "How much is enough?" cannot be answered universally for all public entity pools.

c) Business Continuity

The pandemic has provided a new appreciation for pool business continuity planning. Many pools were not fully prepared for simultaneous disruption to their own and their members' operations.

Several key investments will bolster pool operational continuity and success:

- Increased implementation of member self-service tools and technologies
- Increased data integration among all pool functions
- Increased automation of claims and underwriting business processes (including member-facing business activities)
- Increased reliance on virtual meetings and relationship management

2) MEMBER ENGAGEMENT

The pandemic has accelerated the implementation and elevated the importance of two important membership considerations for pools: **virtual engagement** and **improved communications**.

a) Virtual Engagement

Many pools were already exploring and implementing virtual engagement tools. Such tools include internal applications used to more effectively manage member relationships as well as online portals for common member tasks, online training events and more.

Essentially every think tank conversation underscored the importance of pools developing and implementing ongoing virtual member engagement strategies. Virtual engagement of members is not a temporary solution; it is an ongoing expectation.

b) Member Communications

Regular and transparent member communications are a hallmark of public entity pooling.

Several influences intersect today to also make the cadence and depth of communications important considerations when sharing information with pool members. Those influences include competing local government priorities, generational shifts and availability of information online.

Pools should note the following when communicating with members:

- Effective pool member communications follow a regular cadence and inform but do not overwhelm the reader.
- It's important to provide salient, concise information that can be consumed quickly.
- “Layered” communications may be useful to share high-level information along with details for those who prefer to know more.
- Focus on the quality of information over quantity of information being shared. However, frequent communications are also important.

3) LEADERSHIP AND CULTURE

Pools see the pandemic as having shined a spotlight on just how important it is to lead with purpose. Think tank conversations universally included commentary about pool leadership and culture. Pools recognize fundamental shifts in the way people will work in the future (largely in a **distributed work environment**) as well as shifts in effective leadership skills to include **decision agility, adaptability** and **empathy**.

a) Distributed Workforce

Not surprisingly, there was emphasis on establishing an effective culture and leadership approach for a distributed workforce. Pools agree at least part of their staff will be working remotely on a permanent basis.

To be effective in this setting, leaders must set clear direction, create outcomes-based performance expectations and measures, be adaptable to all forms of interpersonal contact and relationship-building, and use proactive measures to engage individuals.

b) Decision Agility and Adaptability

Effective leaders for the current and future environment of pooling will demonstrate decision agility and adaptability.

Decision agility describes the ability to make decisions even with shifting or uncertain inputs. Pools describe this not as having a plan to address all possible scenarios but rather the ability to quickly assess changing needs and reprioritize pool efforts as new information emerges.

Adaptability goes hand-in-hand with decision agility, but it also describes the ability of a leader to change their own style and approach in response to circumstances.

c) Empathetic Leadership

Early in the think tank, a comment was offered that became a mantra throughout conversations: **Meet people where they are—not where you want them to be.** Effective leaders understand the importance of each individual's own experience and circumstance. Direct, personal conversations are not only “okay”—they're expected. And messaging from pool leaders should impart care, authenticity and vulnerability.

Recognizing a future with distributed work teams and increased use of technology, pool leaders must stand ready to embrace all models, modes and methods of communication to build interpersonal relationships. Meeting people where they are will require adoption and acceptance of new communication practices.

1. The Future of Pandemics ↩

Key Takeaways

1. The COVID-19 pandemic underscores business continuity risks for pools, specifically the risk of an issue or incident simultaneously impacting pools and their members.
2. Process and outcomes are both important when resolving complex issues.
3. Pools benefit from using agile management and response frameworks. This allows a team to learn and adapt over time when addressing big issues involving many moving parts and overall ambiguity.
4. Continuous improvement is important when solving complex problems and is second nature in pooling. Many pools operate with a philosophy of “the next time we’ll respond similarly, but better.”
5. Preparedness and prevention are two very different considerations. Relative to their own operations, pools should consider what events they can prevent and what events they should prepare for.

Conversation Overview

This think sprint was designed to focus long-term on pandemics as a possible external influence on pooling. Participants debated the validity of each of the following two statements:

1. **There will be more frequent pandemics in the future.**
2. **The response to future pandemics should be similar to the COVID-19 response.**

Some pandemic influences were seen as likely to extend well beyond 2020 and pose future risks to pools as well as to pool members. Conversation topics included:

- Influence of social media in spreading information and misinformation
- Likelihood of more frequent pandemics; likelihood of more effective vaccination tools and strategies
- Possible shifts in population centers; influences of overpopulation in some areas
- Changes in mobility and travel patterns

- The impact of federal, state and local response strategies that are not well orchestrated; lack of common understanding about the “best” strategy for any given problem
- Limited data aggregation at the local, state and federal levels, which can exacerbate problems in times of crisis
- Likely continued consternation over social balancing of competing priorities (such as public health and economic security)
- Human adaptability, which has been highlighted and is understood in new ways (“Where we are now is much different from where we were in March”)

Methodology ↗

TOPIC GOAL: This think sprint topic was intentionally broad and outside the normal scope of pooling operations so as to help participants quickly break out of their typical thinking patterns. The topic was also intentionally loosely defined to help participants get to know each other’s thinking and group participation styles. Participants were forced to collaborate to understand the topic and share their reactions.

FORMAT: Participants met initially as a full group to overview the debate format and topics. This was to build comfort among all participants and not put introverts immediately on the spot to share.

For each topic question, participants first broke into two randomly selected teams to develop their arguments for 25 minutes. The teams then reconvened to debate, each delivering two-minute opening statements, rebuttals, responses and closing statements. Participants then reflected on the debate that had just taken place.

This debate format was meant to encourage logic-based thinking about both sides of an issue and create a structure around report-outs. Debate assignments were made randomly to force participants to think outside their own preconceived preferences as well as to give them the opportunity to meet one another. Throughout, facilitators helped participants understand the purpose and process of the debate format.

SECONDARY TOOLS: [Slido](#) polling was used to “rate the debate” in real time. Rating kept all participants engaged in active listening while the debaters were presenting. Use of chat was encouraged for ancillary ideas and thoughts during the debate and to offer encouragement to the debaters.

→ [View introductory video](#)

→ [View chat excerpts](#)

2. Changes to Pool Culture ↩

Key Takeaways

1. Everyone is experiencing the pandemic and shift to remote work differently. This has led to a new appreciation of each individual's needs, preferences, strengths and weaknesses.
2. As a leader, strive to meet each person where they are, not where you want them to be.
3. Leaders must recognize their own strengths and preferences. For leaders who find change invigorating, this time has been energizing. For others, it has been entirely draining. It's critical to be self-aware and identify others to make up for your own leadership gaps.
4. 2020 has created an altogether new understanding of work-life balance and blended the two in ways that will not be undone.
5. Communication during times of uncertainty needs to be frequent, structured, scheduled and high-quality—but not overwhelming. Focus on quality over quantity, but also be sure your quantity has increased.

