

RHODE ISLAND INTERLOCAL



Something to Talk About

2015 ANNUAL REPORT

You are The Trust

The Rhode Island Interlocal Risk Management Trust is Member-owned and managed, providing the highest risk management service opportunities to Rhode Island public entities and the people that they serve.

Dear Members,

The Trust has been the topic of many conversations as this year's Annual Report, "Something to Talk About," will focus on.

In the early years, the idea of pooling was new and unproven, and, as a result, there were many skeptics. The Trust has managed, over the years, to prove its early critics wrong by demonstrating the power and effectiveness that can result from local government working together. Today, The Trust is widely recognized as the premier one-stop source for Property/Liability, Workers' Compensation, Health, Dental, Life, Other Post Employment Benefits (OPEB) and Wellness, in addition to the risk management and loss prevention services that it provides to Rhode Island's public sector entities.

The Trust is known especially for its strong Member commitment and focus. It has grown and progressed over the years in response to the needs of its Members. From its evolving programs and services, to its excellence in its claims management and response, to its comprehensive insurance coverage, The Trust receives rave reviews from its Members and beyond.

Never one to rest on its laurels, The Trust continues to evolve to ensure its Members are adequately protected and well positioned to minimize their losses. Whether revitalizing an existing program or developing something completely new, Members can be assured that The Trust is looking to provide them with the most effective tools to reduce liability and control premium costs.

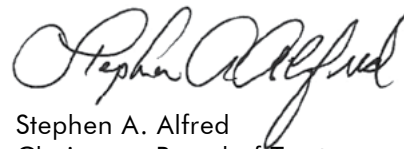
But the thing that The Trust is most well known for, and most proud of, is the strong partnerships it has built with its Members. The Trust takes great pride in the fact that it knows its Members and its Members know us. The Trust's programs grow out of our understanding of our Members' unique needs. Our strong commitment to meeting those needs with innovative and effective opportunities serves to strengthen our partnership. That is, and will always be, our greatest accomplishment.

We thank you for your continued participation and partnership.

Sincerely,



Ian C. Ridlon, Esq.
President and Executive Director



Stephen A. Alfred
Chairman, Board of Trustees
South Kingstown Town Manager

Through its responsiveness to coverage, programs and training, Members know they are in good hands and can have full confidence in The Trust.

A lot has been said about The Trust over the last 29 years. As a first of its kind risk sharing pool for Rhode Island local government, The Trust has had to earn its reputation as the premier one-stop shop for the risk management and insurance needs of Rhode Island public entities.

Members appreciate that The Trust has been able to enhance and expand its program and service offerings by remaining responsive to their needs throughout the years. A great example is the newly launched Trust OPEB Funding Program. With Rhode Island municipalities and school districts facing Other Post Employment Benefit (OPEB) liabilities of more than \$3 billion dollars, less than 2% of which is funded, The Trust responded. Partnering with Public Agency Retirement Services (PARS), The Trust created a turn-key program that provides Rhode Island municipalities and school districts with a trusted solution to proactively address their OPEB liabilities that is far more economical and efficient than each local governmental entity attempting to coordinate the same independently. It has been a great option not only for entities looking for a solution to initially address their OPEB liabilities, but also for those who had their own OPEB trust already established. The Town of Charlestown had already established its own individual OPEB account through a local bank, but when they compared the fees they were paying with those being offered through The Trust's Program, they realized there were big savings to be had. "We are able to save \$17,000 per year in fees just by moving over to The Trust OPEB Funding Program," said Pat Anderson, Treasurer, Town of Charlestown.

