SUBJECT: Workers’ Compensation and General Liability – Policy Statements for Crisis Incident Management

ACTION FOR CONSIDERATION:
Recommend to the Executive Committee to approve a Workers’ Compensation and General Liability Program Policy Statements for Crisis Incident Management.

BACKGROUND:
Staff conducted a Request for Proposal (RFP) for Crisis Incident Management Services to replace services that were formerly provided by a reinsurer. The Executive Committee unanimously approved contracting with Mainstream Unlimited for crisis incident management services. Based on the discussions, staff was directed to move forward with the service offering as soon as possible.

Services include both pre and post incident services. Pre-incident services include regional training programs and webinars on topics such as crisis incident management, communications, and media management. Any member-specific, pre-incident training will be paid for by the member at the discounted rates offered to the <Group Name Here>.

Post-incident services include situation assessment, and media consulting services, which will be provided to members upon approval by the <Group Name Here>, and paid for by the <Group Name Here> up to $50k per incident. Any costs above that would be paid for by the member.

Additionally, staff has created a Crisis Incident Team, tasked with supporting members in need at the time of a critical incident. Each occurrence is different and calls for a different skill set of team members, which the <Group Name Here> will create from existing staff, as well as our service partners and industry experts. The Critical Incident Team is comprised of the Chief Member Services Officer, Chief Executive Officer, Chief Claims Officer, and the Chief Operating Officer.

To provide guidance for post-incident services, staff suggests adopting the attached Policy Statement for Crisis Incident Management.

In summary, each policy outlines the purpose of the implementation of the Program, limits of coverage, eligibility, definition of a qualifying crisis incident, covered expenses, termination of coverage, and the delegation of authority.
**FISCAL IMPACT:**
The fiscal impact is at the most $50k per event. The number of occurrences is unknown; however, it is expected to be minimal. All expenses will be paid from the Pool’s funds. If multiple occurrences are the trend, it will be recommended to the Underwriting Committee to consider increasing the rate of administrative fees to pertinent programs.

**RECOMMENDATION:**
Staff recommends approval of the Workers' Compensation and General Liability Policy Statements for Crisis Incident Management. Careful attention should be paid to the benefits under the “Crisis Incident Loss” paragraph to determine if this level of coverage is intended. The Committee may have a different recommendation for Workers' Compensation and General Liability.

**TYPE OF VOTE REQUIRED:** Majority vote of the Committee (4)