

BUCKS COUNTY CONSORTIUM OF COMMUNITIES

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BUCKS COUNTY CONSORTIUM

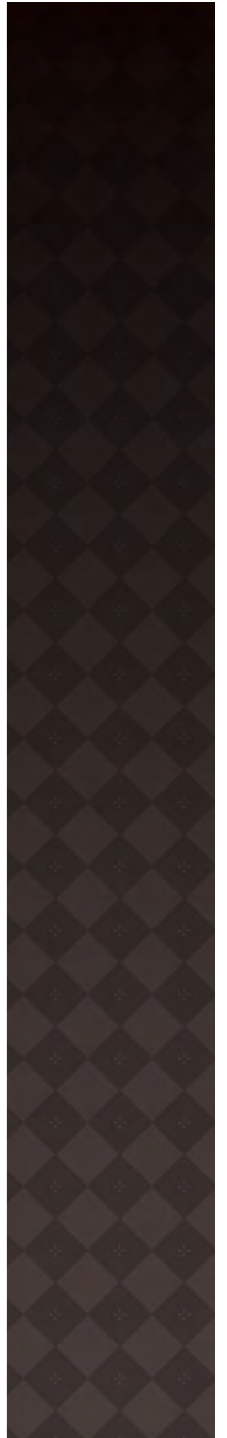
- ◎ 1980 - Small group of municipal managers, representing six municipalities, met to discuss need for improved communications and cooperation
- ◎ Many areas of common interest were discussed - personnel practices and policies, capital improvement projects, purchasing, finances, taxation, unfunded mandates, land development

BUCKS COUNTY CONSORTIUM

- ◉ Beginning as an informal gathering of local government leaders, has become forum for intergovernmental cooperation and communication among members
- ◉ Monthly meetings led to the official creation of the Bucks County Consortium
- ◉ Today includes 38 communities, operating under formal Articles of Agreement adopted by membership

ARTICLES OF INCORPORATION - PURPOSE

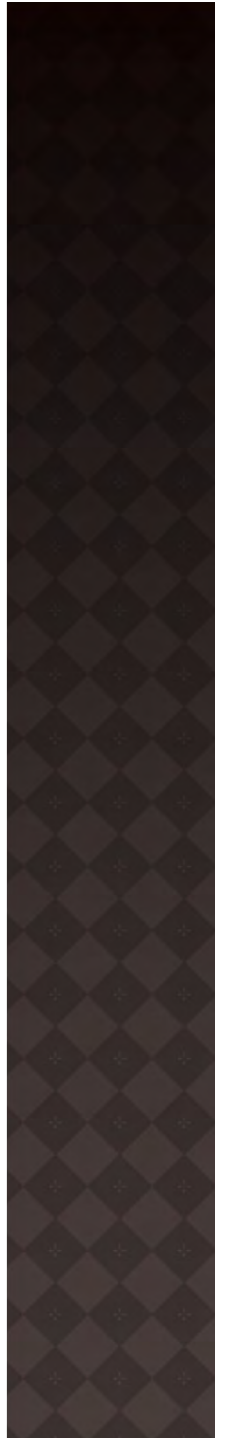
- ◉ Voluntary organization
- ◉ Seeking solutions to mutual problems for mutual benefit
- ◉ Combining resources to meet challenges



WIDE VARIETY OF INTERMUNICIPAL PROGRAMS

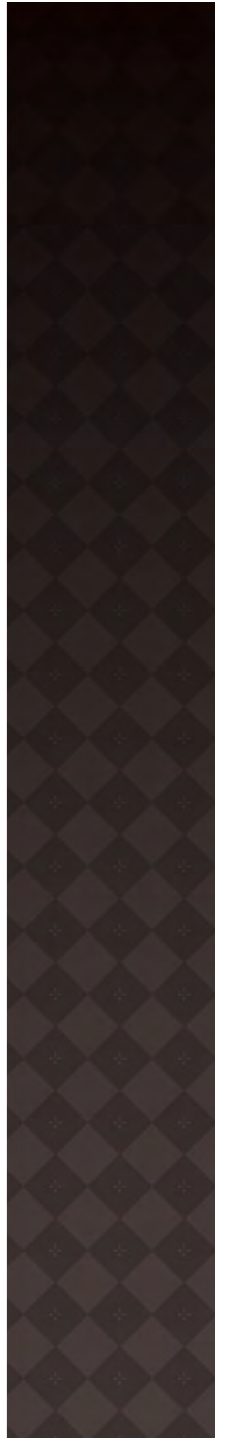
◎ Joint Bidding

- Road Salt
- Heating Oil
- Gasoline/Diesel Fuel
- Road Materials
- Pipe
- Leaf Recycling Bags
- Road paint