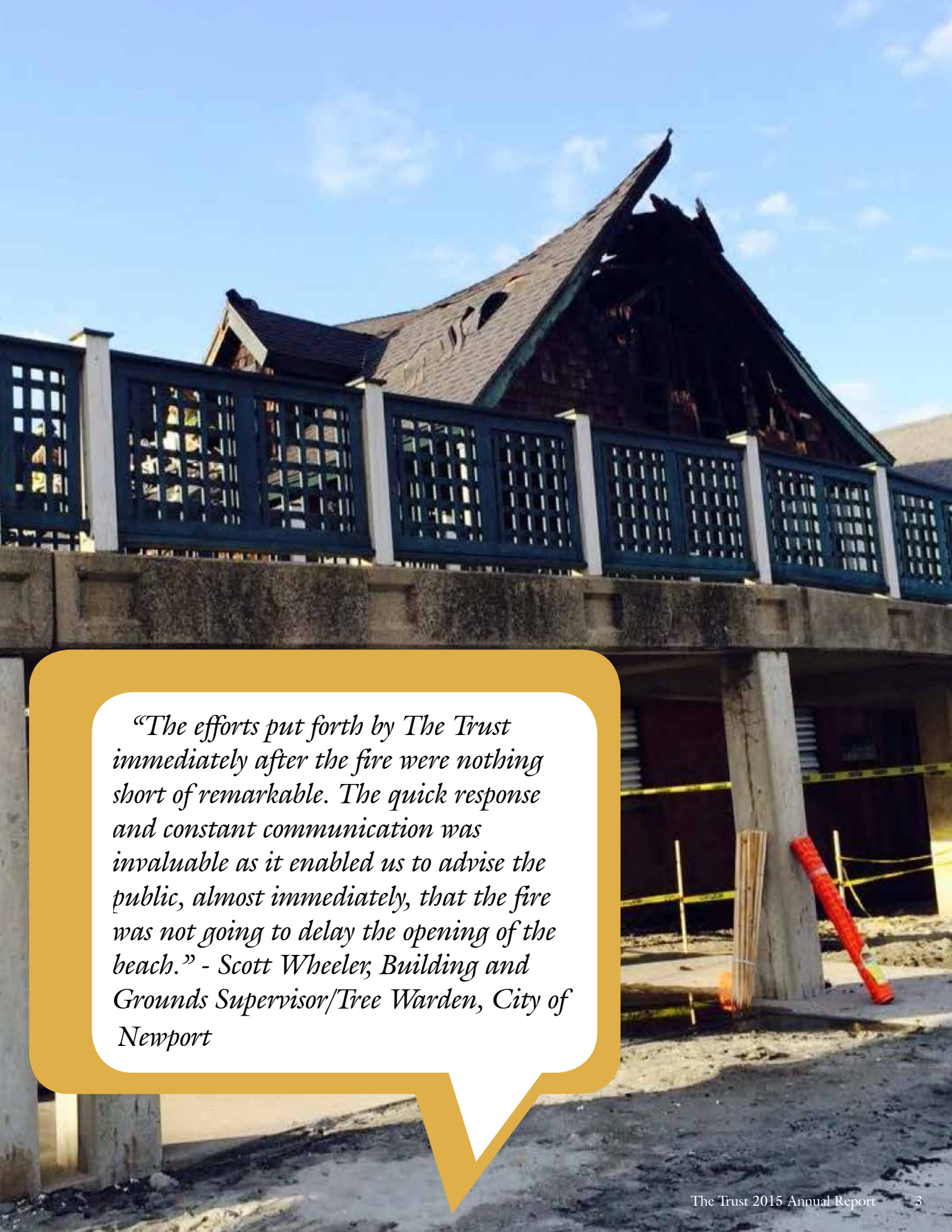
In addition to its reputation for programs and services, The Trust receives rave reviews for its claims response and management. Being located in Rhode Island, The Trust is able to be "on scene" in a matter of minutes, something Members have come to rely upon. Such was the case after a devastating fire ripped through Easton's Beach Bath House in Newport just five days before the official start of the beach season. The Trust had crews on scene just

as the fire was being extinguished and got to work immediately, putting a plan in place to ensure that the beach could open as scheduled for the upcoming Memorial Day weekend.

