



## CITY OF WASILLA

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### COUNCIL MEMORANDUM

NO. 92-21


FROM: Finance Director

DATE: February 12, 1992

SUBJECT: AML/JIA (Joint Insurance Association Inc.)

During the budget process last year and on several other occasions we have listened to proposals from the JIA to cover some of our insurance needs by joining their association instead of seeking coverage by insurance companies through the traditional market process. Joining as you may recall requires a 3 year commitment and this seemed to be the main sticking point with the Council.

Since the Council has rejected this proposal in the past the Administration, unless specifically directed by Council, is not going to waste staff time filling out the questionnaire which is necessary before JIA will make a cost proposal.

  
Erling P. Nelson, CMC  
Finance Director

EPN/mdh

Encl: 1

*Approved by way of  
No action 2/24/92  
from Council*



The Alaska Municipal League (AML) is a statewide, nonprofit, nonpartisan organization of local governments. The League serves as an advocate for municipal government in the legislature and with the state executive departments.

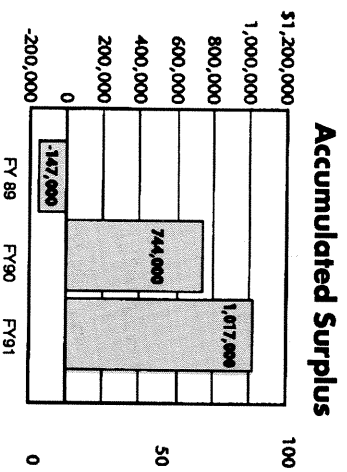
Through its members, the Alaska Municipal League seeks to advance the interests and wellbeing of all Alaskans by supporting and advocating strong, cost-effective, and responsive local government.

## Alaska Municipal League Answers the Call

In the mid-1970s and again in the early 1980s, many municipalities were faced with a crisis — the skyrocketing costs, or in some cases, the total inability to secure insurance.

How was the crisis resolved in Alaska? Local municipalities turned to the Alaska Municipal League for assistance. The Alaska Municipal League came to the rescue by developing the Alaska Municipal League Joint Insurance Association, a risk sharing pool to insulate local governments from the traditional insurance market's cyclical problems of cost, capacity and uncertainty.

Even though crisis conditions have passed, at least temporarily, the success of the Alaska Municipal League pool and the benefits and services it offers to municipalities and schools have led to it becoming a positive force in local government risk management and a real and long-term alternative to the past reliance on commercial insurance carriers.



In 1991, the Alaska Municipal League's liability/property, workers' compensation and police pools have a total annual premium of \$2.9 million dollars and 61 municipalities and school districts participate in the league pool.

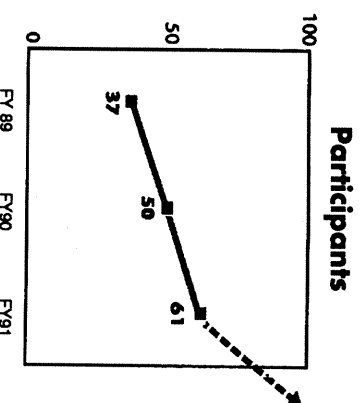
## The Alaska Municipal League Joint Insurance Association offers positive advantages over commercial coverages.

The Alaska Municipal League Joint Insurance Association is:

- a program of the Alaska Municipal League
- an Alaska non-profit organization
- owned and operated by its participants
- responsive to local government needs and to Alaska state laws and regulations
- an Alaskan company and part of a growing national movement
- reviewed by an actuary on an annual basis.

