Member Pooling Programs

Employee Benefit Trust
The Employee Benefit Trust is Washington's largest local government benefit pool for cities, towns, and other local governments. We provide quality, efficient, and cost effective benefit and health promotion programs with the highest level of service.

Risk Management Service Agency
RMSA is the full-service risk management choice for Washington's cities and towns. We are large enough to protect your assets, yet small enough to know your name. We strive to solve problems before they happen, and protect your future when they do.

Workers' Comp Retro Program
Workers' Comp Retro provides training and tools that empower employers to lower risks for on-the-job injuries. Our focus on injury prevention and safety reduces your overall workers' compensation costs and provides the opportunity for refunds.

Drug & Alcohol Consortium
The Drug & Alcohol Consortium helps members comply with the federal Department of Transportation's mandated drug and alcohol testing requirement for CDL (commercial driver's license) employees, transit drivers, and gas utility workers.

AWC MEMBER POOLING PROGRAMS

AWC ASSOCIATION OF WASHINGTON CITIES

Pooling Programs play an integral role in advancing AWC's Strategic Goals

SERVE: Deliver high quality, trusted, cost-effective benefit programs and services to Washington cities and towns

ADVOCATE

ENGAGE

INFORM

Lead

SERVE

COMMUNICATE

EDUCATE

Explore and assess opportunities to provide new, innovative, and relevant services to meet current and future needs

Explore new ways to support cities and towns, balancing the opportunities provided by new technology and the benefits of personal connection

Continue to provide outstanding support to Member Pooling Programs and enhance marketing of AWC services to potential new members

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City stories - AWC programs engaged in time of need

Recovering from significant emotional or impactful event

Emergency preparedness and help during a natural disaster

Prioritizing public safety mental health

Securing the workplace against cyber risk and employee theft

Recovering from a significant or impactful event – restoring a culture of safety & trust

Employee Assistance Program

Private, confidential resource for behavioral health support
- Free to employee & family
- In-person or on-line counseling
- Work-life balance, legal, financial & much more

Wellness & Safety Committee(s)

Emergency preparedness – Business continuity plans – Providing resources during a natural disaster

Reasons why

- Community depends on you and your ability to do your job or even other people's job.

- You can't do that if you have not taken care of yourself **and** your family.

- "Disasters" start small and become emergencies because people are not fully prepared.

Update to address current risk

- Traditional 72 Hour Preparation Programs are not adequate. In a large scale (area/population/complexity), disaster, communities may need to be self-sufficient for 4 days.

- FEMA – going away – burden and cost to states and locals.

- Many communities are not likely to receive immediate attention in the event of a regional, statewide, or national event.

Risk Assessment

- History (last 30 years) – what has impacted your community?
- What is your county EM focusing on (Hazard/Vulnerability Assessment)?
- Events include:
  - Volcanoes / Earthquake
  - Weather - Ice / snow, wind, drought, flooding
  - Transportation
  - Communications – internet/cell
  - Utilities
  - Wildfire

Mark your calendars

- **October 2**, Wenatchee – Emergency Management Forum

- **October 8-9**, Chelan – Member Expo
  - Keynote: The Risk of Silence – Crisis communications for government leaders
  - Session: Chaos to Clarity: Table top crisis communications

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After Disaster Strikes – Employee Health & Wellness

- Health Care Coverage
  - ➢ Plans may have policies that go in place when there is a state of emergency, a regionalized, or county level emergency

- Employee Assistance Program
  - ➢ Natural disasters can upend a person's entire existence, causing worsening medical and mental health conditions as well as PTSD
  - ➢ Understand/promote services available under your EAP

member

After Disaster Strikes – Employee Safety

- Isolate from structural and physical hazards as much as possible

- Ensure responders are stocked with and using appropriate gear and PPE

- Provide safety briefings and meetings ahead of shifts for work unusual or unique to disaster response

- Be observant of behavior that indicates the employee is not safe to work due to fatigue or other exposure

