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**Report: Update on the Merger for AMLJIA and APEI into a single pool APRA**

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The purpose of this report is to provide an update on the merger of Alaska Municipal League Joint Insurance Association (AMLJIA) and Alaska Public Entity Insurance (APEI) into a single risk management pool: Alaska Public Risk Alliance (APRA).

**About APRA and what is happening:**

“APRA is the *Alaska Public Risk Alliance*, a new risk pool to serve Alaska’s municipalities and school districts. It brings together the two self-insurance programs that have been meeting the needs of Alaska’s communities for almost four decades: Alaska Public Entity Insurance (APEI) and the Alaska Municipal League Joint Insurance Association (AMLJIA).

With unanimous approval of the merger by the Boards of AMLJIA and APEI, followed by near-unanimous approval by the members of both pools, APRA is about to become a reality. The boards and members concluded that joining together makes sense for the public entities of Alaska: that 1 + 1 is greater than 2 when it comes to programs and services, and 1 +1 is less than 2 when it comes to funding. Experts demonstrated to each pool's leaders that merging makes sense, and members agreed.

Work has begun to bring APRA into being, so it will be ready to provide coverage for all current APEI/AMLJIA members that want to join, effective July 1, 2025. For now, it’s business as usual for AMLJIA and APEI as they serve their respective members. Watch this site for more information as we continue our work.”

[Source: Alaska Public Risk Alliance](#)

**Merger Progress**

**1. Unanimous Board Approval:**

In September 2024, the Boards of Directors for AMLJIA and APEI voted unanimously to proceed with the merger into APRA.

**2. Member Vote:**

In November 2024, the proposed merger was presented to the members of both organizations, receiving near-unanimous approval.

**3. State Approvals Required:**

Next steps involve submission and approval by the State under: AS 10.20.256 and AS 10.20.231.

**4. Implementation Timeline:**

AMLJIA and APEI will formally cease operations, and the merger will take effect on July 1, 2025.

**Key Benefits of the Merger:**

- Enhanced programs and services through pooled resources and expertise.
- Improved cost-efficiency, ensuring long-term financial sustainability.
- Unified support for Alaska's municipalities and school districts.
- The Attached Quick Guide will help to show what can be expected as we move forward in July with APRA. For more detailed information and any current updates see the APRA website <https://alaskarisk.org/>

# Quick Guide

*What to expect from the APEI/AMLJIA consolidation*

## What's the same

## What's different

Comprehensive coverage that's tailored to the needs of Alaska's municipalities and school districts.



New coverage documents that balance the best of each pool's coverage with the need for price stability and sustainability.

The APEI and AMLJIA staff whom you know and depend on will all be welcomed into APRA.



Members will have the ability to take advantage of expertise offered by staff of both pools.

Comprehensive loss control services to meet member needs. And loss control credits to reward your efforts!



Expanded services in critical areas, as the two pools' loss control programs come together.

Brokers are available to work on behalf of members, providing a range of valuable services.



Members are encouraged, but not required to use a broker's services.

Representation of the members' interests by a board of directors.



A 12-member, elected board of directors with equal representation for municipalities and school districts.

Significant efforts by the pool to keep coverage affordable, and to allocate costs fairly among members.



The broader spread of risk and economies of scale can lead to greater price stability.

A wide variety of online and in-person services are provided to members.



The combined staff creates an opportunity for expanded services to all members.