



# Intelligence

An AGRIP Publication

ASSOCIATION OF GOVERNMENTAL RISK POOLS

## Share your pooling story to engage members

By Ann Gergen  
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The first story I remember connecting to deeply was “Nurse Nancy,” a Little Golden Book. Nurse Nancy and I had some things in common. We both wanted attention from our older siblings and we both wanted to be helpful problem solvers.

Just as memorable to me is the story of how I was introduced to the public sector. It was summer and I was a teenager in a mid-sized city without a bowling alley or movie theater (the horrors). I rode my bike to meet my friends at Dairy Queen, where we complained about our summer boredom in between bites of Peanut Buster Parfait.

“Why doesn’t this city provide something fun for us to do?” we whined. “Why don’t they care about teenagers?”

So, I wrote a letter to the mayor. She invited me to visit with her about my discontent. But the mayor didn’t join in my complaints, like my friends did. Rather, she suggested we present a recommended solution to the city council. My friends and I spent the next few weeks drafting a rudimentary business plan for a community-sponsored teen center with music, pool tables, ping pong, a snack bar, and something to do every day.

The city council permitted us to use a vacant building downtown for the endeavor. We worked hard over the summer to clean it up, solicit donations and support from local businesses, and find additional volunteers. We opened a few months later and the teen center operated for years, supported by volunteerism and city goodwill.

That venue provided us with a place to hang out, play games, and dance to live music. More importantly, it kept us busy and engaged in our community. My public sector story be-



gan when the mayor invited me to directly and emotionally invest.

I am a collection of stories that have shaped my goals, my preferences, my aspirations, my leadership and my followership. You are a collection of your own stories. And, our public entity pooling organizations are also story-based.

Every pool has a story about why and how it came to be through a blend of circumstance and people. Every pool has stories of meeting member needs with new coverage, getting tough with members facing out-of-the-ordinary losses, or legislative priorities at odds with pool member interests. And pools have stories of leaders who were instrumental to the culture, or who helped identify how the culture needed to change.

Sharing stories in a way that effectively connects with your pool members at a personal level is important to the long-term success of your pool. As public entities face gener-

ational turnover in elected bodies and appointed leaders, and competition from a variety of sources, your members' perspective about and connection to the pool might shift.

Stories illustrate why your members should continue to participate in the pool, share the values and connections that are important to your public entity purpose, and inspire decision-makers. To connect as fully as possible, your stories need to be current, directly relevant to members, easily understood, and emotional.

### Stories that are Current

If you've been around the public entity pooling environment for even a short time, you've heard the story about how pools started in earnest around 1980, when it was difficult for public entities to find insurance coverage in a hard market. Maybe you've even seen that infamous [March 1986 Time Magazine cover](#) – "Sorry, America, Your Insurance Has Been Canceled."

This story is an important piece of public entity pooling history, but it's certainly not current. To connect more fully with members today, consider your pool's story as you would tell it now. Why is your pool important to its members in your current market environment? What values do you offer your members now, when other coverage options are (generally) easy to find and reasonably priced?

 The [Municipal Insurance Association of British Columbia \(MIABC\)](#) tells its story as one of community. Although MIABC shares a brief history of insurance in its member materials, it does not use its history as rationale for its existence. Instead, MIABC's story is one of culture and common interests – concepts that resonate with current members.

*To propel communities forward and keep them investing in themselves, the Municipal Insurance Association of British Columbia (MIABC) invests in the communities of British Columbia. Each day, through every piece of advice shared, every outreach program offered, every insurance policy written, our organization proudly declares that what makes each community unique is worthwhile, empowering the communities that are at the very heart of our province and the people who are the heart of those communities.*

 [Golden State Risk Management Association \(GSRMA\)](#) tells its members – a broad spectrum of primarily small to mid-sized public agencies – a story about how GSRMA can help them reach their knowledge and expense goals.

*GSRMA provides its member entities with the same level of support, knowledge and sophistication that larger districts enjoy and we do so at a lower cost than members were paying for their insurance coverage alone with their previous carrier.*

These examples illustrate how to rethink your pooling story in today's terms, to connect more deeply with current member needs.

### Stories that are Directly Relevant to Members

It's a natural inclination to make your pool the main character in stories you share. Your member materials and website probably speak to the coverages you offer, the services you provide, your financial stability, and your excellent staffing resources.

But it's also important – especially in a transactional relationship – to tell stories that start from your members' perspective. Tell your members how their side of the relationship with your pool will look, or how they will feel as a member of your pool.