- Monitor the mental health of staff working post-emergency
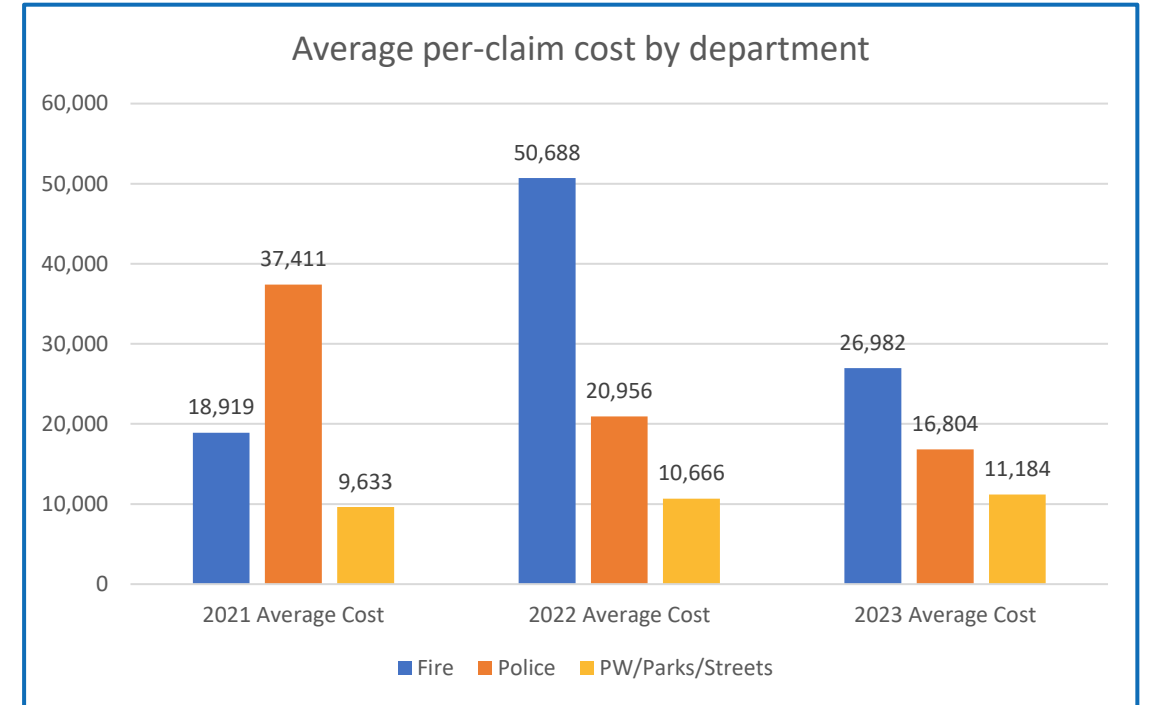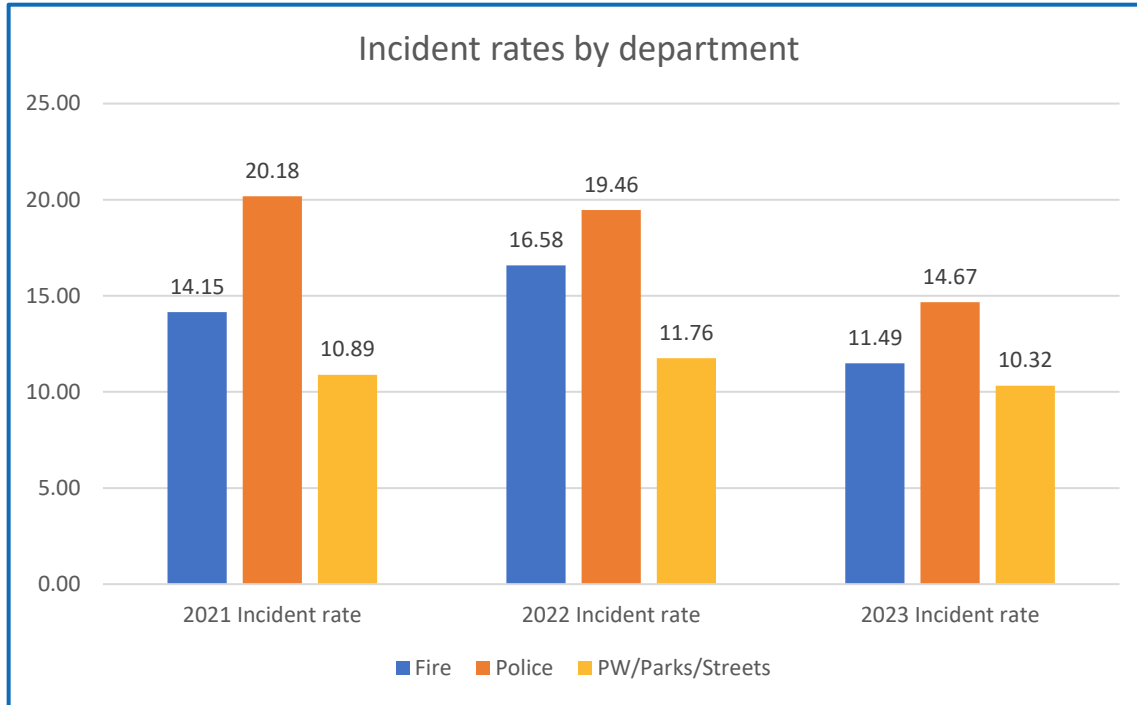
member

