

The WARM Advantage

- ◆ General Liability
- ◆ Public Officials Errors & Omissions
- ◆ Employment Practices
- ◆ Property
- ◆ Boiler & Machinery
- ◆ Crime

OUR MISSION:

The Wyoming Association of Risk Management ("WARM") offers public entities cost-effective, pooled risk coverage and services, provided by a staff that values delivering quality, value-added benefits while fully maintaining the integrity and worth of the pool and its members' contributions.

WARM Members

- ◆ Albany County
- ◆ Albany County Fire District #1
- ◆ Board of Public Utilities
- ◆ Carbon County
- ◆ Cheyenne Regional Airport
- ◆ City of Casper
- ◆ City of Cheyenne
- ◆ City of Gillette
- ◆ City of Laramie
- ◆ City of Newcastle
- ◆ City of Riverton
- ◆ City of Sheridan
- ◆ Fremont County
- ◆ Fremont County Library
- ◆ Glenrock Area Solid Waste Disposal Dist
- ◆ Glenrock Community Recreation District
- ◆ Hot Springs County
- ◆ Johnson County
- ◆ Laramie County
- ◆ Laramie Regional Airport
- ◆ Laramie County Weed & Pest Dist.
- ◆ Lincoln County
- ◆ Natrona County
- ◆ Niobrara County
- ◆ Park County
- ◆ Sheridan County
- ◆ Sweetwater County
- ◆ Sweetwater County Solid Waste Dist #1
- ◆ Teton County
- ◆ Town of Alpine
- ◆ Town of Evansville
- ◆ Town of Glenrock
- ◆ Town of Jackson
- ◆ Town of Lovell
- ◆ Town of Lusk
- ◆ Town of Midwest
- ◆ Town of Riverside
- ◆ Town of Rolling Hills
- ◆ Town of Saratoga
- ◆ Town of Ten Sleep
- ◆ Uinta County
- ◆ W.A.R.M.
- ◆ Washakie County

Wyoming Association of Risk Management
PO Box 427, Cheyenne, Wyoming 82003
Phone: 307.433.9400 Fax: 307.433.9433

www.warmpool.org

Wyoming Association of Risk Management



How do public entities in Wyoming manage their risks?



www.warmpool.org

WARM History

Liability Pool

The Wyoming Association of Risk Management (WARM) Liability Pool was formed as a joint powers board in 1986 by the City of Cheyenne, City of Laramie, Laramie County, and Natrona County when the hard insurance market made it very difficult for public entities to obtain liability coverage. Each of these member entities made contributions to initially fund the organization. The City of Casper joined the pool in 1998 and the City of Gillette became a member in 2006. Each of these six members has a seat on the Board and together they form the Wyoming Association of Risk Management Joint Powers Board.

Property Pool

The WARM Property Pool was formed in 1995 as a joint powers board by the four founding members of the Liability Pool, along with Albany County and Park County. The membership has grown from six to forty-three in the last seventeen years and is governed by a nine member board. The Property Pool currently provides coverage for approximately \$2.8 billion of local government-owned assets.

Why WARM?

One Stop Shop. All coverage needs can be met through the WARM liability pool or the property pool. WARM provides general liability, property, automobile, crime, cyber, boiler and machinery coverage, as well as a menu of specialty programs to its members.

Why WARM continued...

The property program has consistently offered premiums that are significantly lower than what would be available through the typical insurance markets. In addition, the property pool coverage provides coverage that is much broader than what you would typically find in the open marketplace. Contrast this with other commercial insurance providers who may only be able to provide liability coverage, leaving property and other coverage to be secured separately, usually at a much higher premium.

Member Training. WARM provides a full-time Training Specialist whose role is to provide training to all levels of employees on a variety of employment, safety, and liability topics.

On-Line Training Center. WARM also provides 30 web-based interactive training courses with anytime, anywhere access. Furthermore, WARM offers access to a safety website for each liability pool member entity. This website provides a significant amount of safety and loss control information.

Loss Control Services. What are your major loss drivers? How are other entities tackling their losses? What tools might be available to help your entity lower its losses? WARM can help! We are dedicated to helping you control your losses by offering the services of our Risk Analyst.



Major Programs

Public Entity Property Insurance Program

"All Risk" property coverage including earthquake and flood with an extremely broad insuring agreement; coverage not confined to a schedule; physical damage, including collision as an option for automobiles; municipal bond revenue interruption and tax interruption coverage available. Optional boiler and machinery component is also available.

Crime/Bond

Group purchase program providing faithful performance, including employee dishonesty coverage. This program also provides depositors forgery, computer fraud, money and securities, and robbery and safe burglary coverage. Crime coverage has a limit up to \$2,000,000 with a \$10,000 per occurrence member deductible.

Specialty Programs

WARM provides a variety of specialty programs for public entities across the state of Wyoming. Please contact the WARM office to discuss your entity's coverage needs.

The following are coverage programs that may be available to your entity:

- ◆ Tenant User/Special Events
- ◆ Course of Construction
- ◆ Airport Liability
- ◆ Watercraft/Marina Operations
- ◆ Pollution Liability
- ◆ Personal Lines Insurance Program
- ◆ Special Liability/Property Insurance