Conversation Overview

This think sprint was designed to explore the impact of three different influences on pool culture. Small groups were asked to discuss the following prompts and respond each time with three to five ideas:

1. **What will be the impact of the all-encompassing virtual environment (e.g., for work, family, school, social interaction) on individuals?**
2. **What will be the impact of this year's events on different generations? How will the pandemic and virtual environment impact Generation Z, millennials, Generation X and baby boomers?**
3. **How can you preserve or institute pool culture when your workforce is distributed and you don't see your members face-to-face?**

Conversations started with individual-level impacts of operating in a virtual environment, then moved into team impacts. It didn't take long for focus to shift to the importance of leadership in determining individual and team success amid changing cultural norms.

The importance of leadership was characterized as broad and, at times, daunting. Two important leadership attributes were identified and repeated throughout discussions:

- **The need for increased flexibility.** Pool leaders must acknowledge that historical norms and expectations of work have been forever changed and they must adapt their approach.
- **The need to “meet people where they are.”** Pool leaders appreciate that every individual is experiencing the pandemic differently and they must engage each person based upon that person’s own circumstances and needs.

Insights from **all three phases of the think sprint** are presented below, categorized by themes that emerged through conversations.

Impact of Sudden Shifts

- Pools are highly stable overall compared to many organizations.
- Remote work immediately changed the way people and teams interacted.
- Amid high degrees of change and uncertainty, individual and organizational fear became apparent.
- Crisis creates opportunity for innovation, but sustaining large changes and innovation over time can be challenging.

Productivity and Remote Work

- Some employees thrive and others struggle in a distributed work environment.
- There are differing impressions of whether remote work is good or bad for staff and member engagement.
- The impacts of working from home are more driven by life circumstance (presence of children in the home, family members needing care, etc.) than by the pandemic.
- Employee and manager trust must be based upon work outcomes, not hours worked.
- There will be no going back to the same office environment that existed pre-pandemic.

Empathy and Mental Health

- There is heightened importance on personal relationships in the workplace and a better understanding of each individual’s needs.
- Isolation impacts can be devastating for some.

- Stress levels have increased overall.
- Empathy and caring have become even more essential leadership skills.
- There's new appreciation for the very real and positive impacts of compassion and a culture of caring.
- Some employees struggle with a defeatist attitude, and we need to find new ways to support them.

Human Resources

- There may be career development impacts for some employees who are “stalled” in the pandemic environment.
- Vacation and PTO policies and practices are impacted by distributed work changes and travel restrictions.
- It's harder to appropriately acknowledge work anniversaries, retirements and professional accomplishments in a remote team.
- Traditional gender roles are further flexed by work-from-home and may impact employee needs.
- Diversity and inclusion practices are more important than ever to meet each person where they are.
- The dynamics of recruiting and hiring new talent will be different in the future. No one really knows what the job market will look like.

Generational Impacts

- Generations may have once adopted and adapted to new technology at different speeds, but the pandemic has been a great equalizer.
- Management style differences between Generation X and boomers have been amplified.
- On the whole, Generation X may be most affected by a multitude of pressures such as managing changing work dynamics, children learning at home, aging parents, etc.
- All generations desire frequent communication—employees want to know what is happening and how it will impact them.
- It is unknown whether people will retire earlier because of the current stressful environment of change. Some are caught between economic uncertainty and new complexities.

Virtual Learning

- Virtual learning is now the key engagement with members, and there's an opportunity to push out more virtual learning in this environment.
- It's important to look for new ways to connect members together, such as through discussion forums with distinct groups of members.
- Virtual training opportunities like webinars have allowed pools to reach more people.
- Some pools report record turnout at training—members don't have to pay for travel and it's easier to fit virtual training into their schedules.

Communication

- Pools are increasingly using technology to interact with members. This has in many ways expanded pools' ability to connect effectively.
- Messaging quality and a caring tone is more important than quantity of messages.
- Increased communication and formalized touch points are more important now.
- Direct, personal conversations are not only "okay"—they're expected.

” Key Quotes

Our pool culture is really being tested but also improved. We are better at looking at the big picture instead of worrying about if someone was working because they didn't respond to an email right away.

The shift to virtual created a very fertile ground to reinforce and recreate our culture.

Managing folks who aren't good at self-motivating or self-discipline is a challenge.

In a virtual world, you have to meet people where they are—not where you want them to be. Decide whether to text, email, Zoom or make a call.

Managers have to be more relational in their management style—you can't look over someone's shoulder to make sure work is getting done.

For some leaders, this could be very energizing and motivating. So some leaders might see this as a challenge and will not want to retire until things get more stable and they want to see this through.

We are taking time to connect to our team, just to check in on them overall. We collaborated with our health provider and set up weekly mental health webinars to give them tools and resources to get through this very tough time. Attendee numbers were quadruple what we typically get for those types of webinars, and it was very well received.

We noticed that, where a meeting in person would have been a whole day, you need to be aware of Zoom fatigue. If a meeting lasts more than three hours, no one is paying attention anymore.

It's important to let your team know that they are making a difference—that you are providing a service to members at an especially uncertain time.

Our call volume went up when COVID hit and we were able to rekindle our relationships that way.

We are seeing an increase in attendance to our events—we are moving to hybrid events once we can. This has opened our eyes to a lot of new opportunities—it's amazing the resilience we have seen.

Methodology ↴

TOPIC GOAL: Topic prompts were designed to build understanding of how our current virtual work environments might impact pool staff and members over the short and long terms.

FORMAT: For each prompt, attendees were randomly split into groups of about four. Groups discussed the assigned prompt for 15 minutes, then submitted three to five ideas. Attendees reconvened and discussed their ideas for 15 minutes as a large group before being split again for the next conversation prompt.

Small groups changed with each round. Group size was small so participants could build stronger interpersonal connections and to ensure no participant could “hide in plain sight” during conversations.

Reporting from small groups was done by individuals selected/requested by facilitators, who scanned to balance inputs from a variety of participants representative of the whole. Additional commentary was voluntary and made verbally or through chat.

SECONDARY TOOLS: Small groups self-selected a participant to take notes using [Qualtrics](#) to record and submit ideas.

→ [View introductory video](#)

→ [View chat excerpts](#)

3. Emerging Leadership Competencies ↵

Key Takeaways

1. Leadership in times of crisis and uncertainty must be intentional.
2. Being “prepared” as a leader does not mean having a solution for every problem. It means being able to effectively problem-solve under a variety of circumstances through many tools and techniques.
3. Leaders must meet people where they are but also be incredibly self-aware of their own individual stressors, reactions and needs.
4. The mantle of leadership in 2020 has been truly exhausting (even for those who love ambiguity and challenge).
5. Proper communication skills and methods can make or break effective leadership in times of crisis and uncertainty.

Conversation Overview

This think sprint was designed to explore leadership lessons from 2020 that could be useful moving forward. Small groups were asked to discuss the following prompts and respond each time with five to ten leadership skills necessary to be effective in 2021 and beyond:

1. **What competencies are most important for leading a distributed workforce?**
2. **What competencies are most important for leadership during a crisis?**
3. **What competencies are most important for leadership in a VUCA (volatility, uncertainty, complexity and ambiguity) environment?**

This format allowed for capture of major ideas about important leadership competencies applicable to leading in all three of the above circumstances:

Effective and Transparent Communication

- Communicate clear expectations as we change workflows, especially for front-line employees who may have the most disruption.