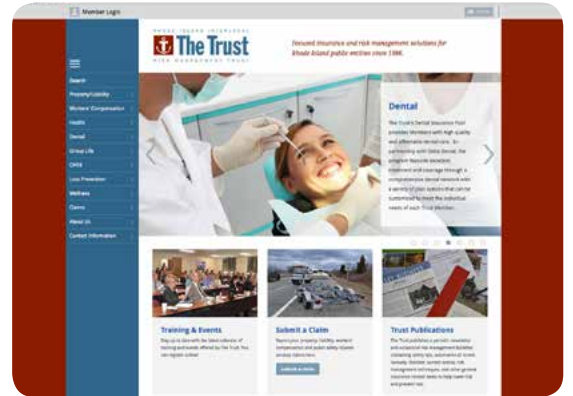
Also widely recognized are the exceptional efforts of The Trust claims team to ensure that Member employees, who are injured on the job, receive the best quality care for their recovery. A recent workers' compensation claimant sent a letter saying "I find it very difficult to find the words to express my admiration, respect and gratitude to (the court) along with your claims agent Denise Lapolla. She is definitely a woman that goes beyond her duty, and will always have my heartfelt thanks and appreciation forever. I thank you so very much for having your team. They are truly not only an asset to you, but a sincere part of my ability to continue to be the person I am."

It is not only Members who have recognized The Trust's claims excellence. The firm that performs The Trust's claims audits, Northshore International Insurance Services, Inc., continues to praise the work of The Trust's "very stable and experienced claims management staff" with regard to the investigation and management of cases, particularly given the extremely challenging jurisdiction for liability here in the state. A testament to its hard work is evidenced by a better than 90% success rate for Members in cases that are brought to suit.

And not to be outdone, The Trust's Property coverage continues to be the best around backed by a solid, comprehensive catastrophic reinsurance program that continues to evolve and respond with broader coverage designed to respond to the changing times and needs of Trust Members. Enhancements this year, at no additional cost to Members, include broadened flood coverage, the addition of cyber liability and improved pollution coverage. These are yet more great examples that illustrate The Trust's ongoing commitment to find wide-ranging coverage for its Members whenever possible.



“The efforts put forth by The Trust immediately after the fire were nothing short of remarkable. The quick response and constant communication was invaluable as it enabled us to advise the public, almost immediately, that the fire was not going to delay the opening of the beach.” - Scott Wheeler, Building and Grounds Supervisor/Tree Warden, City of Newport



The Trust has never been one to rest on its laurels and continues to revitalize and enhance its program and service offerings to better serve the constantly changing needs of its Members.



The Trust is known for being proactive, forward-focused and responsive in its commitment to provide the highest standards of service, risk management and insurance programs to its Members. This often requires The Trust to evaluate, refresh and expand its programs in order to ensure its Members are well positioned to effectively minimize their losses.

For the last 15 years, The Trust's WorkSmart21 Program has successfully helped Members who are struggling with high workers' compensation claim activity. But as times have changed, so too have the needs of Trust Members who participate in the Program. As a result, an effort was launched to revitalize the WorkSmart21 Program to better assist Members in preventing workplace injuries as well as getting injured employees back to work as soon as possible. The refreshed WorkSmart21 Program provides participating Members with an updated, straightforward solution to effectively minimize injuries in the workplace and address the fundamental causes of poor workers' compensation loss performance.

A number of The Trust's other Loss Prevention programs and services have also been refreshed in order to provide Members with updated, relevant tools to better manage the potential for, and costs associated with, workplace injuries and losses. Medical providers have partnered with The Trust to perform more thorough examinations, utilizing functional job descriptions, when available, to better assess Member employees' ability to perform their jobs safely.

