



NLC NATIONAL LEAGUE OF CITIES

NLC-RISC RISK INFORMATION SHARING CONSORTIUM



NLC-RISC

State Municipal League Risk Pools

Your Partner in Building Safer, Smarter Cities

NLC NATIONAL LEAGUE OF CITIES
CITIES STRONG TOGETHER

660 North Capitol Street, NW
Suite 450
Washington, DC 20001

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. 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.

WHAT MEMBERS SAY ABOUT STATE RISK POOLS

A word cloud of member feedback. The most prominent words are 'trust', 'solutions', 'transparency', 'invest in us', 'service', 'members', 'start with yes', 'safety', 'serving', 'focused on us', 'collective vision', 'cooperative', 'solving problems', 'owners', 'service', 'invest', 'yes', 'service members', 'service', 'invest', 'yes', 'service members', 'service', 'invest', 'yes', 'service members'.

COMMONLY ASKED QUESTIONS ABOUT RISK POOLS

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.

How 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.

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.

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

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