- Focus communications on outcomes, not processes.
- Ways to communicate are more limited and must be done with intention. Leaders need to be immediate and transparent in sharing important information.
- Increase communication but be mindful not to overwhelm.
- No communication is worse than a mistaken communication.
- Figure out the right balance between in-person and virtual communications.
- Communication must be frequent and through multiple connections up and down the leadership strata.
- Tell the team what you know when you know it.
- Talk about the plan for every problem—even if your plan is simply to get a plan.
- Be factual, calm and confident.
- If transparent communication isn't your strength, find someone on your team (or an outside resource) to help.
- Know your audience when you are communicating—internally to staff, to members or to the press. It's all different.

People Management

- Hold people accountable through methods that “trust but verify.”
- Don't confuse attendance and activity with results.
- Implement a clear method for evaluating productivity.
- Accept ambiguous authority. When reconfiguring the physical sinew of your organization, identify desired changes and let your managers figure it out. You must accept ambiguity and allow for your managers' autonomy.
- Strive to keep every standing meeting with those who report to you.

Willingness to Adapt

- Look for opportunities in the crisis—for example, telework.
- Leaders must be tech-savvy. Know the tools you have available and how to use them.

- This is a time that allows for experimentation—use it!
- Acknowledge when you don't know all the answers, and reach out to people who can help.
- Tap into others' areas of expertise.

1. Leading a Distributed Workforce

Conversation in this round focused mostly on the concepts of **flexible and empathetic leadership** (again, “meeting people where they are”).

A great degree of emphasis was placed on building trust in a distributed work environment, with a baseline question: If you cannot see people and how they are spending their time, how do you know they are performing the way you'd expect in their role? Notably, this discussion focused on changes necessary in leadership expectations, communication and style. In other words, leaders viewed this as a “me” problem, not a “them” problem.

There was also considerable discussion about needing to be more proactive as leaders by reaching out simply to ask “How are you?” In part, this was seen as an extension of empathy. But it was also identified as a practical need given that in today's environment a leader can't simply walk down the hall to interact with team members informally during the day.

Leadership availability was also identified as critically important. This includes being available through all means of technology (phone, video, chat, text, email), which in turn means that a leader must be highly proficient with all manner of communication technologies and tools. It also means leaders should seek to amplify their listening skills.

Finally, the discussion highlighted how important it is for a leader to be “authentic.” Effective leaders in the future will demonstrate appreciation for the individual in part by being vulnerable enough to demonstrate their own personal strengths and weaknesses. That said, the need for a leader to project positivity, confidence and calm—even amid turmoil—was identified as crucial.

” Key Quotes

As a leader, maintain a steady, positive outlook. Also, confidence and compassion is key. Even when we aren't sure, we have to portray a sense that everything will be fine.

Fear trickles down, so you need to maintain calmness but still be open.

Leaders aren't automatically perfect. Model it until you master it.

We have to take a step back and truly listen. It's harder to pick up on body language over Zoom. ACTIVE listening is key.

We started weekly team updates at the beginning of COVID. Our communications have tripled with our team and our members.

2. Leadership During Crisis

The second prompt generated conversation about **leadership transparency, preparedness and willingness to adapt.**

Transparent communications—i.e., providing accurate information without “fanning the flame” of uncertainty or worry—was seen as a key leadership competency during crisis. Participants also believed transparent communications demonstrate authenticity and humility in leadership.

More generally, transparency was described as being honest and open about problems but also reassuring that solutions exist and will be implemented.

The concept of leadership **preparedness** as discussed here was not about having solutions or having a plan to address every possible crisis scenario. Rather, participants described the important skill of leadership preparedness as the ability to use strategic foresight.

A “prepared” leader in this context is one who can look beyond the current crisis, reprioritizing goals and efforts as new information becomes available. Prepared leaders were seen as nimble and able to make decisions even with shifting or uncertain inputs.

Finally, leadership **adaptation** was identified as a key competency during crisis. However, this wasn’t articulated in terms of what a leader does or is willing to do; rather, it was described as the leader’s own mental state and approach. Participants described this as “knowing yourself” as a leader, finding and using trusted sounding boards as checks against your own implicit preferences.

Adaptability was also described in part as similar to patience: the ability to reevaluate or reconstitute your own leadership expectations in the short term, recognizing crisis might create influences that cannot be easily or quickly overcome.

3. Leadership in a VUCA Environment

The final prompt led to conversations about key leadership themes of **awareness, resiliency and continued learning.** **Awareness** in this context was discussed much the same as adaptability in the prior prompt. Awareness as a leadership competency means being self-aware about what you can and should delegate as well as being present and not operating simply out of habit or on autopilot.

Awareness specifically in a VUCA environment was also described as situational awareness. Participants described an effective leader in a VUCA environment as being able to quickly and effectively scan for trends and influences that could impact the pool.

Resilient leadership was also seen as critical to success in VUCA circumstances. Resiliency in this context was described as being intentionally focused on the future and outcome

goals—but not locked into a specific and rigid path. The ideal leadership resiliency was described as “problem-solving with simplicity.”

There was again a nod to the importance of personal **resilience** as a leader. Participants acknowledged they feel as though they “have a lot to carry” in managing their own personal needs in VUCA situations as well as employee and member needs.

Participants described possible impacts of a VUCA environment without effective leadership:

- Destabilizes people and makes them anxious
- Saps motivation
- Makes constant retraining and reshaping a necessity
- Takes huge amounts of time and effort
- Increases the chances of people making bad decisions
- Paralyzes decision-making processes
- Jeopardizes long-term projects, developments and innovations
- Overwhelms individuals and organizations
- Takes its toll on internal culture

Methodology ↩

TOPIC GOAL: This think sprint was an opportunity to explore how pool leaders need to change focus and priorities—recognizing that leadership is constantly evolving and 2020 highlighted a different set of important leadership skills than have historically been needed.

FORMAT: For each prompt, attendees were randomly split into groups of about six. Groups discussed the prompt for about 15 minutes each, then submitted three to five ideas. Attendees reconvened and discussed their ideas for 10 minutes as a large group with some conversation guidance from facilitators based on questions prepared in advance.

Small groups changed with each round. Because participants were now more familiar with each other, slightly larger groups allowed for more active brainstorming.

At the end of the two rounds, the full group reconvened for a 20-minute discussion.

REPORTING: Reporting from small groups was done by individuals selected/requested by facilitators, who scanned to balance inputs from a variety of participants representative of the whole. Additional commentary was voluntary and made verbally or through chat.

SECONDARY TOOLS: Small groups self-selected a participant to take notes using [Qualtrics](#) to record and submit ideas.

→ [*View introductory video*](#)

→ [*View chat excerpts*](#)

4. Leveraging Pandemic-Driven Changes for Digital Transformation ↵

Key Takeaways

1. Create an effective member portal that includes two-way communication between members and your pool.
2. Train all pool staff on how to be effective meeting and presenting online.
3. Shorten meeting times for every single kind of meeting you hold.
4. Update all your human resources policies and practices, all job descriptions and all accountability measures.
5. Train managers and supervisors on how to lead effectively in a remote environment, and provide all staff with time management training.
6. Identify the role in your pool responsible for strategic IT oversight and create a technology steering committee.
7. Create a video production room, purchase high-quality production technology, and hire or contract people who have supporting skills.