Plan Ahead – Risk Management

- Resources, templates & checklists for AWC RMSA members on website
- Comprehensive Emergency Management Plan (CEMP) -Required for every town/city by the state
- National Incident Management System (NIMS) - Required to get federal preparedness grants
- Continuity of Operations (COOP) and Continuity of Government (COG)
- Train staff and citizens (consider a CERT team)
- Physical mitigation (earthquake retrofit, defensible space)

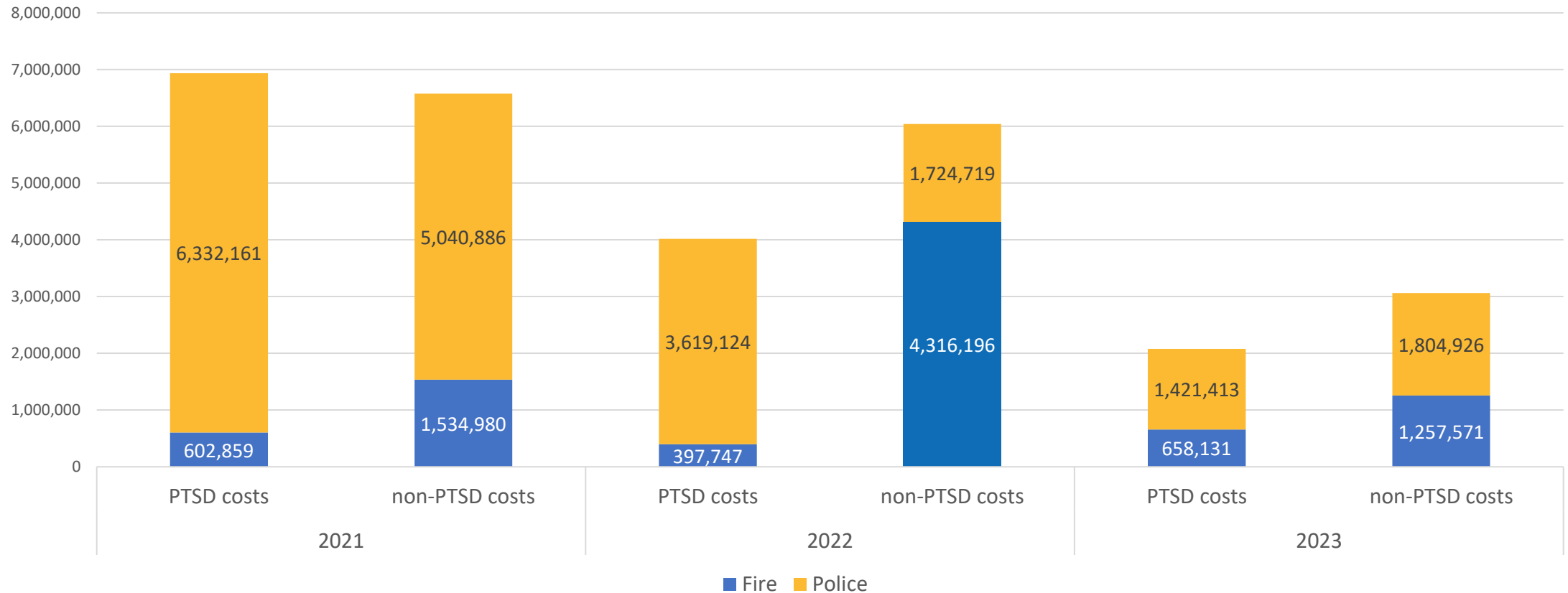# Prioritizing public safety mental health

