Join a MEMBER-OWNED, MEMBER-DRIVEN organization focused on your needs.

The Florida Municipal Insurance Trust damage assessment team was here within 48 hours, and it was really, really great. They came in. 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

Your state league risk pool was created by member cities joining together to help cities, towns, and villages share risks, costs, and information. There is strength in intergovernmental collaboration and risk pools offer a united approach to loss and promote risk management.

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

The pooling movement emerged 40 years ago in public response to the insurance crisis of the 70’s and 80’s 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’s the difference between risk pools and commercial insurers? Risk pools are not driven to make a profit. Their sole purpose is to serve their members. They represent and work for their member municipalities who own and drive what they do.

Why is it called a pool? The term originated from the collective vision of the organization. Risk pools serve each member equally yet uniquely. State league risk pools are your partner in promoting a safety culture and providing solutions that meet the unique needs of your community.

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.

What did state league risk pools form? The pooling movement emerged 40 years ago in public response to the insurance crisis of the 70’s and 80’s 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.

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What do state league risk pools do? Your state league risk pool provides property and liability; workers’ compensation; and healthcare benefit coverage.

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