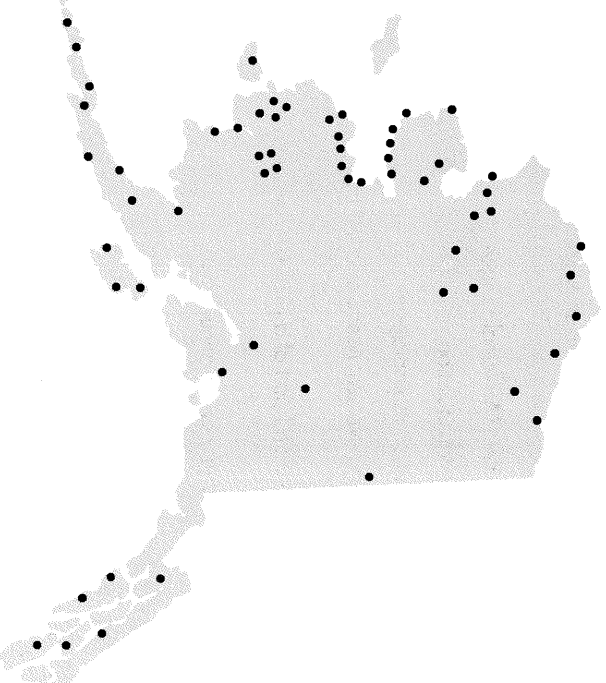
The Alaska Municipal League Joint Insurance Association offers:

- stable and competitive pricing with opportunity for rebates
- experienced-based underwriting
- consistent availability of broad coverages
- service programs tailor-made for Alaskan municipalities and school districts
- reinsurance protection.



For more information call the Alaska Municipal League Joint Insurance Association at (907) 586-3222.

## Statewide Coverage and Growth



What does the future hold for the Alaska Municipal League Joint Insurance Association?

The Alaska Municipal League risk sharing pool has become a dynamic and progressive force in local government risk management and risk financing and is well prepared to meet the challenges that lie ahead.

In the future, the Alaska Municipal League Joint Insurance Association will be looking to:

- service existing participants
- expand participation
- offer additional and innovative services or lines of coverage for effective and efficient government operations
- minimize rate increases
- build in-house, service-oriented capacity to help all AML members contain costs through expanded programs in the areas of risk management, safety, and loss control.

The AML/JIA is a non-profit, member driven, Alaskan public entity insurance pool, dedicated to serving the risk management needs of the Alaska Municipal League's member municipalities and school districts.

**Coverages:**

- broad general liability coverage
- workers' compensation coverage
- public officials liability coverage
- law enforcement liability coverage
- automobile liability coverage
- all risk property coverage (excluding flood & earthquake)

**Risk Control Services Include:**

- in-house risk control officer
- information clearing house
- loss control/safety audits
- loss control programs
- employee safety training

**Additional Coverages for Individual and Special Risks:**

- airport
- boiler and machinery
- auto comp and collision
- marine
- medical malpractice
- garaged vehicles
- pollution (ST)

The AML/JIA was formed by the Alaska Municipal League in 1988 to provide broader services to its members. The following municipalities and school districts are FY92 participants in the AML/JIA program:

- Akiak
- Akutan
- Aniak
- Atka
- Atkasuk
- Barrow
- Chuatbaluk
- Cold Bay
- Craig
- Craig School District
- Deering
- Dillingham
- Eagle
- Ek
- Elim
- Emmonak
- False Pass
- Galovin
- Goodnews Bay
- Houston
- Hoonah Public Schools
- Huslia
- Kasaan
- Kiana
- King Cove
- Klawock
- Katik
- Kotzebue
- Larsen Bay
- Lower Kalskag
- Mountain Village
- Napaklak
- Nenana
- Newhalen
- Nikolai
- Nome
- Nondalton
- Noorvik
- Nuiqsut
- Old Harbor
- Ouzinkie
- Pelican
- Pilot Station
- Point Hope
- Quinhagak
- Russian Mission
- St. Mary's
- Sand Point
- Seward
- Shaktolik
- Shishmaref
- Skagway
- Soldoina
- Teller
- Tenakee Springs
- Thorne Bay
- Togiak
- Unalakleet
- Wainwright
- White Mountain
- Whittier

The following municipalities are FY92 participants in the AML/JIA Law Enforcement liability Pool:

- Craig
- Dillingham
- Emmonak
- King Cove
- Klawock
- Kotzebue
- Mtn. Village
- Nenana
- Nome
- Palmer
- Pelican
- Quinhaga
- Sand Point
- Seward
- Soldoina
- Unalakleet
- Whittier

# I N S U R A N C E