Injury prevention remains a major component of The Trust's risk management partnership with Members. The methods, however, continue to evolve. With the addition of an ergonomist to The Trust Loss Prevention Department, Members now have full access to programs and services aimed at addressing the physical elements associated with overall health and workplace injuries. This is a timely addition as Members continue to deal with the inevitable challenges associated with an aging workforce which can have a dramatic effect on employee health and safety. Through on-site ergonomic evaluations, the creation of functional job descriptions, stretching and wellness programs, as well as other targeted and specialized on-site trainings, Member employees are learning the importance of a healthy lifestyle, proper body mechanics, correct lift postures and good balance in helping to reduce their risk of injury.

As part of its efforts to keep things fresh, The Trust has also redesigned its website, featuring a new, modern look, user friendly navigation and enhanced content and mobile capabilities. The site was designed with Trust Members in mind, so The Trust made it a point to move some of its most popular links onto the homepage, ensuring that the information Members are looking for most often is readily available with just a quick click of the mouse. The mobile viewing capability means that now even Members "on the go" have access to the latest news and offerings from The Trust.



A recent participant of The Trust's Maintain Don't Gain Program had this to say – "I do want to say how great this challenge was. I was very surprised how hard it is to do three simple things! I was sure I could do it all every day - no such luck. However I was pleased that just doing some of it some of the time prevented me from gaining any weight back. Moving forward, I am going to continue the same thing, but I am working on improving my record. I thank you for organizing this and look forward to what is next. Whoever thought of just tracking these three things is brilliant - kudos. This is something I can use as a goal moving forward."

The Trust is well respected for, and takes great pride in, helping its Members stay ahead of the curve by providing them with timely and relevant programs and services aimed at reducing losses and ultimately saving money.

Realizing its Members were facing the growing cost of healthcare, an aging population and health trends that continue to decline, The Trust launched its Health Matters wellness program and made it available to all Trust Health Pool Members. Health Matters provides and promotes innovative approaches to total worker health by establishing environments that encourage health and safety both in the workplace and beyond. It targets prevention and risk reduction, effective use of health care services and assisting people with chronic illness maintain health and return to productivity. Through a unique combination of program offerings from Blue Cross and

Blue Shield of Rhode Island along with internally administered Trust programs, Health Matters provides a variety of opportunities for Member employees to make positive lifestyle changes through offerings such as physical activity classes, nutrition, healthy meals, weight management, group challenges and other similar programs. Health Matters is designed to encourage employees to lead healthier lives by making the best choices both at and outside of work from a whole body, physical, emotional and safety perspective.

As part of its commitment to wellness, The Trust created the Thomas E. Dwyer Wellness Program Innovation Award. The annual monetary award of up to \$5,000 recognizes excellence in a Trust Health Pool Member program that effectively promotes wellness and healthy best practices in the workplace in an innovative way. The City of Warwick was presented the

inaugural award for fully embracing its responsibility to maximize the health and well-being of its employees through a comprehensive and effective employee wellness program that promotes and encourages a happier, healthier lifestyle and safe and pleasant work environment for all City employees. "We are committed to advancing our innovative program to empower municipal employees to lead healthy, fulfilling lives, and these funds will enable us to realize this goal," said City of Warwick Mayor Scott Avedisian.

Although each Member's operations have unique characteristics, there is a very real commonality in the risks faced by all Trust Member entities. If it's happening in your community, it's likely happening in others as well. Recognizing this, The Trust provides a unique opportunity whereby participating Members are able to share risk management ideas



and collaborate on evolving topics and programs. A great example of this was a question posed to The Trust relative to dealing with transgender issues. Although the question dealt with a very specific set of circumstances, The Trust recognized that the guidance provided could have much broader application. Accordingly, The Trust put together a seminar, "Gender Identity & Expression – A Transition in the Law". The Trust was unsure what to expect in terms of attendance, but was pleasantly surprised that nearly 60 Member representatives attended the session. While it was an educational session for Members, it turned out to be equally educational for The Trust, as it was surprised to learn that a number of its school districts were already dealing with this topic within their districts.

The Trust remains committed to providing its Members with relevant programs that help not only the Member entity, but its employees as well.