Conversation Overview

This think sprint was designed to address ways pools might take full advantage of pandemic-accelerated digital transformation. Participants selected one of the following issues and were asked in groups to consider needed investments (people, processes and technology) pools should be making right now in order to fully leverage opportunities.

1. **Business automation and member self-service**
2. **Distributed workforce management**
3. **Virtual member engagement**

Groups were encouraged to fully flesh out ideas, focusing on quality over quantity.

1. Business Automation and Member Self-Service

This group immediately identified the need for an effective two-way portal between a pool and its members. It went on to outline minimum requirements for such communication pools should be investing in right now. Closely connected was the identified need for investment in a customer relationship management (CRM) tool that could be put in place across all pool operations. The group was unanimous and vehement in support of both these needed investments.

People Investments

- Business analyst role to effectively manage pool needs, technology vendors and member strategies
- Strategic technology leadership (even if only part-time)
- Business automation to reduce administrative tasks (there will be short-term employee impacts but long-term pool gains)
- Support, but not coddling, to help the team adjust to paperless work

Process Investments

- An online portal for two-way communication between the pool and its members allowing members to submit claims, review loss details on specific claims, access loss runs, complete an underwriting application, access declarations of coverage, update exposures (vehicles, buildings, etc.) and access certificates of coverage
- Specifically for pool governing body members, a portal that has at a minimum: meeting materials, historic minutes, a meeting calendar and training/education

Technology Investments

- Professional production of pool-specific videos for online training and education
- Full capacity to operate without paper
- CRM system to capture and access all member outreach, activities, coverages, etc.
- Data integration architecture (like a data lake)

2. Distributed Workforce Management

This group focused mostly on a future in which many, if not all, pool employees work primarily remotely. The group recognized an important overlap with business process automation opportunities: If a pool works to effectively automate some business processes, it can in turn repurpose employee resources to more analytical and value-add tasks. The group acknowledged the strong connection between technology resources and talent management. Effective and current technology is a “must have” for pools to recruit and retain talented staff.

People Investments

- Training on how to communicate vision effectively
- Training for supervisors/managers about goal setting and holding team members accountable to outcomes, not process
- New calendar and scheduling tools and skills training to be more effective in project work when everyone is on different schedules
- Robust technology training for all staff, including on baseline tools (calendar, email) and collaboration tools
- Time management training for all employees
- Relationship-oriented events to build camaraderie (e.g., virtual breaks, tours)
- Additional staff committees to build engagement and offer networking
- Reduced and reconfigured office space; support for home office environments

Process Investments

- Fully updated HR policies: hiring, onboarding, day-to-day performance management, operating procedures, documentation, time frames, boundaries
- Documented workflows for every business process and work team
- Revised business continuity plans, updated for ongoing distributed work
- New recruitment strategies to hire people in different remote locations at different life stages (but who all need new tech skills)
- New retention strategies

Technology Investments

- A technology steering committee to help prioritize ideas and demands
- A digital experience for employees to share resources and culture (like the “lunchroom” in a physical building)
- An integrated communications system for phone and email
- Collaboration tools for remote work

3. Virtual Member Engagement

This group further defined two major areas of focus relevant for most pools when considering digital transformation: membership meetings (such as annual educational seminars) and governing body meetings.

People Investments

- Training on how to be effective presenting or participating at a virtual meeting or event
- Experienced emcee resources for large events (this is a different skill set than a simple welcome at the podium)
- Special guests and “appearances” at events, or even meetings, to build enthusiasm to participate

Process Investments

- Bylaws (or related) changes to allow virtual meetings and voting
- Plans for holding future meetings and events in hybrid form (as a combination of virtual and live), making the experience for both types of attendees the same
- Shortened but more frequent meetings and events
- Adequate time for preparation and practice to make online meetings and presentations as effective as possible (planning and timing for virtual events may be altogether different than for in-person meetings)
- Preparation of much more detailed scripting and time allocations for virtual presentations
- New methods for meeting and event promotion

Technology Investments

- Electronic/virtual voting and roll call tools; polling tools
- Production technology: cameras, lights, microphones, green screens

Methodology ↩

TOPIC GOAL: The baseline goal was to recognize the very deep and real digital changes that are taking place within public entity pools. Another goal was to put a positive spin on digital transformation—to acknowledge both the magnitude and the benefit of expected changes, readying leaders for transformative innovation.

FORMAT: Attendees formed into self-selected groups to discuss one of the three prompts. Groups spent 50 minutes discussing investments pools should be making right now in order to fully leverage opportunities, then presented to the full group for about 15 minutes each.

Because the concept and consequences of digital transformation can be so overwhelming, participants were allowed to self-select topics. This allowed participants to join the conversation where they were most comfortable or interested.

REPORTING: Reporting from small groups was done by individuals selected/requested by facilitators, who scanned to balance inputs from a variety of participants representative of the whole. Additional commentary was voluntary and made verbally or through chat.

SECONDARY TOOLS: Participants used a [Qualtrics](#) form specifically developed for this exercise to capture the investments (people, processes and technology) identified by each group. One person in each group volunteered to take notes and submit through Qualtrics.

→ [View introductory video](#)

→ [View chat excerpts](#)

5. New Pool Operating Models ↩

Key Takeaways

1. Technology is key. Find the best way to identify, implement and manage technology innovations for your pool. Don't wait.
2. One of the major continuing changes to pool operations—and an important element of business continuity—is the idea of “self service.” Look for opportunities to build self-service portals for your members and your employees.
3. Data integration and data mining are seen as key elements for long-term operational success and business continuity. But no pool believes they at this point fully understand the possibilities or how to integrate data effectively.
4. The idea that relationship-building and member engagement in a fully virtual environment is “lesser” is short-sighted. It will take all kinds of engagement to meet future needs.

Conversation Overview

This think sprint offered a different lens through which to view the trends and challenges identified in prior conversations. Here, the focus was on common pool functions: claims, underwriting, risk management/loss control, member services, finance and administration.

Small groups were asked to consider each of two prompts:

1. **How pool functions are expected to change because of current circumstances, including interactions between functions (operating model changes)**
2. **Whether there are functional changes or needs to ensure pool business continuity upon future disruptions**

The following lists present significant findings related to these prompts.

1. Operating Model Changes

This is a capture of the operating changes that were identified as *likely for public entity pools within the next few years*, not merely those perceived as good ideas.

- Fully integrated underwriting and loss control data; integration between underwriting and claims to give a more of an enterprise risk management focus; tracking and sharing data useful to both the pool and its members
- Integration of defense review and related functions such as real-time billing review, defense strategizing, defense attorney online access to data, and virtual mediations
- Claims functionality available online for members—not just in terms of sharing data, but actionable items like members reporting claims, supervisor reports and investigation materials, photos, supporting documentation, etc.
- Automated claims adjusting (internal pool processes) for small, non-controversial claims
- Having customer relationship management (processes and systems) in place and fully integrated with all functions of the pool
- Ongoing virtual and hybrid membership meetings, including individual member meetings and large gatherings
- Using artificial intelligence to identify those things that truly make an impact on future costs; sharing that information so members can make informed decisions
- Pool employee self-service for common HR and payroll activities, such as being able to complete timesheets and leave requests online

2. Business Continuity Needs and Priorities

This is a capture of ideas about what pools should stop doing, start doing and keep doing to ensure they can operate continuously amid any sudden or unexpected disruption.