Workers' Comp claim trends

Incident rates by department

	Fire	Police	PW/Parks/Streets
2021 Incident rate	14.15	20.18	10.89
2022 Incident rate	16.58	19.46	11.76
2023 Incident rate	11.49	14.67	10.32

Average per-claim cost by department

	Fire	Police	PW/Parks/Streets
2021 Average Cost	18,919	37,411	9,633
2022 Average Cost	50,688	20,956	10,666
2023 Average Cost	26,982	16,804	11,184

Public Safety PTSD costs

Public Safety PTSD and non-PTSD claims costs

	2021		2022		2023	
	PTSD costs	non-PTSD costs	PTSD costs	non-PTSD costs	PTSD costs	non-PTSD costs
Police	6,332,161	5,040,886	3,619,124	1,724,719	1,421,413	1,804,926
Fire	602,859	1,534,980	397,747	4,316,196	658,131	1,257,571

■ Fire ■ Police

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AWC Retro – actively addressing trend

- Connecting with L&I at all levels to address adverse impact of PTSD claims
  - 2024 legislative directive – independent review of PTSD claims
  - Staff meet with L&I's PTSD subcommittee
- AWC Retro committed to proactive claims management – collaboration with employers to ensure optimal outcomes
- Remain vigilant to future rate increases

Emphasize growing risk in the workplace: cyber vulnerability & employee theft

Cyber Incident Rates Indexed to Q1 2019
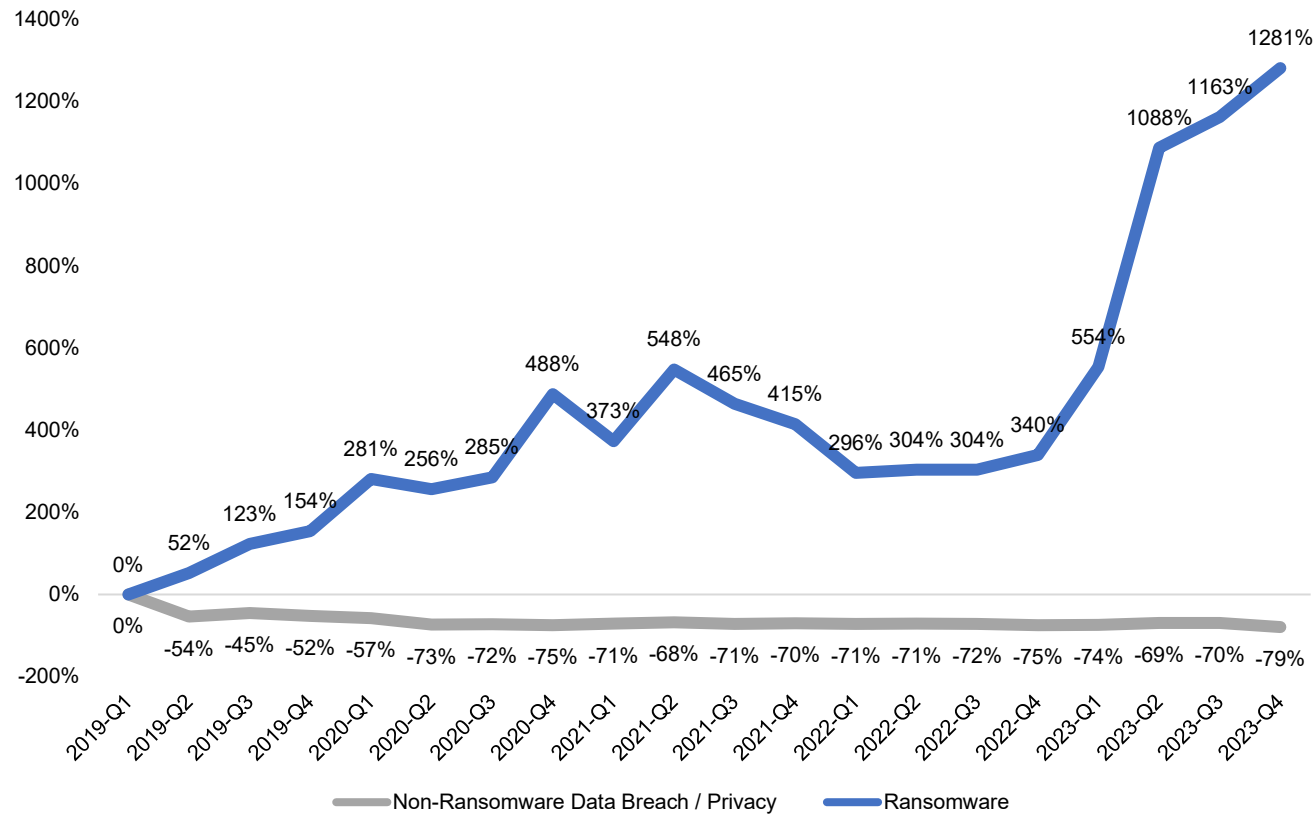
- Key Observations:
  - Ransomware activity has continued to **accelerate through Q4 2023**
  - **Ransomware Events are up 1,281%** from Q1 2019 to Q4 2023
  - Compared to Q3 2023:
- Ransomware Events are up 9%
- Non–Ransomware Data Breach/Privacy Events are down 32%
- The most commonly impacted industries by Ransomware in Q4 2023 were:
  - Public Entities
  - Business Professional Services
  - Manufacturing
  - Healthcare
  - Real Estate/Construction
  - Education