Members have learned to rely on The Trust for so much more than just insurance.

“Membership has its benefits” is a saying commonly linked to The Trust. Municipalities, school districts and special purpose districts have come to recognize the true value of participation in and reliance upon The Trust not only in terms of insurance, but also for its partnership and guidance. The Trust now has a presence in every community in Rhode Island. What is unique about The Trust is that it encourages collaboration and partnership among its Members which include 35 municipalities, 34 school districts and 57 special purpose districts, all in an effort to ensure that its Members’ collective dollars do the most possible good.

Between the four risk sharing pools that it operates and its group life program, the gross premium volume for The Trust is \$159 million. Trust Member Equity as of June 30, 2015, in the combined pools, totaled nearly \$62 million. The strength of the Member Equity associated with those Pools provides The Trust the confidence and flexibility to control rising premium rates, and maintain, or even expand, its existing risk management programs. On a cumulative basis since 1998, The Trust has been able to return nearly \$30 million to Members based upon their participation in each of the various risk sharing pools. Last year alone, between the Health and Dental Pools, The Trust returned more than \$4 Million to the Members of those pools in the form of rate credits and/or contributions toward Premium Offset Accounts (POA) or OPEB accounts.

The Trust continues to be a long-term, stable alternative to the traditional insurance industry. The heart and soul of The Trust, however, remains its Members and the strong and mutually beneficial partnerships it has forged with those

Members. The Trust is proud of the fact that it has developed relationships with people at all levels of its Members’ organizations. From the municipal and school officials who participate on The Trust’s Board and standing Committees, to the rising supervisors who participate in The Trust’s Supervisor’s Management Institute, to those who participate in The Trust’s various wellness and safety committees, to those who have had the opportunity to work with Trust claims and loss prevention staff, to those who have attended one of The Trust’s various training seminars; The Trust is grateful for the opportunity to work with and partner with each of you.

The Trust relies as much upon its Members as its Members do upon The Trust. As a Member-owned and operated organization, Trust Members have a unique opportunity to take part in making many of the decisions that affect their premium and coverage as well as the programs and services offered. Whether it be serving on one of The Trust’s standing Committees or even participating in one of its many roundtable discussions, Member input has proved to be invaluable and has allowed The Trust to flourish.

While much more will be said about The Trust going forward, one constant will remain: as an organization, The Trust remains committed to its continued tradition of excellence in maintaining Member relations, while at the same time continuing to find new and better ways to assist Members by expanding programs and controlling costs.

TRUST MEMBERSHIP

MUNICIPALITIES

Barrington, Bristol, Burrillville, Central Falls, Charlestown, Coventry, Cumberland, East Greenwich, East Providence, Exeter, Foster, Gloucester, Hopkinton, Jamestown, Johnston, Lincoln, Little Compton, Middletown, Narragansett, New Shoreham, Newport, North Kingstown, North Smithfield, Pawtucket, Portsmouth, Richmond, Scituate, Smithfield, South Kingstown, Tiverton, Warren, Warwick, West Greenwich, West Warwick, Woonsocket

SCHOOL DISTRICTS

Barrington, Bristol Warren Regional, Burrillville, Central Falls, Chariho Regional, Coventry, Cranston, Cumberland, East Greenwich, East Providence, Exeter-West Greenwich Regional, Foster, Foster-Glocester Regional, Gloucester, Jamestown, Johnston, Lincoln, Little Compton, Middletown, Narragansett, New Shoreham, Newport, North Kingstown, North Providence, North Smithfield, Pawtucket, Portsmouth, Scituate, Smithfield, South Kingstown, Tiverton, Warwick, West Warwick, Woonsocket