Stop Doing

- Stop believing that the way we do things now is necessarily the right way to do it.
- Stop using paper.
- Stop relying on face-to-face interaction as the only relationship-building opportunity.
- Stop making the pool building the center of the pool culture.

Start Doing

- Start evaluating your services on the basis of how they help members solve their problems, not in terms of what you (i.e., the pool) do.
- Start dealing with members holistically, not just based on the line of coverage they purchase.

- Start building technology expertise in-house or contracting for it on an ongoing (not just project) basis. Technology is key to the future.
- Start identifying key financial performance indicators that measure internal efficiencies as well as investments, capital adequacy, etc.
- Start focusing pool governing body meetings on truly strategic issues.
- Start building a production studio.
- Start planning for hybrid events and meetings.

Keep Doing

- Keep strong focus (including training) on cybersecurity, both for your pool and its members.
- Keep doing remote training and remote meetings—don't lose the momentum that's started.
- Keep defining the “why” of pooling for your members and staff.
- Keep communicating with members in the ways they want to be communicated with (this won't be the same for each member or member contact person).

Methodology ↩

TOPIC GOAL: This think sprint was designed to be granular and operational, giving participants a chance to think specifically about how their primary business operations have (and will continue to be) changed. It was intended to be a pragmatic balance to prior amorphous conversations about leadership and innovation. And, still, it was intended to be future-forward. Participants were encouraged to think about a 10-year time horizon.

FORMAT: This was a structured brainstorming exercise with predefined discussion flow for each prompt. Each of two rounds was comprised of 30-minute conversations utilizing virtual whiteboard exercises with visual discussion elements to prompt engagement and open thinking. The full group reconvened for 20 minutes of discussion to close each round.

Attendees were placed in randomly selected groups of 10 for each round. This larger size was meant to help overcome any limitations that might arise because a new technology was being used. In other words, it was important that if a few people were distracted by the introduction of a new tool it did not curtail robust brainstorming and conversation. Facilitators coached users on how to interact with the technology tools where necessary.

REPORTING: Groups self-selected one to three people to report findings, using the virtual whiteboard as a presentation guide. Each group's whiteboard was projected during reporting.

SECONDARY TOOLS: Participants used custom-created [Miro](#) boards (an online whiteboard where users can post sticky notes) that facilitated predetermined conversation flow and structure.

→ [*View introductory video*](#)

→ [*View chat excerpts*](#)

6. Building a Resilient Pool ↩

Key Takeaways

1. Right now, pools are most concerned about changes in underlying member risk profiles related to:
 - » Cybersecurity
 - » Law enforcement and corrections liability
 - » Local public entity financial conditions
 - » Changing weather risks
 - » Social influences
 - » Changing medical care and costs
 - » Erosion of governmental protections
2. It's always a balancing act to determine whether, during uncertain times, a pool should hold as much net position as possible or distribute more of that net position back to members. The answer for any given pool at any given time may change, so having real-time conversations and clarity within your pool is critical.

Conversation Overview

This think sprint consisted of conversations on the following prompts:

1. **What are the three most important long-term changes from 2020 you expect to impact your pool's risk profile?**
2. **Which net position strategy will bolster your pool's long-term resiliency?**
 - Build and hold net position to protect and serve the pool as a whole
 - Return net position to members

1. Risk Profile Changes

In this first part, participants were asked to prepare in advance the top three risk profile changes they anticipate within their pool memberships as well as a “sleeper” issue that might have a big risk impact but is underidentified.

Although the conversation in real time took the form of sharing “third biggest risk,” “second biggest risk” and “first biggest risk,” the capture here is simply of commonly identified risks that will be of paramount importance for public entity pooling on the whole. The list of “sleeper” risks is also included.

Cybersecurity Risks

- Autonomous vehicles and the rise of the Internet of Things
- Increasing cyberattacks for all members
- Risks from integrated and more sophisticated technology platforms
- Driverless cars and driver assist decreasing the need for auto insurance—just as the advance in technology increases the need for and risks related to cyber coverage (including cars)
- Autonomous cars shifting us from auto liability to product liability
- Online learning and shift toward more remote work increasing cyber and liability risks as well as workers’ compensation exposures (ergonomics, home environments)

Law Enforcement and Corrections Liability

- All things police liability
- Cases arising out of police misconduct and wrongful convictions
- Advances in technology that change policing
- Law enforcement liability settlement costs
- Police departments being reduced or disbanded; filtering out of “traditional” police duties to other ancillary municipal staff
- Police claims and settlements continuing to escalate

Local Public Entity Financial Conditions

- The rise of procurement specialists in local government entities
- Reduction in number of local government units (consolidation)
- Reduced tax base due to businesses closing
- Infrastructure deficit bills coming due (to the point collection proceedings start)
- Cities unable to afford property maintenance and risk prevention
- Longstanding bargaining agreements in effect in many local governments becoming financially unsustainable
- School budget cuts; reductions in safety and prevention resources within schools
- Lower public entity budgets alongside new federal options for individual health coverage (HRAs) causing more public entities to stop buying health insurance for employees

Changing Weather Risks

- Climate change continuing to increase property losses
- Property reinsurance market challenges due to severe weather
- Global warming causing wildfires to increase, creating risk for fire department workers' compensation coverage and mutual aid
- Wildfires creating risk for school buildings, which are largely made with wood-framed construction; fewer school resources for prevention

Erosion of Governmental Protections

- Eroding defenses and protections—and increased liability exposure—as a result of judicial decisions, rulemaking and legislation
- Changes to tort caps
- Removal of qualified immunity
- Removal or extension of statutory limits

Medical Care and Costs

- Increasing use of very expensive specialty drugs to treat routine chronic conditions like migraines, eczema, etc.
- Medical conditions and costs becoming more severe due to delayed care during the pandemic
- Worsening mental health conditions keeping people from taking care of their other health needs

Social Influences

- The degradation of public discourse at the local level, influenced by a more virtual environment and straining the ability to govern effectively
- Erosion of local-level governance: political infighting, loss of institutional knowledge in municipal government due to retirements, fatigue, etc.
- Continued public pressure to enhance public safety benefits, especially work comp
- Social inflation (higher jury verdicts and settlements due to perceived “deep pockets”)
- Demands for equitable delivery of equal education

Sleeper Issues

These ideas were identified as having the potential to impact pooling in unexpected but notable ways.

- Universal health coverage
- Significantly changing mental health awareness; long-term mental health impacts from the pandemic
- Constriction of medical networks, which could impact not only benefits but also workers’ compensation coverage
- Potential for consolidation of workers’ compensation and health coverage into a single system
- Retirements and a smaller group of new talent available to lead public entities
- Remote learning, both in terms of schooling directly and the impact on families
- Impacts of a significant interruption in web services and/or electric grid availability

- Longer lifespans and resulting financial impacts on public sector pensions, retirement plans, healthcare costs, working years, retirement age, etc.
- Public sector developing app-based services for citizens or constituents
- Financial capacity disparities among pool members (e.g., the resources in a small versus larger school district)

Other

- Changing mix of pool exposures (auto exposure will drop; cyber, workers' compensation and professional lines exposure will increase)
- More risk/volatility in pools as we take on more and rely less on reinsurers
- Aging local infrastructure and expectations that insurance will be part of a member's capital improvement plan

2. Net Position Strategy

The second part of this think sprint focused on net position strategy, highlighted in part by the fiscal needs of public entity members during the current pandemic environment. Participants were asked to choose a side for small group work:

- **Pools should hold as much net position as possible during uncertain times.**
- **Pools should distribute more net position back to members during uncertain times.**

Groups generated key messages (bolded below) and supporting “proof points” (in bullets).

