



APEI Membership: What Municipal Leaders Need to Know

Carleen Mitchell, Deputy Director
Alaska Public Entity Insurance

Why this training is important



- As the leaders of your organization and the supervisors to your city manager, it's important to be aware of risk management and your role in supporting staff in their effort. As your insurance provider, APEI plays a significant role in your city's risk management and we can work with you to identify and manage risks.
- We want to make sure you are familiar with APEI and aware of the programs and services we offer. We also want to alert you to some potential pitfalls that can preclude coverage in certain situations.
- APEI is aware of the shrinking budgets of our membership. We want to make you aware of how we can help your organization save money through risk management and on your insurance premium. APEI has MANY tools and resources available to assist with this.

Who is Alaska Public Entity Insurance



- Non-profit administrator of a Joint Insurance Arrangement, commonly called a “pool” of Alaskan entities that self-insure one another and is authorized by Alaska Statute 21.76.
- Provides property, liability, and WC coverage for 38 school district and charter school members, and 33 municipalities and related organizations (volunteers fire departments, medical centers, etc.). Many of our members have been with APEI for 10+ years.
- APEI was initially organized in 1986 by the Association of Alaska School Boards (AASB) to write property insurance for school districts. Starting in 1998, APEI’s scope of operations expanded to include municipalities and to provide liability and workers’ compensation coverage.
- Governed by an 11-member board of directors made up of member representatives, all of whom have a stake in the process.
- As a pool, APEI’s focus is exclusively on protecting the needs of pool members.
- APEI requires all members work with an independent broker. This to ensure that members get the best advice possible regarding their unique needs.

Who is Alaska Public Entity Insurance (cont.)



Barbara Thurston
Executive Director



Carleen Mitchell
Deputy Director



Cole Cummins
Loss Control Manager



Julie McBrien
Data Analyst



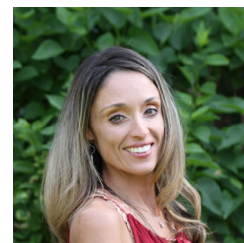
Chris Luck
Office Manager



Brad Thompson
Claims Director



Kyle Hardin
P/C Claims Manager



Jessica Garrett
WC Claims Manager



Buffy Blais
WC Claims Adjuster

What is the City Council's role in Risk Management ?



City council's role is oversight of managing risks and insurance, not a direct role.

- Loss control starts at the top
- The assembly/council's direct employee is the City Manager
- Dealing with losses costs money and takes staff time

Appropriate questions to ask:

- What is our city's loss history?
- What are our insurance coverage limits and deductibles?
- What kinds of employee training are being done?

APEI Coverages



- Property (including flood, earthquake, equipment breakdown and crime)
- Liability (including employment practices, cyber)
- Auto Liability and Physical Damage
- Mobile Equipment
- Workers Compensation (including for out-of-state employees)

Other Coverages that we can help you procure from another carrier:

- Marine
- Airport and Aviation
- Excess Cyber
- Tenant Users Liability Insurance Program (TULIP)

APEI Coverages (cont.)



Important considerations you may want to ask your city manager about:

Property (including flood, earthquake and crime)

- Is all property on the schedule or is there property that should be removed
- Property deductible and how it's being budgeted

Liability (including employment practices, cyber)

- Management training for policies and best practices
- Training for cyber threats and theft

Workers Compensation (including for out-of-state employees)

- Are reports of injury made timely to APEI
- Is training on accident/injury prevention provided
- Does your organization have any employees working out of state

Auto Liability and Physical Damage

- Are all autos on the schedule or are there any that should be removed
- Are vehicles valued correctly

APEI Services for Our Members: Legal Fee Reimbursement



- As a condition to your employment practices liability coverage, APEI requires that, prior to an involuntary termination an attorney be consulted on the termination and their advice followed.
- *APEI will reimburse up to one hour of fees for the legal consultation.*
- Prior to any termination, please consult with an employment law attorney on the decision. You may also reach out to APEI for additional assistance.