AWC RMSA & Cybersecurity

RMSA offers cyber coverage to our members. In partnership with NLC and vendor VC3 on the Cyber Pilot Project, RMSA's goals include:

- Reduce the risk of cyber claims by offering further cyber protection in an increasingly unsafe digital environment.

- Educate members on cybersecurity Member Standards with an initial pilot focus on small members who may have no in-house or contracted IT staff.

- Fulfilling our mission to proactively provide coverages and resources for our members.

- Showcase a more appealing pool to cyber reinsurers with these cybersecurity protections in place.

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Cyber Roadmap Pilot

AWC RMSA partnering with NLC RISC/MIC and VC3 to pilot cybersecurity services:

- **Onboarding:** Discovery calls to assess current cybersecurity measures and digital scope. Onsite visit to review the existing cybersecurity technologies in place protecting servers and workstations/laptops and deploy pilot cybersecurity services.

- **Data Backup:** Offsite data backup storage for critical servers (or critical workstations, if there are no servers).

- **Email Advanced Threat Protection (ATP)**: Encrypts your email, scans it for malware, and stops most phishing and spam attempts from ever reaching employees.

- **Endpoint Detection and Response (EDR)**: Detects malware and potential cyberattacks on endpoint devices (servers, workstations, laptops, etc.) preventing them from spreading across the network.

- **Multifactor Authentication (MFA)**: Multi-step account login process that requires users to verify their identity in more than one way.

- **Security Awareness Training (SAT)**: Phishing tests and security awareness training to keep municipal staff and elected officials sharp, skilled, and smart when encountering cyberattacks through emails, text messages, social media, or by phone.

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Employee fraud (theft)

Employee fraud claims on the rise

Shared focus of education for electeds and leadership

Revisit policies & procedures

Office of the Washington State Auditor
Pat McCarthy

Top five fraud reports for 2024: A roundup of notable investigations published this year

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Nov 20, 2024

Misappropriation of public funds is harmful to everyone, and our Office takes investigating these cases seriously. Some of the most significant fraud investigations in our Office's history have been brought to light just this year, in fact, and Fraud Awareness Week seemed like the perfect time to revisit them.

These cases not only speak to the importance of government accountability and transparency, but also to the value of the resources we offer that can help governments prevent fraud in their organizations. We've highlighted a few guides at the end of this article.

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Mark your calendars

- **October 7**, Chelan – RMSA Annual Meeting
  - Panel: Stronger together: strengthening financial oversight and internal controls
    - Megan Clark - Etter, McMahon, Lamberson, Van Wert & Oreskovich
    - Brandi Pritchard – SAO, Assistant Director of Special Investigations
    - Niles Kostick – SAO, Center for Government Innovation
- **October 8-9**, Chelan – Member Expo
  - Session: Checks, balances, and bank statements: building stronger financial controls

We value your input and questions

- **Contact us at:**
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- **carolw@awcnet.org**
- **www.awcnet.org**