

CEO's Corner:

People. Purpose. Passion.

As the year winds down - like so many of us - I am thinking ahead to the new year. We kick off 2021 financially strong with a growing book of business. We've hired new staff members to reduce vulnerabilities and strengthen our services. We are pleased to welcome Carlton Avent, Comptroller, and Lena Scarpulla, Membership Coordinator to our team.

Strategically, Mutual will remain dedicated to our Mission and Core Values. We will proceed with responsive tactics to adapt to the changing environment and our member's needs. Please reach out if we can provide a service or information, or just to say hi.

Whatever you may be celebrating this holiday season, I hope it is in good health. We thank you for your continued support and look forward to seeing all of you both virtually and in person.

Underwriting

To meet member needs for increased Property capacity, our team is pleased to announce that we have ceded approximately \$1 million to a Property retrocession, establishing relationships with three retrocessionnaires in the U.S. and London. With our partners, we continue to secure access up to \$25 million in limits, and hope to leverage these limits on behalf of our members in 2021. Please let us know if these higher limits would benefit your Property program, and we will work with you to determine how we can best serve your program.

Technology

The NLC Mutual Data Initiative continues to grow and is now up to 19 participating members! We have made significant advances in 2020, allowing us to provide members with analyses (or "cards") directly to their individual Domo instance. Many of these cards are built on aggregated data taken from all members, in addition to publicly available data, to give members access to information beyond their pool. Feedback has been extremely positive and will continue to be enhanced in 2021, bringing even more value.

Member Services

Police reform efforts, especially those to eliminate qualified immunity, could increase liability claims. As some states restrict or remove protections for law enforcement, pools are discussing ways to address this exposure to their members. RISC-Mutual has hosted two webinars on qualified immunity ([access here](#) and [here](#)). Our team will gather and compare state legislation restricting protections for police, and identify resources to help members understand coverage implications for these legislative changes.

Actuarial

We have moved our COVID-19 Presumption Projection Model to our DOMO environment to enable pools to update their projections as new data becomes available each month. We are pleased to share that our initial projections from very early in the pandemic have held up very well: approximately 1-3% of first responders have filed a claim arising from a positive COVID-19 infection and of those claimants, less than 1% are catastrophic. The vast majority of claims to-date have cost less than \$10,000.

Racial Equity Spotlight

This year exposed deep racial inequities in America's communities, evidenced by police brutality and ensuing demonstrations across the country. NLC Mutual is committed, at an institutional level, to anti-racism. It is our hope that through these editions of *Mutual Matters*, you will learn from the resources we provide below. These podcasts, books, articles, and viewing materials are meant to prompt conversations about race & the roles it plays in our society. If you have a resource to share or would like to have a conversation about any of the pieces shared below, please reach out to us. We look forward to walking alongside you, learning, and growing in our belief systems.

Recommended Resources

Podcast: [Code Switch](#) (NPR)

Book: [Citizen](#) (Claudia Rankine)

Report: [State of Black America: Unmasked](#) (National Urban League)

View: [13th](#) (Netflix)



"Year's end is neither an end nor a beginning, but a going on, with all the wisdom that experience can instill in us. Cheers to a new year and another chance for us to get it right."

- Oprah Winfrey