• AWC RMSA: Program Overview

• Adrienne Beatty, RMSA Program Manager

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R I S K
MANAGEMENT
S E R V I C E
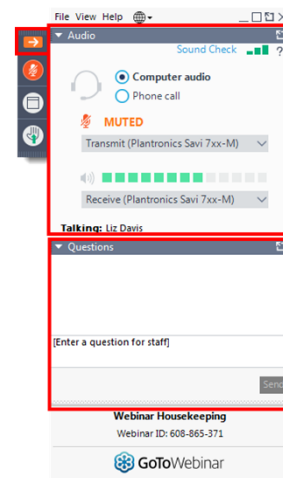A G E N C Y

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Using GoToWebinar

Click the orange arrow button as necessary to reveal the control panel.

Manage Audio settings in the top half of the control panel.
- Select Computer audio to listen via your computer speaker(s).
- Select Phone call to listen via your phone.

Submit Questions in the bottom half of the control panel.

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Webinar technical notes

During the webinar
Technical difficulties?

Call GoToWebinar phone support at (877) 582-7011.

After the webinar
AWC will email a link to the webinar recording to registered attendees within one week.

Note: The information contained in this presentation is for general educational purposes only and is not intended to be legal advice. Please consult legal counsel for advice about specific questions.

AWC RMSA: Program Overview
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What is RMSA?

- The Association of Washington Cities (AWC) is the founding sponsor of the Risk Management Service Agency (RMSA)

- Property and liability coverages
- Risk management services and resources

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AWC RMSA:
Mission

The mission of the AWC RMSA is to inspire and supports the risk management efforts of its members in order to reduce their risk, protect their asset, and keep them safe. We do this with:

- A clarity of focus on the member
- A passion for risk management
- A fiscal responsibility to the health of the organization, and
- A dedication to loss prevention education.

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Outline of coverages

	Member deductible	Pool retention or deductible	Coverage limits
General, automobile, and employment practices liability	None*	$250,000	$15,000,000
Property	None*	$200,000	$250,000,000
Auto Physical Damage	None*	$200,000	$13,000,000
Flood	$200,000	None	$25,000,000 property $5,000,000 vehicles $10,000,000 high zones
Earthquake	$200,000**	None	$25,000,000 property $5,000,000 vehicles
Equipment breakdown	$5,000	$200,000	$175,000,000
Crime - Employee fidelity	None	$200,000	$1,000,000
Pollution	None	$50,000	$2,000,000
Cyber Liability	None	$25,000	$3,000,000
Aviation general liability***	None	None	$2,000,000
Drone liability/property***	5% of the loss for physical damage	None	$1,000,000 liability $5,000 physical damage aggregate

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Member standards

A member's failure to comply with **Required Member Standards** will result in a deductible being applied to the loss costs.

Advisory Member Standards are industry-recognized best practices which RMSA strongly believes will significantly decrease the likelihood of experiencing property and liability losses when followed.

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Member Standards

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Risk management / loss prevention

Every member will receive an onsite risk management visit every other year

Primary focus = building understanding of and compliance with member standards

Summary report provided

Phone/email consultation provided in off years to assist with progress towards compliance

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Member Standards

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Claims – rmsaclaims@awcnet.org

Member must give "immediate" or "timely" notice of a claim.
Download the incident report and standard tort claims forms from RMSA website!

Claim information should include:
- the exact location of the loss
- type of damage
- main member contact
- an estimate (ballpark) of repair/replacement costs (if a property claim)

Member engagement, involvement, and communication are key!

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Pre-litigation program – rmsaclaims@awcnet.org

Report incidents *before* a claim is filed!

Attorney cost paid 100% for approved uses

Typical uses of Pre-Litigation:
- Employment Practices (discipline, termination, harassment complaints)
- Review of new or existing moratoriums
- Assistance with PRA response
- Assistance with OPMA compliance

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Member services - rmsa@awcnet.org

Grants
Loss Prevention grants
- Eligibility based on assessment – check the website!

Annual Meeting grants

Lexipol grants
- Police, fire, jails – 50% up to $5,000 each!

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Member services – rmsa@awcnet.org

Training

- Regional
- On-site/customized
- Member Expo
- RMSA Annual Meeting

- <u>Scholarships</u>

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Other member services – rmsa@awcnet.org

- Asset management assistance
- Risk management guidance/advice
- Contract review (insurance/indemnification)
- Model policies and manuals
- *RMSA News*
- Access to additional coverages
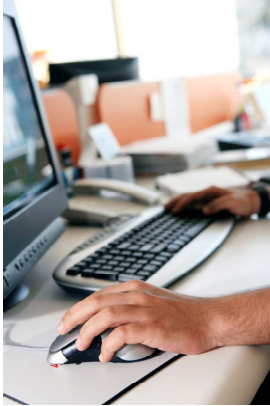 - Special events
  - Public officials/notary bonds

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More member services – rmsa@awcnet.org

