



RMSA Program Update

October 10, 2024

Member Expo | Chelan, Washington

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Agenda

- ✓ Overview of your RMSA membership
- ✓ Elements of your RMSA rate
- ✓ Insurance market trends & impacts
- ✓ RMSA Member Standards
- ✓ Program claim trends
- ✓ Origami member portal
- ✓ Renewal and year-end updates

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AWC RMSA Mission

The mission of the AWC RMSA is to inspire and support the risk management efforts of its members in order to reduce their risk, protect their assets, 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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Elements of your RMSA contribution

Elements of your contribution



Liability
(includes cyber)

Worker hours

Administration
Public works
Safety
Others

Claims history

Factor applied to
your rate based
on your claims



Property
(includes pollution)

Property values

Buildings & contents
Vehicles & equipment

Earthquake

Based on
geographical
risk data

Crime

Shared cost
between
members



Your contribution



Other factors

Drones & airports

Cost shared between
members with
these items

RMSA program costs

Reinsurance costs

Includes socio-
economic and
legislative factors



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Insurance market trends & impacts

Factors impacting rates:

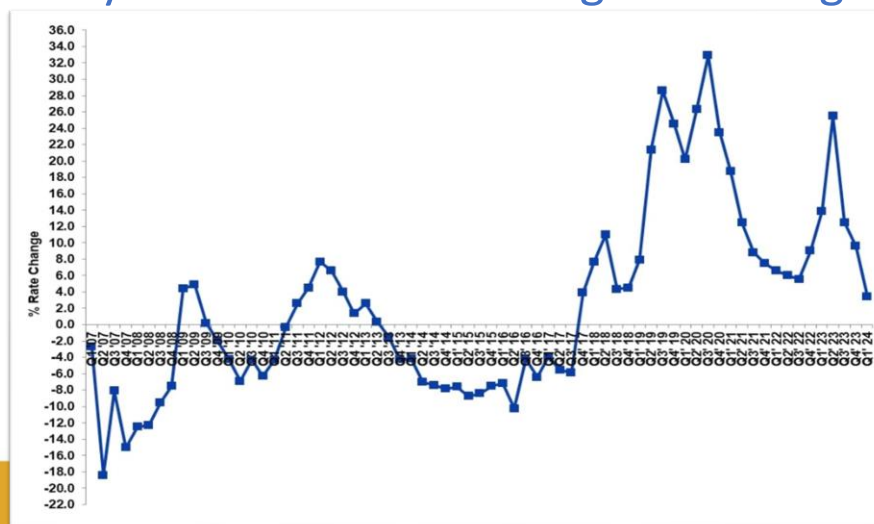
- Global economic trends
- Weather events
- Social inflation
- Nuclear verdicts

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Property: Quarterly Year-Over-Year Change In Average Rate








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RMSA Current Claim Trends

-  **Employment matters:** Alleged wrongful termination, hostile work environment, harassment, discrimination, etc.
-  **Sewer back-ups:** Caused by back-ups in main lines resulting in damage to residential homes
-  **Auto accidents:** Both at-fault and not-at-fault collisions
-  **Employee fidelity:** Unauthorized financial transactions conducted by a member employee
-  **Sidewalk and street hazards:** Trip and falls + pothole claims

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RMSA: Member Standards



Member Standards provide consistent administrative practices for members, reducing property and liability losses.

Required Standards

A member's failure to comply with the standard will result in a deductible being applied to the loss costs, or, in some cases, the loss will not be covered

Advisory Standards

While not required, advisory standards are principles and practices that have been identified as sound risk management best practices.

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Member Standards: Update



Important revision to an existing Public Works standard

Following two sessions with our Public Works Focus Group, participants collectively agreed to recommend the following updates to the following Member Standards:

- Sewer System Standard- Change requirement to inspect entire system every 12 months to every five years and add a requirement to inspect problematic areas on an annual basis.

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How we can help you reduce claims



Employment matters: Pre-litigation service offers complimentary legal assistance



Sewer back-ups: Public Works Member Standards addresses repeat claims



Auto accidents: Complimentary, on-demand defensive driving training



Employee fidelity: Division of duties training and resources through the SAO



Sidewalk and street hazards: Annual grant funds available to address sidewalk and street hazards

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Dashboards
Annual Program Budgets
Documents
Tasks
Claims
Incidents
Pre-Litigation Costs
Policies
Policy Coverages
Members
Interactions
Program Transactions
Asset Schedules
Contacts
Reports
Claims in Association with Washington Cities
Help
Get Support
Sign Out

Member Dashboard

Data as of 5 days ago | Refresh Data | Set Auto-Refresh

Member Portal

Welcome to the AWC RMSA Member Dashboard!

On this Member Dashboard, you will find:

- Report a Claim
- Claim Loss Run
- Coverage Endorsements
- Scheduled Real Assets (Buildings and also) Vehicles, and Mobile Equipment
- Member Visit Information
- Certificates of Coverages

Report an incident or claim

Reporting an Incident or Claim to RMSA

[Click here to submit an Incident/Claim](#)

This process will take approximately five to fifteen minutes, depending on what happened. Please provide basic information such as when and where the incident took place, and what happened. If possible, please also include specific information on vehicles, property and/or drivers involved.

If you have any questions regarding submission of an incident/claim, please email RSMAClaims@avcnet.org

Claim Loss Run

Claim Number	Report Date	Loss Date	Claimant	Member	Coverage	Status	Total Paid	Total Recovery	Adjuster User	Loss Description
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Risk management is a year-round focus!



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Risk management programs and resources





- **Pre-litigation assistance**
- **Training and scholarships**
 - Reimbursement scholarship program
 - RMSA-U online learning management system
- **Risk management resources**
 - On-site risk management check ups
 - Contract reviews
 - Reference guides and checklists
 - Approved indemnity language tool to assist with contract
- **Zywave HR and eRiskHub cyber resources**
 - Sample policies!
- **Grants**
 - Lexipol – police and fire departments
 - Loss Prevention
- **Robust website**
 - Find resources by department!

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Renewal & year-end updates

-  2025 rates have been distributed with 6% base rate increase - invoices will be sent in January
-  Keep an eye out for RMSA News – important updates
-  2025 coverage documents available January 1
-  Make sure staff is up to date with Member Standard training requirements

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Questions?

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