

OWNER CONTROLLED

UCIP is owned and controlled by the member counties. Administrative staff takes their direction from the UCIP Board of Trustees, which is made up of County elected and appointed officials, who are elected to the board by the members. Equity of UCIP belongs to its members. As a county based government entity, UCIP does not charge members commissions or fees, only contributions based on expected claims payments and administrative expenses. Positive performance by UCIP grows member equity which allows for further stabilization of rates, increased member services and potential dividend payments to members.

STABILITY OF RATES AND COVERAGE

One of the principles UCIP was founded on twenty years ago, is to provide counties with stable costs for protection of assets to allow more efficient budgeting. The large fluctuations in rates and premiums in the traditional insurance market do not allow for counties to budget and plan long term. Along with stable rates, UCIP was formed to assure counties have a vehicle to finance their claims even in difficult market conditions. At the time UCIP was formed, many counties in Utah and across the nation were unable to buy insurance from traditional insurers. Member counties no longer need worry that they will become “uninsurable”.

BROAD COVERAGE SPECIFIC TO COUNTY OPERATIONS

Because UCIP is an interlocal agency of county government, and not an insurance company, it can finance claims that traditional insurers cannot. Members, through their Board of Trustees, determine the coverage that will be provided by the pool. This leads to coverages tailored specifically for county government, rather than coverages designed for commercial business which is modified to try to cover government. Coverage is developed to solve county risks, not to develop profit for company shareholders.

CONTROL OF CLAIMS

Members have input into the settlement and litigation of claims. Unlike traditional insurers that settle claims based on the lowest cost to close the claim, UCIP assertively defends counties and their elected and appointed officials when they are sued. All settlements and major litigation issues are reviewed and approved by a committee of county attorneys who meet with the member to discuss not only the cost of litigation, but how claims will affect future case law and the political impact to the member county.

EXPERIENCE

UCIP staff members are public entity risk specialists with more than 75 combined years of experience working with local government. Staff designations include Associates in Risk Management for Public Entities, Certified Insurance Counselors, Certified Risk Managers, and Associates in Claims. UCIP staff is involved in the Public Risk Management Association, the Association of Governmental Risk Pools and attend training through these and other public entity risk associations.

DEDICATED SERVICE TO COUNTIES ONLY

UCIP staff works only for counties and are not sidetracked working with other local government agencies or private business. All staff members are dedicated to working with Utah counties. This level of dedicated service allows UCIP staff to know and concentrate on the issues facing county government in Utah, and to tailor coverage to fit counties and county related entities. If at any time you need assistance or have a question, our staff of professionals is available to take your call.

LOSS CONTROL

As service providers, public entities are exposed to potential losses from various sources. If these risks are not properly managed, the entity may lose its ability to effectively meet its service obligations. Aggressive risk management creates safer work-sites and facilitates rate stability without the volatility of commercial insurers. UCIP helps its members build equity through improving their risk management practices. Fewer claims, lower cost claims and more defensible claims, lead to reduced costs for member counties. UCIP provides loss control services to members in many areas including on-site risk assessments, inspections and employee training. In addition to loss control services provided by UCIP staff, UCIP provides access to attorneys specializing in land use and personnel for members to consult with when needed at no additional cost to the member.

EMPLOYEE TRAINING

The laws governing counties continually change; that's why the experts at UCIP strive to keep members updated in their policies and practices. UCIP provides its members with access to a suite of risk management programs such as the Employee Risk Awareness Program, UCIP Online Training, the eRisk Hub, and membership in the Utah Safety Council wherein members receive an additional discount on third-party training. Training is also provided in several annual statewide training conferences, as well as at Utah Association of Counties (UAC) conferences and affiliate group meetings.

SUPPORTS UAC AND OTHER AFFILIATE GROUPS

Having been created by the Utah Association of Counties (UAC), UCIP maintains a close relationship with UAC to address risk related issues affecting counties at the legislature. Taking a proactive approach with law makers has saved county members significantly over time. UCIP also supports other county based groups such as the Clerk/Auditors Association, Utah Sheriffs Association, Statewide Association of Prosecutors and others by providing no cost training, conference sponsorship and speakers.