 [Midwest Public Risk \(MPR\)](#) takes on a membership voice when telling its story. The language is framed in terms of what the member entity will get from a relationship with MPR.

*Your public entity becomes a Member, not just a customer. Because our pool is a public entity itself, your membership provides an avenue to other Missouri and Kansas political subdivisions who share your interests.*

*Every public entity provides one of their full-time employees to serve as a Member Representative to the pool. Members vote to select the Board who guides MPR. Additional opportunities for participation are provided through the advisory committees.*

*Working together is a two-way street and provides the*

foundation for success. The program assists your entity with wellness and risk management training and expects Member interest and participation in operating your organization in ways that minimize risk for all concerned.

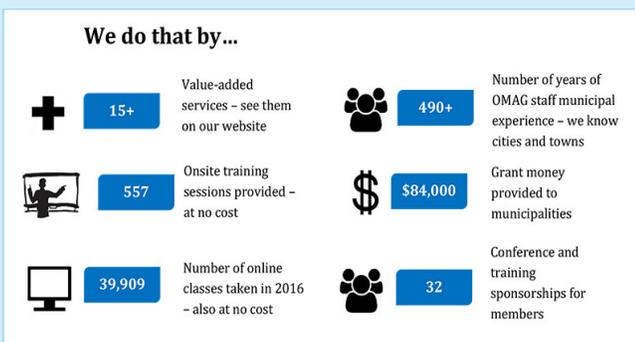
Based upon this description, an MPR member can clearly understand how it will interact with the pool and the relevance of the pool as it relates to local government operations. Many pools use phrases like “we’re member-driven” to describe their relationship with member public agencies – which is an important concept, but framed in a pool-centric manner. MPR uses a defined member voice, which creates a different feeling for the reader.

### Stories that are Easily Understood

Pool operations don’t easily translate into an elevator pitch. Public entity pooling is a complex concept and the metrics we use are not intuitive. It’s difficult to effectively explain coverage provisions, net asset ratios, and ultimate incurred liabilities.

Even your pool members who are active, long-term participants might have a hard time summarizing what your pool provides and why they value it, so it’s up to you to consider: What are direct, outcome-based stories you can share with your members?

### OMAG’s Message at a Glance



The Oklahoma Municipal Assurance Group (OMAG) created a brochure with short descriptions of the many benefits members receive. At a glance, pool members can process and understand the value of OMAG membership.



Sometimes, numbers and simple graphics give an easy-to-understand case study of pooling success.

The [Oklahoma Municipal Assurance Group \(OMAG\)](#) provides a short guide of services in a visual manner to make the value of participation obvious. At a glance, OMAG members understand they can take free online classes, access grant money, and expect a knowledgeable resource when they call OMAG for help.

Again, stories that speak from the member voice can make pooling messages easier to understand. Instead of explaining the value of your pool in complex terminology or acronyms, capture the words your members typically use to describe what they think is most important about pool participation.



The [Florida Sheriffs Risk Management Fund \(FSRMF\)](#) features a rotating banner on its website, sharing member sheriffs’ own stories about why they choose to participate in FSRMF. Each story is coupled with a statement about the sheriff that provides a bit of inspiration to any prospective new member:

Each story is coupled with a statement about the sheriff that provides a bit of inspiration to any prospective new member:

- *This sheriff builds teams to tame risks.*
- *This proactive sheriff heads off problems before they happen.*
- *This sheriff is keenly analytical.*
- *This sheriff is a taxpayer’s hero.*

The stories are short, use simple language, and connect directly with key decision-makers.

### Stories that are Emotional

It’s important for your pooling stories to be current, directly relevant to members, and easily understood. But having those attributes does not guarantee a story will connect – at gut level – with your members.

To fully resonate, your stories have to key in at an emotional level. Sure, public entities document their decisions to join or stay with the pool based upon performance factors, long-term stability, and coverage comparisons. But do they feel individually connected to the pool, the way I felt connected to that teen center? Are your members motivated to be an advocate for your organization?

Your pool needs its members to be emotionally connected to your mission and purpose. Emotions are what tie us to a brand and move us to act – even at the organizational level, and even in the public sector.

There's a strong connection between emotion, feelings, and decision-making. According to researcher and neuroscientist, Antonio Damasio, "feelings are a powerful influence on reason, that the brain systems required by the former are enmeshed in those needed by the latter..."<sup>1</sup>

Damasio studied patients with devastating damage to their prefrontal brain, undermining their ability to process emotion. The patients could not generate emotions in response to situations or stimuli, and could therefore not have the typical corresponding feelings that someone with normal brain function might experience.