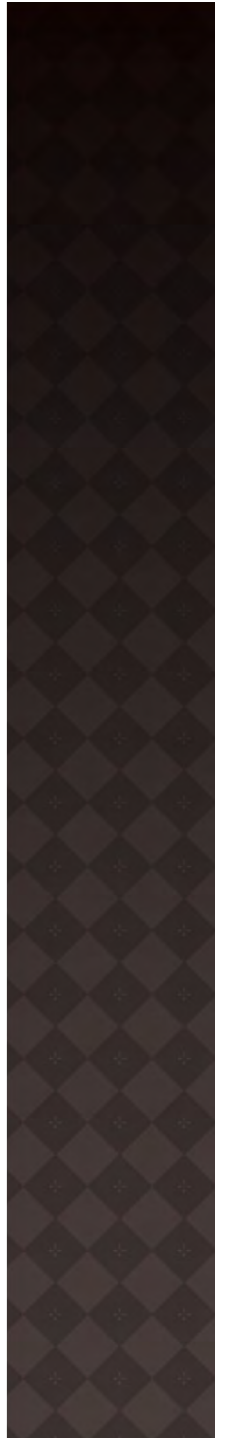
WIDE VARIETY OF INTERMUNICIPAL PROGRAMS

- ◉ Addressing Governmental Mandates
 - Drug Testing Program
 - Stormwater Management



WIDE VARIETY OF INTERMUNICIPAL PROGRAMS

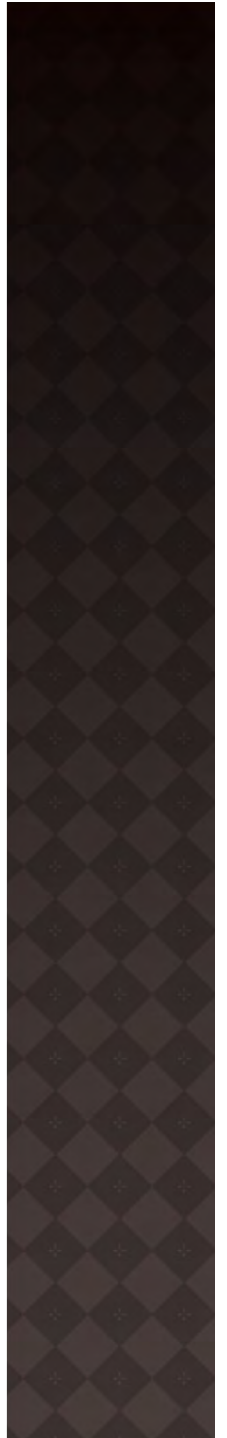
- ◎ Personnel and Labor Relations
 - Labor Contracts
 - Salary Survey
 - Personnel Policies
 - Training



BUCKS COUNTY CONSORTIUM

◉ Monthly Programming

- Annual budgeting roundtable
- Meetings with elected officials at other levels of government
- Discussion of timely topics
 - Social media
 - Economy
 - Performance Measurement
- Joint Programming with Montgomery County Consortium



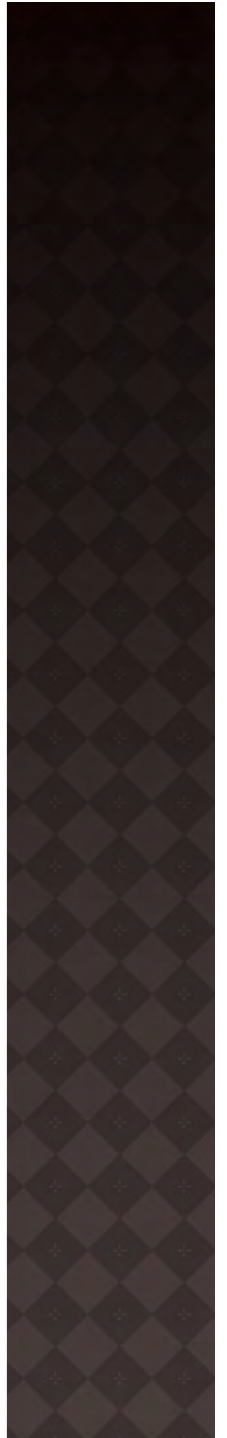
BENEFITS

◎ Financial savings:

- **Joint Bidding:** advertising costs, bulk purchasing savings, contract administration, staff time.
- **Addressing Mandates:** power of group, less duplication of effort, access to higher-level professionals
- **Personnel/Labor Relations:** access to information can lead to savings, cost reduction for group training

OTHER BENEFITS

- ◉ Knowledge sharing
- ◉ Mentoring of junior managers
- ◉ Networking with peers



DELAWARE VALLEY INSURANCE TRUSTS



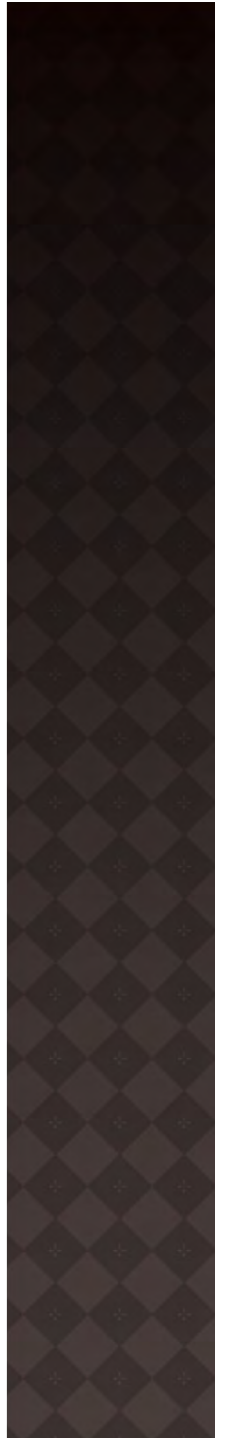
WHAT ARE DELAWARE VALLEY INSURANCE TRUSTS?