GROUP 1: Hold Net Position During Uncertain Times

Pools are going to have to bear more risk.

- The reinsurance market is tightening.
- Members are going to ask for budget stability; to do that while bearing more risk, you have to have money.
- Member exposures are increasing and their budgets are tightening, which will lead to less risk management and increased pool exposures.

You must have a capital target plan before you can release net position.

- Pools make the promise that they'll have the ability to pay member claims and expenses.
- A capital target plan documents pool risk appetite and confidence levels.

- A prudent capital target plan includes releasing funds to members when appropriate—if you haven't reached target, you shouldn't release money to members.

Pools that don't give back large amounts of net position do better in the long run.

- Don't give dividends. Do something creative like a grant program or rate subsidy.
- If you fund initiatives that reduce risk, that will itself build your equity.
- If dividends are used to fund special projects members can't afford or won't normally create/pay for themselves, both the member and pool are better off.

Funds are held for a pool's core purpose.

- Things like leverage risk and investment earnings could be changed by dividend release.
- Net position is better used for rate stability and reinvestment in programs.
- Net position is needed to cover pool retention increases and offset excess coverage costs.

When you have money, you have options.

- Your pool will be prepared for emerging risks.
- You can build and expand member programs.
- You need to be able to withstand future catastrophic events.

Holding net position is better for long-term pool stability and strength.

- Greater net position improves investment earnings.
- You need strong net position to attract new members.
- Net position provides security for existing members.

This is not a light switch—it is a spectrum.

- Build and hold to have the money to give back when needed.
- Pools are going to be asked by members to subsidize their operations or stabilize rates—you need money to do that.
- A pool could be destabilized by giving back more than it should.

GROUP 2: Return Net Position to Members

Members need the money right now, and pools have it.

- Return will serve as a long-term member retention tool.
- Return will stave off competition.
- Return will prevent large members from going self-insured.

A return of net position meets member expectations (it's a historical practice).

- It's hard to stop releasing dividends if it's common practice.
- Stopping may raise red flags.
- Members have specific plans for that money.

Net position is the members' money.

- Members can decide what their priorities are.
- Pools have ways to access additional funding later if needed.
- Keep the members solvent and whole—if you have no members, you have no pool.

Pools exist to support their members.

- One of the best ways a pool can support members is through financial stability.
- One of the rights of member ownership is to share in the financial success of the pool.
- Return of funds fosters member commitment and long-term buy-in.

Returning net position provides additional financial resources for members.

- It builds champions within our member public entities.
- It shows responsiveness to emerging situations.
- It gives members the resources they need.

Methodology ↴

TOPIC GOAL: Pool solvency and capital adequacy are critical for protecting pool membership. A pool's net position can be greatly influenced by shifts in the underlying covered risks and risk profile as well as by decisions about overall net position strategy. This sprint was designed to explore both influences.

FORMAT: This sprint used two separate conversation formats: a 35-minute large group chat for the first prompt and 60-minute self-selected breakout discussions for the second.

In the large group chat, the overall size of the group and their familiarity with one another allowed for productivity. We used an extended Zoom chat session based on a “homework” assignment (participants were prompted with the questions in advance to prepare responses). This allowed us to gather input from the whole group without taking time to hear from each person verbally. This also allowed us to collect all ideas in written form.

Breakout discussions were self-selected. Each group consisted of about a dozen participants. Breakouts were used to provide a comfortable discussion about net position strategy, which can vary widely from one pool to the next. A surprise instruction was introduced at the midpoint of conversation to have each group also produce counterarguments to the side they had selected.

REPORTING: Reporting within the full group chat was offered through participant posts. Facilitators prompted conversations based upon chat inputs.

For the second conversation about net position strategy, groups were instructed to develop “3x3” messaging (three key messages each with three proof points) about their position to either retain net position or return it to members.

SECONDARY TOOLS: Participants used [Qualtrics](#) forms crafted in a 3x3 messaging format.

→ [*View introductory video*](#)

→ [*View chat excerpts*](#)

7. Fresh Ideas for Member Engagement ↩

Key Takeaways

- Individual member engagement strategies are incredibly important for successful connection. Such strategies include those at the member entity level but also at the individual level with influencers and decision-makers.
- No matter what the demographic or role of someone you're communicating with, it's a good idea to present information in bite-sized chunks, using executive summaries with links to data.
- Real-time dashboards are also valuable for presenting comparative information.
- It's easy to fall prey to the idea that your pool should work to “educate” or “change” a newcomer's communication preferences. This is a fundamental error in judgment that will hurt relationships. If you start a sentence with “They just need to learn that...” you should check yourself.

Conversation Overview

In this think sprint, small groups were asked to brainstorm fresh ideas for member engagement. After initial discussion, one of three pre-created “personas” was introduced to each group. Groups were asked to refine their ideas based on that persona's needs and preferences. The personas rotated between groups, and each subsequent group further refined member engagement ideas relevant to that persona.

Persona 1: Jesse

PROMPT: Jesse is a 60-year-old manager with one of your member entities who just announced their plans to retire in two years. Over their 40-year career, Jesse has worked with eight of your members as either the manager or assistant manager.

Jesse served on your pool's governing body twice in the last 40 years (as representative of two different member entities). Jesse is a good manager but can be reactionary and a bit of a hothead. Jesse doesn't think twice about letting you know when something is disagreeable.

Jesse has three grown children and five grandchildren, all of whom live close by. Jesse is proud of their kids and grandkids and is very active in their lives.

Member Engagement Ideas for Jesse

- Jesse is a beta tester rather than an alpha tester because Jesse doesn't like a lot of details and prefers more fully formed ideas.
- Jesse shouldn't be asked to learn new technologies until they're fully operational.
- Jesse wants to know the "why" and how engagement is going to benefit them, individually and in their member entity.
- Take Jesse to lunch, ask for Jesse's input, and develop a relationship.
- Show Jesse you care about them as a person, not just as a pool member.
- When Jesse started, there were no cell phones, there were no computers, and we got things done by phone. Jesse is not averse to learning new technology—if you can show them why it would make life easier. However, Jesse is still a big fan of personal contact.
- In particular, if you have difficult news, be sure to call Jesse before you make an announcement or send an email.
- Jesse will be more agreeable to personalized contact.
- Jesse has two years left—is Jesse really the pool's primary audience? Or is it whomever's coming up behind Jesse? You have to acknowledge Jesse's influence on others but also plan for the next person.
- We certainly don't want to disenfranchise the Jesses of the world because they are going to talk loudly if we do.

” Key Quote

Jesse's opinion of the pool will probably matter to their successor.

Persona 2: Jaylen

PROMPT: Jaylen is a 48-year-old risk manager working for one of your member entities and is very involved in pool committees, workgroups, trainings and meetings. Jaylen also participates in other professional associations and regularly presents on risk management topics.

Jaylen is a real mentor to other risk managers. Jaylen is sought after for professional and

personal advice by their peers and has close friendships with many professional contacts.

