



Iowa Municipalities Workers'
Compensation Association

The Pool You Depend On: *Our Three-Year Plan*

2026 – 2028 Strategic Plan

Introduction

IMWCA is a workers' compensation insurance pool that intentionally and proactively educates, advises, and partners with members to promote safety, prevention, and loss control. Our 2026-2028 Strategic Plan, *The Pool You Depend On: Our Three-Year Plan*, builds on a strong legacy of serving local governments across the state of Iowa. With a focus on financial strength, member-centered service, and operational excellence, we remain committed to keeping our members safe.

Mission

Created by members to support Iowa's municipal governments with proactive injury prevention, responsive workers' compensation services, and strategic risk management, because when safety wins, we all win.



Where We Come From

The Iowa Municipalities Workers' Compensation Association (IMWCA) was created in 1981 under Chapter 28E of the Iowa Code after many cities lost their insurance coverage. With leadership from the Iowa League of Cities, IMWCA began offering coverage on July 1, 1981.

In 1987, the program expanded to include counties, and later, other 28E entities and political subdivisions. Today, IMWCA serves more than 500 members with over 70,000 employees across Iowa's cities, counties, and local governments.

The Iowa League of Cities continues to provide administrative support, offering essential administrative and operational support and service along with a deep understanding of local government needs.

What We Want to Achieve

This three-year plan outlines IMWCA's key strategies, goals, and priorities to strengthen the pool and advance our mission. It reflects the direction set by our board and staff to support a more successful future for our employers and employees.

The Plan in Brief

IMWCA is committing to this strategic plan to guide our work for the next three years. The three strategies below represent the top priorities as identified by the IMWCA Board of Directors, staff, and members.

PRIORITY:	Financial Security
STRATEGY:	Ensure the long-term financial success of the pool by supporting essential investments in operations and member services.
OUTCOMES:	<ul style="list-style-type: none">• Long-term financial reliability, stability, and security• Efficient and effective use of available financial resources• Affordable, competitive, and consistent premiums

PRIORITY:	Members: Our Lifeline
STRATEGY:	Adapt and innovate our business model to meet the evolving needs of current and future members.
OUTCOMES:	<ul style="list-style-type: none">• A trusted resource for support during times of stress, need, and for education, prevention, loss control, and safety• Modernize service delivery• Timely and effective communication and engagement through new, creative approaches

PRIORITY:	Operational Excellence
STRATEGY:	Deliver efficient and effective programs and services by leveraging our people, tools, and resources.
OUTCOMES:	<ul style="list-style-type: none">• Working together to achieve the mission• Strategic investments in staffing, tools, and technology• Regular review, evaluation, and updates to business policies and practices

Strategies and Goals with Actions Steps

IMWCA

Priority: Financial Security

STRATEGY:

Ensure the long-term financial success of the pool by supporting essential resource investments in operations and member services.

PURPOSE:

Help IMWCA make smart, mission-aligned decisions about how to use available financial resources.

Goal #1: Develop a Plan to Reinvest in IMWCA

ACTION STEPS:

- 1. Determine how to use the Fund Balance:**
Survey the board and key agents to identify high-priority resource investment areas such as technology, staffing, and grant programs. Use the feedback to develop a proposed reinvestment plan for board consideration.
- 2. Set Resource Investment Priorities:**
Create simple criteria for evaluating resource investment opportunities. Develop a short- and long-term roadmap to guide decision-making aligned with organizational needs and goals.
- 3. Annual Check-In:**
Revisit the roadmap each year to adjust priorities based on performance, member needs, and available resources.

Goal #2: Develop a Structure to Use Data to Support Better Decision-Making

ACTION STEPS:

- 1. Identify Key Data Needs:**
Focus on four claims trends that would benefit from better data.
- 2. Start Small with Data Support:**
Determine how to organize, collect, and begin analyzing data.
- 3. Apply What You Learn:**
Use insights to shape decisions about programs, budgeting, or member outreach, and share takeaways with leadership.