Online member resources
- RMSA-U
- Enquiron
- eRiskHub
- AMP

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RMSA•U

- On-demand training
- Administrator capability
- Retains certificates
- Satisfies several required member standards
- Tutorial available on RMSA website

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Enquiron

Employment law hotline

Employee handbook builder

State specific resources
- Sample policies
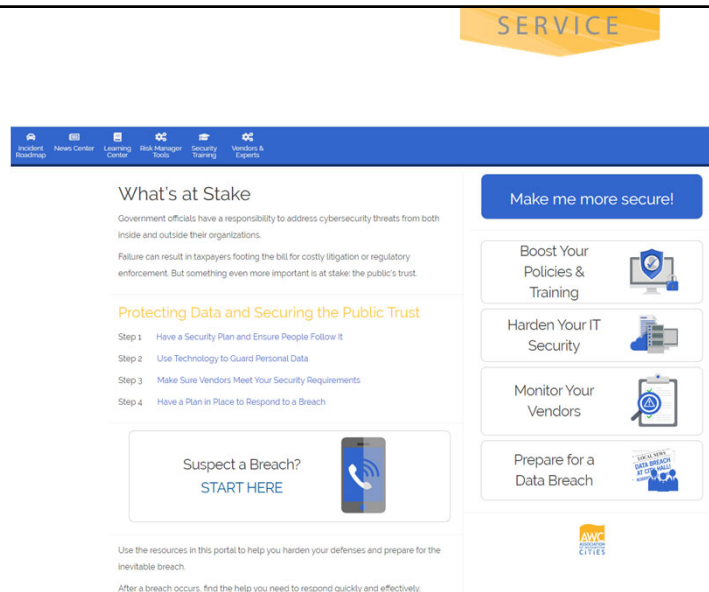- Updated laws and regulations

Sample job description bank

Cyber resources coming soon!
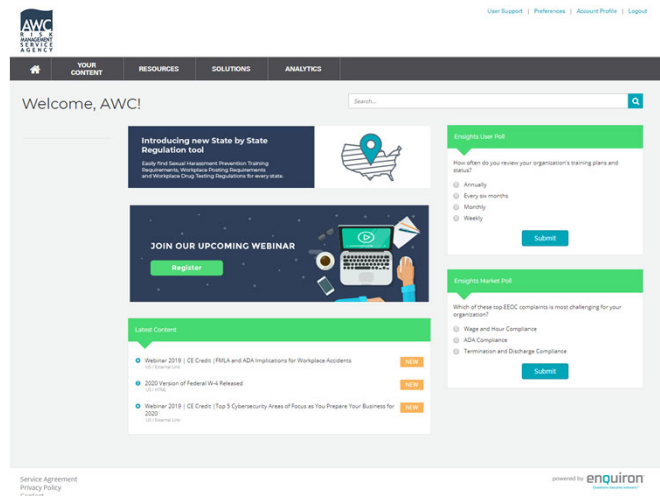
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eRiskHub

- Sample policies
- Security training
- Best practices
- Vendors and cyber security experts

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AssetWorks/AMP

Asset management system
- Provide accurate information
- Property appraisals
- Tutorial video available on RMSA website

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Website resources

Risk Management Service Agency

Security | Stability | Service
RMSA is the full-service risk management choice, protecting the employees, assets and officials of Washington's cities and towns. We are large enough to safeguard your assets, yet small enough to know your name. We strive to solve problems before they happen, and protect your future when they do.

Claims & pre-litigation
Filing a claim | Claim prevention – Pre-litigation consultation | Claim forms

Coverage & underwriting
Your policies | Self service certificate of coverage | Inventory listing and updates | Additional coverages

Loss prevention & member resources
Grant programs | HR Helpline | Reference guides and checklists | Personnel policies and templates | Loss prevention inspections

Training & scholarships
RMSA U training | Webinars | HR Helpline trainings | Lexipol trainings | Scholarships

News & important dates
RMSA News | Meeting notices

About RMSA
Mission | Governance | Our members | Joining RMSA | Governing documents | Assessment | Public record request | Contact us

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Contact us!

Claims: rmsaclaims@awcnet.org

Everything else: rmsa@awcnet.org

Main phone line: 360-753-4137

After hours claim line: 360-753-3326

Adrienne Beatty Program Manager – Responsible for overall management, day-to-day operations, contract review **Ashley Jones** Claims Specialist – Property and auto physical damage claims **Ezra Stark** Risk Control Coordinator – Loss prevention visits, risk management guidance	**Harlan Stientjes** Claims & Pre-Litigation Manager – Pre-litigation issues, liability claims, employment issues **Nate Sulya** Membership Coordinator– General RMSA matters, loss prevention & Lexipol grants, scholarships, renewals, certificates, training, asset management, contract review, access to systems (the RMSA website, AMP, RMSA-U, Enquiron, eRisk Hub, etc.)

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2020 RMSA Annual Meeting & Dinner

Kennewick

October 13, 2020!

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