Jaylen is the life of the party, often organizing informal morning walks at conferences and evening happy hours after meetings.

Member Engagement Ideas for Jaylen

- Jaylen is high-maintenance but potentially pretty low-impact for the amount of work that you're going to do to connect.
- Even though Jaylen may not be the primary decision-maker, they are likely to wield a good bit of informal influence.
- Jaylen can be a goalie in a lot of ways, trying to block your shots. But, if you get your interactions right, you can turn their goalie tendencies around and make them an advocate for the pool.
- Use Jaylen as a sounding board by looking for reasons to ask them to weigh in and offer their insight/opinions.
- Jaylen sees themselves as able to easily make the transition between their role as a risk manager and their ability to run your pool. That may not be accurate, but you have to approach Jaylen as such.
- Ask Jaylen's opinions early on in any process.
- Ask Jaylen to be on or chair a member advisory committee.
- Give Jaylen someone on your team to talk to so they know they are heard and valuable.

” Key Quotes

Jaylen is a goalie—they want all the interactions with the members coming to them, but they are not the decision-maker. You have to speak past Jaylen to the very top people with specific communications. Also make sure you are in touch with folks around them, because they might leave the organization. The authority to say “no” is much more widespread than the authority to say “yes.”

Jaylens have the potential to be huge champions for the pool. Lunches, personal emails, “Can I run something by you...” Get them on the right track, and make sure they feel like they are being heard.

Persona 3: Taylor

PROMPT: Taylor is 27 years old and was just appointed to their first role as a manager with one of your member entities. Although young compared to other managers, Taylor is highly regarded as a smart up-and-comer. Other managers look to Taylor to set the tone for the future of their organizations.

Taylor's job is demanding and requires long hours (including evenings and weekends).

Taylor is an avid outdoors enthusiast and goes frequently with friends to hike, rock climb and camp. Taylor comes from a big family that is spread out but stays very connected through video calls, online games and travel.

Member Engagement Ideas for Taylor

- Technology is front-and-center and important to Taylor.
- Taylor doesn't have time to read 50 pages. Taylor will digest information best in bite-sized chunks or executive summaries with links to data.
- Using gamification in pooling might help reach this generation, which has grown up playing video games.
- People like Taylor would probably like more frequent, efficient communication in smaller bites, not newsletters. Consider a blog or a short video.
- Use real-time dashboards filled with information comparing Taylor's locality to everyone else's in terms of performance.
- Taylor is at the beginning of their career and probably already looking for the next opportunity. The pool can provide professional development resources, opportunities and connections.
- Taylor is not interested in personal relationship-building—however, with a pool of subject-matter experts, when Taylor has an issue, they know where to go for advice.
- Those under 40 are going to be the next decision-makers or certainly decision-influencers regarding participation in your pool and in risk management efforts.

Methodology ↗

TOPIC GOAL: This think sprint helped participants expand their thinking about how member engagement could be most effective in the future as well as how their ideas for member engagement might impact common member “personas.”

FORMAT: In this think sprint, randomly assigned groups of about eight people each were asked to brainstorm fresh ideas for member engagement. Following initial discussion, each of three groups was introduced to an “in-character” facilitator playing a prewritten “persona.” For 15 minutes, groups were asked to refine their ideas based on that persona’s needs and preferences. The personas rotated between groups, and each subsequent group further refined member engagement ideas relevant to that persona.

REPORTING: After all groups had engaged with all three personas, groups spent 30 minutes reporting out on their initial ideas and how they modified or added to suggestions through persona rounds. The selected persona participants also presented conversations relevant to their personas. Three staff members acted as recorders for the conversations so personas could focus on facilitating discussion.

SECONDARY TOOLS: Personas were pre-selected from among participants and coached in advance. Staff recorders took notes using Word, sharing their screens so all small group participants could visually see ideas build throughout discussions.

→ [*View introductory video*](#)

→ [*View chat excerpts*](#)

Appendix A: Chat Logs ↩

The following participant chat logs are lightly edited and organized for clarity. In this chapter, the ↩ symbol returns you to the associated methodology section.

1. The Future of Pandemics ↩

We have the capability to respond quickly and globally, preventing the spread.

Microbial pandemic risks from climate change are unknown and may not be susceptible to vaccines.

When it hits our pocketbooks, we are motivated to respond.

We still have not resolved the mosquito-borne diseases.

No, we have not resolved the mosquito problem, but we have curtailed the deaths of millions of people with things as simple as nets around peoples dwellings. Maybe it's more about reducing the severity as much as we can.

Only if people think putting a net around their property isn't a restriction of their rights and refuse to use them....

We will probably all end up with a chip in us that causes our bodies to respond/defend against virus. We'll get updates over the air like Elon Musk sends out to Teslas...

Communication may be faster to travel, but will it be believed and acted upon?

Every option requires a dramatic increase in testing and a vertical health organization to implement it. This kind of organization has a narrow mission and only one focus. It functions separately from most national healthcare systems, with a clearly established direction at the top carrying through to healthcare professionals and line workers on the ground.

We didn't have a global problem solving framework or infrastructure pre-COVID. We do now.

We can't always control the results but we can control the process. The fundamentals of relying on science, learning and adapting as we go and collaborating across borders are sound.

We did learn to do a lot more right: remote learning, contactless delivery, work from home, medical responses, etc.

2. Changes to Pool Culture ↩

Makes me wonder how this shift – more “relaxed” and with the “full person” being known – how that will potentially support retention since we are getting to really “know” each other.

Introverts and extroverts are different in a work-from-home world.

Empathy is a very important word right now.

As leaders, we have to check in with our people more often and our conversation has to address how they are doing.

A couple of our baby boomers have told me they're "refreshed, and ready to go," which is entirely different than what I expected.

Flexible work environment may delay retirements.

As a baby boomer myself, I would be really sad to leave right now. I would feel cheated.

In the corporate world, companies are asking for early retirements in order to cut expenses.

I do wonder if "working from anywhere" is truly a viable option for those of us in leadership positions. At some point, it feels to me like you have to be there in person for some part of the time.

Will those that have been "waiting for the top person to retire" leave because the senior person has stayed on longer than they said they would?

We have had members with staff that are now working from other states. Those members are having a need for WC coverage in those states since their staff now lives there versus is there temporarily.

It's important to keep a real-time pulse on changing member preferences. I don't communicate the same way with all of our members.

Communicating differently with different members and based upon that member's preferences seems an important member engagement opportunity.

Particularly in times of crisis, interaction with a member can trigger an immediate and lingering effect on his or her sense of trust.

Meet people where they are: a great message to keep in mind.

We are being very conscious of member communication and frequency. We don't want to overload members with our communications. They also have info overload.

Quality over quantity when it comes to communication.

I think the key here is that leaders are intentional about extending culture to remote constituents.

I wonder long-term how "being ourselves" will impact our support of persons with mental health needs ... always something sort of avoided being discussed/taboo and how it shapes our workplaces and society at large.

I have noticed more employees being open about their struggles with depression and other issues. Seems less of a taboo now.

Makes everyone more aware of how "human" we all are.

This is a great opportunity to strip the wheat from the chaff, reinforce and redefine the expectations of your culture, and look for specific ways to reinforce it. Eliciting staff feedback has been critical for us.

