State Municipal League Risk Pools
Your Partner in Building Safer, Smarter Cities
Be part of a MEMBER-OWNED, MEMBER-RUN, and MEMBER-DRIVEN organization that works with you to help make your city stronger and safer.

Your state league risk pool was created by member cities joining together to help cities, towns, and villages share risks, costs, and information. Risk pools encourage intergovernmental collaboration by promoting risk management and offering a united approach to loss.

Your state municipal league risk pool is your partner for knowledge and services to help you address and meet your community’s needs.

WHAT MEMBERS SAY ABOUT STATE RISK POOLS

solutions serving safety invest focused on us

trust start with yes cooperative solving problems

invest in us transparency member service

COMMONLY ASKED QUESTIONS ABOUT RISK POOLS

What’s the difference between risk pools and commercial insurers?
Risk pools are not motivated to make a profit – their sole purpose is to serve their members. Risk pools represent their member municipalities who own and drive the work they do.

Why is it called a pool?
The term originated from the collective vision of the organization. Risk pools help government agencies pool their resources to minimize the risk each of them has to bear. They serve each member equally yet uniquely.

How did state league risk pools form?
The pooling movement emerged 40 years ago in public response to the insurance crisis of the 70s and 80s when for-profit insurance companies abandoned local governments. State leagues were instrumental in addressing this crisis by creating risk pools for cities, towns, and villages to share costs, address risks, and respond to their communities’ needs.

What kinds of coverage do municipal risk pools provide?
Depending on your state, the municipal risk pool might provide property and liability; workers’ compensation; and healthcare benefit coverage.
State league risk pools are YOUR PARTNER IN PROMOTING A SAFETY CULTURE and providing solutions that meet the unique needs of your community.

The Florida Municipal Insurance Trust damage assessment team was here within 48 hours, and it was really, really great. They said, “We are going to be here from beginning to end. We are going to look at your assets to see what the damages are.” It was perfect.

RISK MANAGER
City of Fort Pierce, Florida

We want to make sure that all of our cities understand that we are not just an insurance company. We truly are their partner in catastrophic times and even everyday occurrences.

EXECUTIVE MEMBERS SERVICES MANAGER
Texas Municipal League Intergovernmental Risk Pool

STATE LEAGUE RISK POOLS HELP YOUR CITY THRIVE

• LEVERAGE COLLECTIVE EFFORTS to save money and improve service to public employees.
• GAIN STABILITY in rates and services to sustain critical local government functions.
• SHARE INFORMATION AND IDEAS with your counterparts in a non-competitive environment.

• COLLABORATE WITH PEERS and learn from experts.
• EXPERIENCE COVERAGE INCLUSION, not exclusion.

Learn more about state league risk pooling at www.nlc.org/risc