- ⦿ Risk-sharing pools, exclusively owned, managed and controlled by its 94 public entity members
- ⦿ Membership based organization – **Not** a commodity
- ⦿ Members opt to voluntarily leave commercial insurance market and share, or collectively retain, risk
- ⦿ Non-profit, tax-exempt
- ⦿ Generating nearly \$100 million in annual premium contributions
- ⦿ Delivering tailored, quality coverage for significantly lower administrative overhead

RISK POOLING COVERAGE LINES

Public Entity Risk-Sharing to Finance Coverage for:

- Property & Liability (DVIT)
- Workers Compensation (DVWCT)
- Health & Dental (DVHIT)



CONTRAST

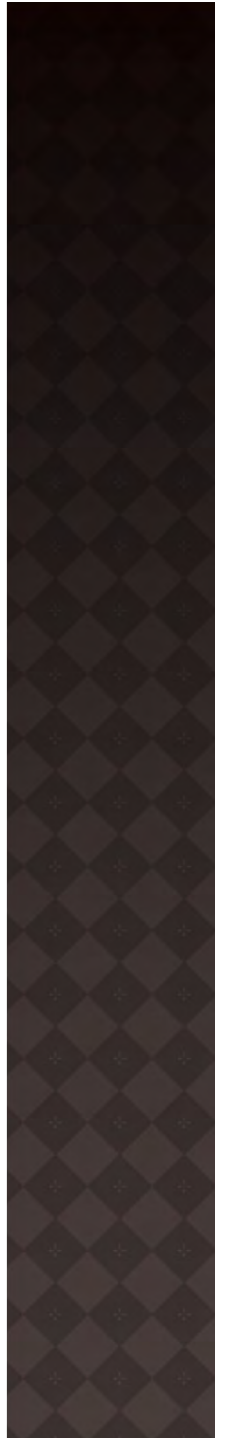
- ⦿ Managing shared risk and tailoring coverage vs. risk transfer and commodity purchasing
- ⦿ Long term coverage outlook vs. short term premium savings
- ⦿ Coverage and pricing stability vs. market cycles
- ⦿ Emphasis on technical support vs. product sales
- ⦿ Savings driven by lower expense ratio
- ⦿ Investment income accrues to benefit of the membership
- ⦿ Surplus property of membership
- ⦿ Trusts monitor insurance industry financial indicators and exceed standards

DEVELOPMENT

Trust	Initial Members	Premium	2011 Membership	2011 Premium
DVIT	18 (1989)	\$3 Million	38	\$7.7 Million
DVWCT	27 (1992)	\$3.1 Million	58	\$9.5 Million
DVHIT	16 (1999)	\$6.8 Million	83	\$75 Million

OVERALL ADVANTAGES

- **Dividends**
- **Rate Stabilization Funds**
- **Loss Control Grants**
- **Investment income**
- **Strength**
- **Multi Trust Discounts**
- **Superior net premium to surplus ratios**
- **Reserves to surplus ratios**
- **Assets to liability ratios**
- **Surplus to retention ratios**
- **Expense ratio**



MEMBERS

Abington, Ambler, Bensalem, Birdsboro, Bridgeport, Bristol Borough, Caln, Centennial School District, Chalfont, Cheltenham, Chester County Solid Waste Authority, Coatesville, Conshohocken, Doylestown Borough, Doylestown Township, Dublin, East Coventry, East Fallowfield, East Norriton, East Rockhill, East Vincent, ENPWJSA, Ephrata, Falls, Falls Authority, Franconia, Hatboro, Hatfield Borough, Hatfield Township, Heidelberg (Lehigh), Hilltown, Horsham, Horsham Authority, Lansdale, Lansdowne, Lehigh County Authority, Limerick, Lower Frederick, Lower Gwynedd, Lower Makefield, Lower Merion, Lower Moreland, Lower Pottsgrove, Lower Salford, Lower Salford Authority, Lower Southampton, Malvern, Montgomery, Nether Providence, New Britain Borough, New Britain Township, New Hope, Newtown, Nockamixon, Norristown, Northampton, Palisades School District Administration, Pennridge Regional Police, Perkasie, Phoenixville, Plumstead, Plymouth, Quakertown, Radnor, Ridley Park, Salford, School District Insurance Consortium, Solebury, Springfield (Montco), Swarthmore, Telford, Thornbury (Chester), Towamencin, Tredyffrin, Upper Dublin, Upper Gwynedd, Upper Makefield, Upper Merion, Upper Moreland, Upper Southampton, Upper Southampton Authority, Upper Uwchlan, Warminster, Warminster Authority, Warrington, Warwick, West Conshohocken, West Goshen, West Pikeland, West Whiteland, Whitemarsh, Whitpain, Worcester