PURPOSE:

Strengthen IMWCA's ability to use data to guide planning and improve services.

Strategies and Goals with Actions Steps, *continued*

Members: Our Lifeline

STRATEGY:

Adapt and innovate our business model to address current and future members' evolving and changing needs.

PURPOSE:

Understand what members need and how we can better support them.

Goal #1: Gather Member Feedback to Guide Future Services

ACTION STEPS:

- 1. Gather Member Feedback:**
Distribute a survey and/or conduct member roundtables to gather input on member needs, challenges, and preferences for services and communication.
- 2. Feedback Analysis and Response:**
Review and analyze survey results to identify trends and shape future programs, update training, modernize services and communication strategies.
- 3. Ongoing Feedback Loop:**
Establish recurring opportunities—such as check-ins, focus groups, or mini-polls—for members to share input throughout the year.
- 4. Close the Loop:**
Share what we've learned and the actions taken as a result, reinforcing transparency and responsiveness.

Goal #2: Build Stronger Member Connections

ACTION STEPS:

- 1. Connection Plan:**
Develop and implement a plan to engage with members regularly through site visits, phone calls, or virtual check-ins.
- 2. New Member Outreach:**
Identify and connect with prospective members through targeted outreach, agent collaboration, and clear messaging about IMWCA's benefits. Create a simple onboarding process to welcome and support new members.
- 3. Enhanced Engagement Opportunities:**
Explore creative ways to welcome, recognize, and involve members in IMWCA initiatives and events.
- 4. Engagement Tracking:**
Monitor and evaluate member engagement and outreach efforts to identify trends, gaps, and opportunities for improvement.

PURPOSE:

Strengthen relationships with current members and expand our reach to new members through meaningful engagement.

Strategies and Goals with Actions Steps, *continued*

Members: Operational Excellence

STRATEGY:

Deliver efficient and effective programs and services with our people, tools and resources.

PURPOSE:

Identify and prioritize improvements that support efficient and effective operations.

Goal #1: Assess and Prioritize Technology and Resource Needs

ACTION STEPS:

1. Technology and Tools Assessment:

Conduct an inventory and assessment of current systems and tools, gathering input from staff and board to identify outdated platforms, resource gaps, and operational needs across departments.

2. Improvement Plan Development:

Create a phased plan for technology and resource investments, including timelines, estimated costs, and responsible parties.

3. Strategic Alignment and Funding:

Align proposed upgrades with strategic priorities and integrate them into the budgeting process.

Goal #2: Improve Internal Operations and Communication

ACTION STEPS:

1. Business Practices Review:

Evaluate core internal procedures to identify opportunities for simplification, efficiency, and modernization.

2. Policy Review Schedule:

Establish a routine schedule for reviewing and updating key operational policies and practices.

3. Board Onboarding Plan and Continued Education:

Develop a consistent orientation process for new board members to support their understanding, engagement, and leadership.

4. Internal Communication Enhancements:

Improve internal communication through regular staff updates, check-ins, and shared communication tools.

PURPOSE:

Strengthen collaboration between staff and board and ensure effective internal processes.

Implementation and Communication



To ensure the success of this plan, the IMWCA Board and staff commit to the following actions:

1. Share the Plan Widely

Publish and promote the strategic plan through the website, *Informer* newsletter, agent updates, and member communications.

2. Engage Staff in Implementation

Present the plan at an all-staff meeting and integrate its goals into staff work plans and performance objectives.

3. Align Planning with Budgeting

Use the strategic goals and action steps to guide budget discussions and resource allocation.

4. Monitor Progress Regularly

Discuss progress at management meetings and provide Board updates at each board meeting.

5. Review, Adjust, and Celebrate

Conduct a formal annual review with the Board to update goals and actions as needed, and celebrate milestones and progress throughout the plan's implementation.

Closing Remarks

With the continued support of our Board, staff, and members, IMWCA remains committed to the long-term strength of the pool. This plan is more than a roadmap—it's a commitment to excellence, ensuring IMWCA's resilience and impact for generations to come.