SPECIAL PURPOSE DISTRICTS

Ashaway Free Library, Benjamin Church Senior Center, Bonnet Shores Fire District, Bradford Fire District, Burrillville Sewer Commission, Central Coventry Fire District, Chariho Tri-Town Task Force, Clark Memorial Library, Cross' Mills Public Library, Davisville Free Library Association, Discover Newport, East Bay Educational Collaborative, East Greenwich Free Library Association, East Greenwich Housing Authority, East Smithfield Public Library, EBEC Holdings, Foster Land Trust, George Hail Free Library, Gloucester Housing Authority, Gloucester Land Trust, Gloucester Manton Public Library, Greenville Public Library, Harmony Library, Hope Library, Jesse M. Smith Memorial Library, Johnston Housing Authority, Kent County Water Authority, Laymen in North Kingstown Schools (LINKS), Lincoln Water Commission, Little Compton Free Public Library, Nasonville Fire District, Newport County Regional Special Education Program, Newport Public Library, North Scituate Public Library, North Smithfield Fire and Rescue Services, North Smithfield Public Library, North Tiverton Fire District, Northern Rhode Island Collaborative, Pawtucket Water Supply Board, Pawtucket River Authority and Watershed Council, Portsmouth Free Public Library, Portsmouth Multi-Purpose Senior Center, Portsmouth Water and Fire District, Prudence Island Water District, Rhode Island Interlocal Risk Management Trust, Rhode Island League of Cities and Towns, Salvatore Mancini Resource and Activity Center, Shady Harbor Fire District, South Kingstown CARES, Stone Bridge Fire District, The Libraries of Foster, Tiverton Wastewater District, Volunteers of Warwick Schools (VOWS), West Bay Collaborative, West Warwick Housing Authority, West Warwick Regional Wastewater Treatment Facility, West Warwick Senior Center

TRUSTEES

Stephen A. Alfred, Chair
Town Manager
Town of South Kingstown

Peter A. DeAngelis, Jr., Vice Chair
Town Manager
Town of Barrington

Scott Avedisian
Mayor
City of Warwick

Joseph A. Balducci
Chief Financial Officer
Cranston Public Schools

Jeffrey Ceasrine, P.E.
Interim Town Manager
Town of Narragansett

Maryanne Crawford, CPA, SFO
Chief Financial Officer
South Kingstown School Department

James A. Diossa
Mayor
City of Central Falls

Craig T. Enos
Director of Administration
Northern Rhode Island Collaborative

Douglas Fiore
Director of Administration & Finance
Tiverton School Department

Lori A. Miller
Business Administrator
Lincoln Public Schools

Mark S. Stankiewicz
Town Administrator
Town of Charlestown

Antonio A. Teixeira
Town Administrator
Town of Bristol

Daniel L. Beardsley, (ex-officio)
Executive Director
Rhode Island League of Cities & Towns

COMMITTEES

Employee Benefits

Scott Avedisian, Chair
Diane L. Brennan
Thomas E. Coyle, III
Douglas Fiore
Laura Kenyon
David Krugman
Nancy A. Lalli
Robert L. Mushen
Kathleen A. Raposa, CPA
Randy R. Rossi, MBA, CGFM
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STAFF

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General Counsel

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Operations Assistant

Marta Perez
Operations Assistant

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Denise C. Lapolla
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Claims Manager

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Senior Claims Representative

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Claims Representative II

Carma Zuleta
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Claims Representative II

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Ryan S. Arruda
Network Administrator

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Shawn P. Baxter, M.S., OTR/L, CIE
Ergonomist/Loss Prevention Specialist

Paul M. Brouillette, ARM-P
Loss Prevention Specialist

Kenneth J. Fogarty
Property Loss Prevention Specialist

Carlin Weirick
Wellness Program Specialist

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Director of Operations &
Member Services

Michelle A. Auclair
Communications/Member Services
Specialist

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Director of Property & Casualty
Underwriting

Lori Banno, CIC, AAI, API, AIS
Property & Casualty Underwriter

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Reynolds, DeMarco & Boland, Ltd.