APEI Services for Our Members: Consultation



- OSHA Compliance
- Fire and life Safety
- Job Hazards and Ergonomics
- Safety Program Development
- Playground Safety
- Safety Leadership
- Risk Analysis and Management

For Employee Safety and Property Loss Control:

Cole Cummins, Loss Control Manager

(907) 523-9470

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- Management & Supervision
- Employment Law
- ADA Accommodation
- Reasonable Suspicion/Drug Testing
- Discrimination/Harassment Prevention
- Personnel Policies
- FMLA/AFLA

For Human Resources Loss Control

Carleen Mitchell, Deputy Director

(907) 523-9430

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APEI Services for Our Members: Training



Safety Loss Control Training Topics:

- Confined Space Entry
- Lockout/Tagout
- Hazard Communications
- Bloodborne Pathogens
- Root Cause Accident Investigation
- Ergonomics
- Personal Protective Equipment
- Fire and Life Safety
- Implementing Safety Committees
- Job Hazard Analysis
- Playground Safety
- Creating a Safety Program
- Safety Leadership
- OSHA for Supervisors

APEI Services for Our Members: Training



Human Resources Loss Control Training Topics:

- Management Best Practices
- Conducting Job Interviews
- New Employee Onboarding and Orientation
- Performance Appraisals and Performance Management
- Documenting Employment Actions and Disciplinary Issues
- Discrimination/Harassment Prevention for Supervisors and Staff
- Confronting Bullying
- Addressing Substance Abuse in the Workplace
- Americans with Disabilities Act
- Family Medical Leave Act/Alaska Family Leave Act
- ADA, FMLA, AFLA and Workers' Comp Overlap
- Conflict Resolution
- Termination Decisions
- Completing Form I-9
- Conducting Internal Investigations
- Personnel File Maintenance

APEI Services for Our Members: Loss Control Grants



APEI offers grants to be applied to safety training or equipment, including personal protective equipment. Members purchase the items/services and requests reimbursement through the grant.

Total Member Premium	Maximum Grant Reimbursement
Less than \$100,000	\$1,000
\$100,001-\$399,999	\$2,000
\$400,000-\$999,999	\$3,000
\$1 million or more	\$5,000

APEI Services for Our Members: Loss Control Premium Credits



Safety Committee

Credit of up to 3% applied to the Workers' Compensation Premium for members who have a safety committee that meets at least 4 times per year

Fire/Safety Self Inspection

Credit of up to 4% applied to the Property Premium for members who complete a self-inspection checklist for their larger buildings

Employee Safety Program Self-Audit

Credit of up to 2% applied to the Workers' Compensation Premium for members who complete a self-audit checklist of their safety procedures

APEI Services for Our Members: Loss Control Premium Credits (cont.)



Earn credit towards WC and liability coverage when employees complete training in different areas.

- **TargetSolutions online training:** A wide variety of topics are available, and training is automatically reported to APEI.
- **Live webinars:**
 - Presented monthly by APEI.
 - Can also be developed specifically for your organization and presented at a time that best fits your needs.
- **Recorded webinars:** APEI live webinars are recorded and posted on the APEI website.
- **On-site training:** APEI staff are available to visit your location to present safety and human resources related training of your choosing to management and staff.

And the cost for these training resources? NOTHING!!

APEI Services for Our Members: Loss Control Premium Credits (cont.)



To receive the maximum credit towards their liability premium, Municipalities must complete:

- APEI's City Council/Assembly training for each City Council, Assembly, or member of a similar governing body will earn the member a credit of 2%.
- Completion of an average of one hour of Human Resources training per employee will earn the member a credit of 3%.
- An average of 5 hours of training per employee in either safety or sexual abuse prevention will earn the member a 5% credit.

APEI Services for Our Members: Tenant Users Liability Insurance Program



- Also known as “TULIP”
- Fast, easy method of procuring liability insurance to cover most types of events and activities sponsored by a third party that take place at various APEI member facilities
- Protects both the user and the facility against claims by guests who may be injured while participating in an event
- You can present the TULIP program to a facility lessee as part of the rental agreement

For more information visit <https://akpei.com/coverages/>

APEI Services for Our Members: Loss Control Manual



Updated annually, the Loss Control Manual provides:

- Detailed information about all the services described here
- Detailed information about our premium credit and grant programs
- Forms and guidelines for your organization to use for a variety of loss control activities
- “Safety Short” information sheets that can be used with safety committees and for safety training
- Many more resources to assist with your risk management programs

Thank you for attending today!



By attending today, you have taken a significant step in helping your organization reduce risk and save money. We hope that you found this information beneficial.

Please remember that APEI is here to help! Let us know if you have any questions regarding:

- Your organization's coverage
- Filing claims or open claims
- Loss control services
- Premium credit and grant programs
- Anything else we may be able to assist with!