Although able to perform simple logical tasks at work or in daily life, these patients demonstrated absolute failure in more complex decision-making such as choosing a career, deciding how to vote, or evaluating whether a business venture might be successful. Most of the patients presented as typical functioning adults during short periods of interaction, but every one of them struggled in relationships, holding a job, and adjusting to common social situations.

Damasio's research suggests that making complex decisions is significantly aided by emotional connection and feelings. In complex decisions, operating on "pure logic" leaves too many variables and factors to analyze, especially in circumstances where there is no single correct answer or outcome. An emotional connection provides initial guidance valuable in narrowing complex criteria into manageable portions. Emotional underpinnings allow logical processes to be more efficient and effective.

Pure logic works for simple questions. But complex decisions with many variables – for instance, which combination of coverage, pricing, and service will provide the best long-term solution for a public entity – require something more than spreadsheets and bullet points.

**Emotional connection is an important – if not the most important – factor in how your members process information, evaluate alternatives, and come to a decision about whether to join or remain with your pool.** Public entities will document final coverage decisions based upon hard facts, but decision-makers will begin their evaluation process from that gut feeling they have about your pool.

<sup>1</sup> Antonio Damasio (1994). *Descartes' Error: Emotion, Reason and the Human Brain*: Putnam Publishing, p. 245. ISBN 0-399-13894-3

## Building Your Pooling Community

At the June 2017 Aspen Ideas Festival, Bill Bishop, co-author of, "[The Big Sort: Why the Clustering of Like-Minded America is Tearing Us Apart](#)" was part of a discussion titled "[Trust, Individualism, and the American Identity](#)."

Regardless of whether you like Bishop's book or agree with the assertions in it, he made a comment during that presentation that resonated as this issue of *Intelligence* was being finalized. Bishop wasn't speaking about storytelling and he certainly didn't reference public entity pools, but his point is relevant nonetheless:

*It used to be that people were born into a community and had to find their individualism. Now, people are born as individuals and have to find their community.*

If this statement is even a little bit true it should make you consider revamping your pooling story, looking for ways to identify and emotionally connect with your pooling community.

We live in a world where individualized solutions, options, flexibility, and custom services are the norm. We expect to be treated as unique individuals, but we still look for comfort in communities of common interests, values, and beliefs.

Telling your pool's story in a way that builds an effective, connected pooling community will take dedication, practice, and emotional investment. This is an effort worth making.

Looking to connect emotionally with a member might be outside your pool's norm. And crafting emotional language might be uncomfortable for those who spend most of their time operating in highly logic-based roles (which I suspect is about 90 percent of those of us within this industry). But emotions influence decisions, and avoiding that connection will be a disservice to your operation.

Emotional connection is *personal*, so look for ways to tell your individual story and listen to the emotional connections in stories told by your members. Understanding someone's

personal drivers helps build familiarity and credibility, even if your own motivations are slightly different. So ask and consider:

- *What is it about pooling you believe in?*
- *What is it about the public sector that means so much to you?*
- *How does this work feed your core emotional needs?*
- *How does your work make you feel?*

If you provide answers to your members, and if you listen to the answers they give you, you'll build an emotional

connection point that provides a foundation for complex pooling conversations. Having shared and commonly understood feelings about pooling is critical to maintain solid, lasting relationships between your pool and its members.

Providing coverage and pricing benefits in a factual manner to your members is certainly a necessary part of your interactions with them. Telling current, directly relevant, and easy to understand stories will improve your pool's relationship with its members. And, sharing a personal story with your members to create an emotional connection will bind them to you on the basis of shared inspirations.

## About the Author



As executive director, Ann Gergen oversees operations, governance functions, and member service delivery for the Association of Governmental Risk Pools.

Ann routinely communicates and collaborates with the more than 200 pools that participate in AGRiP, and with the service providers who help pools sustain their operations. Ann has 25 years of direct public sector employment and experience in local government management, emergency services, risk management, primary and reinsurance claims, pooled insurance services and operations.

Ann is a recognized resource in strategic management and operations of public sector pools. She sits on several Boards of Directors, holds a Master's Degree in Public Administration, and is an attorney licensed in the State of Minnesota.

**The Association of Governmental Risk Pools (AGRiP)** energizes the power of pooling, making member organizations more effective, collaborative, and informed. AGRiP represents and connects all pooling organizations while providing education and resources to its members. AGRiP brings the brightest minds and ideas together to help make pooling successful.