Human Resources Consultant

Michele Rocray, M.A., SPHR
A Missing Link
Slatersville, RI

Independent Actuaries

Jeffrey P. Kadison, ACAS, MAAA
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West Hartford, CT

William J. Thompson, FSA, MAAA
Milliman, Inc.
Windsor, CT

Independent Auditors

Johnson Lambert, LLP
Burlington, VT

Independent Investment Advisors

P-Solve Asset Solutions
Waltham, MA

Insurance Consultant

James W. Evans, Jr., ARM
Albert Risk Management Consultants
Needham, MA

RHODE ISLAND INTERLOCAL RISK MANAGEMENT TRUST, INC.

STATEMENTS OF NET POSITION

As of June 30, 2015 and 2014

	2015	2014
ASSETS		
Investments		
Fixed maturity securities, at fair value	\$ 18,126,903	\$ 17,972,805
Mutual funds, at fair value	66,396,439	66,980,703
Investment in NLC-Mutual Ins. Co	7,302,187	6,619,338
Total Investments	\$ 91,825,529	\$ 91,572,846
Cash and cash equivalents	20,148,434	20,647,277
Reinsurance recoverable on paid losses	339,607	194,049
Member receivables, net of allowance for doubtful accounts	37,284,435	34,249,525
Interest receivable	104,999	107,522
Prepaid expenses and other assets	281,001	367,871
Fixed assets, net of accumulated depreciation	443,593	419,973
Deposit held by claims administrator	2,367,300	1,768,400
Total Assets	\$152,794,898	\$149,327,463
LIABILITIES AND NET POSITION		
Liabilities		
Unpaid losses and loss adjustment expenses, net of reinsurance	\$ 43,798,742	\$ 42,607,808
Claims payable	3,521,238	4,248,681
Premiums billed in advance	36,519,502	34,245,596
Premiums received in advance	1,265,616	1,607,966
Member payables	2,281,027	2,091,795
Accounts payable and accrued expenses	3,839,525	2,656,973
Total Liabilities	\$ 91,225,650	\$ 87,458,819
Net Position		
Unrestricted net position	61,569,248	61,868,644
Total Liabilities and Net Position	\$152,794,898	\$149,327,463

STATEMENTS OF REVENUES, EXPENSES AND CHANGES IN NET POSITION

For the Years Ended June 30, 2015 and 2014

	2015	2014
Operating Revenues		
Premiums written and earned, net of reinsurance	\$146,775,318	\$152,028,791
Finance fee income	12,203	54,319
Miscellaneous income	42,622	163,519
Total Operating Revenues	\$146,830,143	\$152,246,629
Operating Expenses		
Incurred losses and loss adjustment expenses, net of reinsurance	143,464,028	137,775,970
General and administrative expenses	5,049,708	4,401,834
Policyholder dividends	1,000,000	-
Total Operating Expenses	\$149,513,736	\$142,177,804
Operating (Loss) Income	(\$ 2,683,593)	\$ 10,068,825
Non-Operating Revenues (Expenses)		
Net investment income	1,726,700	1,526,672
Net (decrease) increase in fair value of investments	(315,197)	2,820,549
Net realized gains on sale of investments	289,845	647,583
Investment income - NLC-Mutual Insurance Company	682,849	733,472
Net Non-Operating Revenues	2,384,197	5,728,276
Change in Net Position	(299,396)	15,797,101
Net Position, Beginning of Year	61,868,644	46,071,543
Net Position, End of Year	\$ 61,569,248	\$ 61,868,644

These condensed statements are derived from The Trust's audited financial statements at June 30, 2015 and 2014 and for the years then ended and do not include all the notes to the financial statements which would be required for conformity with accounting principles generally accepted in the United States ("GAAP"). A copy of the complete financial statements, prepared in accordance with GAAP, including notes and the unmodified opinion, dated December 16, 2015 of The Trust's independent auditors, can be obtained from The Trust upon request.

RHODE ISLAND INTERLOCAL



The Trust

RISK MANAGEMENT TRUST

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