



## WASHINGTON CITIES INSURANCE AUTHORITY (WCIA)

### What is WCIA?

- A local public entity formed to reduce risks and insurance costs.
- WCIA offers broad coverage, helps members with risk and claim management, and has a track record of strong fiscal performance.

### How WCIA Works

- WCIA is a member-driven public organization. Participating public entities are co-owners of the pool, sharing the core value of long-term risk management to contain and stabilize long-term costs while increasing safety.
- All members contribute to pay claims and share knowledge and information. Members learn to reduce the risk associated with their primary purpose: to deliver excellent public services.

### Advantages of WCIA Membership

- WCIA is run by a board of directors composed entirely of members who understand the risks associated with the communities they serve.
- WCIA assists members in avoiding and reducing losses by instilling strong risk management practices and by handling claims based upon legal liability rather than financial expediency.
- Members receive stability and transparency in rates. For the past 15 years WCIA's rates have only increased an average of less than 2 percent annually.

### Coverage

#### Liability

- \$25,000,000-Auto, General, Police, Errors or Omissions, Employment Practices, Employee Benefit and Stop-Gap on a 100% occurrence form.

#### Property & Auto

- \$300,000,000 per Occurrence

#### Equipment Breakdown

- \$100,000,000 limit

#### Crime & Fidelity

- \$2,500,000 per Occurrence

#### Information Security (Cyber Liability)

- \$1,000,000 Security and Privacy Liability;
- \$1,000,000 Regulatory Action;
- \$75,000 Individuals Privacy Event Services;
- \$1,000,000 Event Management;
- \$1,000,000 Cyber Extortion





## Claim and Litigation Management

- An experienced staff devoted solely to handling municipal claim and litigation.
- A partnership approach that responds to claims and litigation in a responsible manner.

## Pre-Defense Review

- Legal assistance that guides members before they take action.

## Risk Management

- An assigned risk management representative analyzes and assists in reducing exposures to loss.
- Risk Management Legal Consultation Program provides legal assistance on complex risk management issues.
- Risk Management Guidelines that outline various exposures and recommended controls, along with Risk Management Bulletins on emerging exposures and new case law.
- A review of contracts for appropriate insurance and risk transfer language.

## Training

- Free trainings on a wide variety of liability exposures such as personnel, land use, police, fire, jails, fleet, volunteers, public works, and parks.
- On-site, regional and online trainings available.

## Reimbursements

- Reimbursements for municipal accreditations, individual and group certifications, and registrations for association schools and institutes.

## Member Grants

- Risk reduction grants for projects to reduce exposures. All members can apply and grants are reviewed and awarded by a member run committee.



P.O. Box 88030, Tukwila, WA 98138  
Phone: 206.575.6046 / Fax: 206.575.7426  
[www.wciapool.org](http://www.wciapool.org)