We are also changing our member culture by establishing the need for inclusivity and diversity.

I think that the pandemic proved to everyone, once they started working from home, that work-life balance Before COVID (BC) wasn't really balanced.

We have several listservs that bring our members together to openly discuss questions, things they

are doing to get through these times. We have always used listservs for our various groups; however, they have exploded in use and appreciation since the pandemic began.

We are working on releasing a Pooling 101 short video to talk about why pooling exists and the history of and “why” our pools exist. This will be accompanied by a short- and long-form document to explain more examples and stories. We’ll tie this in to our culture and the “niche” service we provide specifically for schools.

3. Emerging Leadership Competencies

Positivity and calm: great points!

I like the accountability idea of “trust but verify.” Trust alone is not enough. We had a remote employee who fooled us for a year and a half with fake risk control reports. We leaned too much on trust and the idea of no bad news is good news. We had to implement internal processes that allowed us to verify the work product and member impact.

I think you build resilience by encouraging risks and new ways of doing things and being forgiving when things don’t work out.

Expanding your situational awareness in a crisis is important. What COVID has taught me is needing to identify credible sources. Information in a crisis is constantly changing!

The last nine months prove you can still start, build and maintain relationships in a remote world!

It just requires you to be more intuitive and slow down.

I have been surprised by the close relationships I have established with people over social media over the past few years.

Slowing down is something that is hard for us it seems, but we need to slow down to be able to think properly, plan and have forethought.

One of the competencies we all need to develop is how to speak into the camera.

I am not sure authenticity is something you establish. I will have to think about that. My gut reaction is you either have it or you don’t. And it shows either way.

I think authenticity and individualization go hand in hand.

In my weekly email to the staff, I often talk about things going on in personal life. The disappointment of my kids missing prom, graduations, etc. Those messages get more response than anything else I write.

Authenticity in VUCA can come through transparency. A number of folks today talked about transparency in communications and knowing how to say “I don’t know” when you don’t (and to follow that with “but here’s how we can find out…”).

Taking time to reflect on how we are responding is a good thing to do for our own personal and professional growth. It is even harder in times of crisis because things change so quickly.

Become more goal-driven instead of process-driven.

Access more outside expertise and sounding boards.

The concept of VUCA was new to me. Focus on results and future, instead of the now.

Focus on building relationships – start each meeting with “how are you?”

4. Leveraging Pandemic-Driven Changes for Digital Transformation

From the technologist's perspective, COVID-19 has been a case of never letting a good crisis go to waste. Definitely a good time to accelerate improvements since so many see the need now.

I think constrained budgets in the future due to COVID-19 will prevent travel as frequently as it had been in the past.

Hybrid meetings are challenging. A mix of in-person or remote is my preference, but not both at the same time.

We just did our first virtual meeting and took a post-meeting survey. Members almost unanimously preferred a hybrid meeting next year. They liked the virtual platform which allows for more participants but missed the networking.

Agreed, hybrid is challenging. And there is truly no substitute for being in-person. I anticipate using a mix of in-person and virtual meetings but not hybrid. Or is there a platform that will seamlessly facilitate both in-person/virtual at the same time? That would be helpful.

For our annual meeting, we skipped roll call. Zoom captured each person who was logged in, which provided us with an electronic roll call.

I just ordered a green screen for myself and we are training staff in how to do better video calls.

What about the investment in office space if we successfully move to a remote environment? How do we manage for building interests?

We're looking at the type of work best done in an office, largely collaborative, and how we can build out spaces that are designed for this type of work.

Invest in people first – if we don't get that right, nothing else works!

Rewrite job descriptions to accommodate new remote work environments and expectations.

Be sure all staff are trained fully on Microsoft Suite and Zoom.

We have let members self-serve certificates of insurance for several years. Saves us a fair amount of staff time.

If you don't have one already, you're going to need a Robotic Processing Automation (RPA) platform, like UI Path or Data Robot.

We have outsourced most IT and are now outsourcing accounting.

We have partnered with Mitchell to take over our work comp bill review services and are expecting

to reduce costs by almost \$1 million per year. Currently handle in-house. We were able to place all employees in vacancies.

Are your pools accepting automation ideas from staff through business cases enabling innovation or is it mostly coming top/down?

We have a tech steering committee – tech solutions to business problems.

5. New Pool Operating Models ↩

What percentage of your members are paying via ACH?

So far, only 10 to 20 percent.

We've been trying to implement that for a few years but probably have about 10 percent engagement in electronic payments.

We offer annual or quarterly payments and are talking about mandating electronic payments to do quarterly.

We use ACH for workers' compensation assessments and have 90 percent utilization.

Invest in technology but also invest in staff who can keep track of emerging technology and to help in using technology.

6. Building a Resilient Pool ↩

Our pool never returns net position but constantly uses it to the members' benefit through various programs to reduce risk.

I have a board member who frequently reminds the rest of the board we aren't an investment company.

7. Fresh Ideas for Member Engagement ↩

We have offered for some of the board members of our members to get communications – services that meet specific needs, what do the individual members want?

Send out customized letters to members every year to tell the member about each of the services they used. Things they don't think about when they just look at the cost of membership.

When I think about engagement, I think about picking up the phone and calling.

Appendix B: Resources ↩

The following resources were used or recommended by think tank participants.

Books

- [*Social Acceleration*](#) (Hartmut Rosa)
- [*The Obstacle Is the Way: The Timeless Art of Turning Trials into Triumph*](#) (Ryan Holiday)
- [*Atomic Habits: An Easy & Proven Way to Build Good Habits & Break Bad Ones*](#) (James Clear)

Videos

- [Hartmut Rosa - Social Acceleration](#)

Reports and Articles

- [The \(Pool\) Business Case for Automation](#) (AGRiP blog post)
- [AGRiP Strategic Foresight Residency Resources](#)
- [NEXT Generation Consulting Blog](#) (written by 2016–17 Resident Futurist Rebecca Ryan)
- [AGRiP Generational Residency Resources](#)
- [Inlay Blog](#) (written by 2018 Generational Resident Kim Lear)
- [Generations Summary and Book Recommendations](#) (Inlay Insights)
- [The 4 Disciplines of Execution](#) (Women's Executive Board)
- [What VUCA Really Means For You](#) (*Harvard Business Review*)
- [Techniques For Leading A Home-Based Team](#) (Future Point of View)

Podcasts

- [Singularity FM](#)
- [Happiness Lab](#)
- [In Machines We Trust](#)
- [“How I Built Resilience”](#) (NPR Podcast video)

Meeting Tools

- [Slido](#) (used during the think tank)
- [Poll Everywhere](#)
- [Qualtrics](#) (used during the think tank)

- [ElectionBuddy](#)
- [Meeting Owl](#)
- [Miro](#) (used during the think tank)

Engagement Tools

- [Cameo](#) (use to send member or staff engagement videos)
- [Officevibe](#)
- Employee pulse tools (such as those recommended by the [Society for Human Resource Management](#))

Performance Management Tools

- [Microsoft Teams Training Resources](#)
- [LinkedIn Learning](#)
- [15Five](#)
- [The Science of Well-Being](#) (course by Yale's Laurie Santos)

Machine Learning Tools

- [UiPath](#)
- [DataRobot](#)