

CivicRisk Mutual: Partnerships Beyond Insurance

CivicRisk Mutual is a partnership built on mutuality, collaboration and transparency. Founded in 1988, we deliver custom risk and insurance solutions tailored to the unique needs of local government.

What We Do

CivicRisk Mutual empowers councils to develop robust, collaborative and transparent risk management strategies that align with their local objectives and risk profiles. Members receive comprehensive support across protection, claims management, training and funding. Our services include:

Continuous Risk Improvement Program (CRIP)

Regular risk reviews help members identify opportunities to strengthen safety and improve their management of key risk areas.

Specialised Claims Management

Our dedicated team offers ongoing, personalised support, including claims that fall under the deductible.

Up-to-Date Asset Protection

Maintain accurate property coverage with annual professional insurance valuations that ensure your assets are correctly insured.

Fraud Prevention Technology

EFTSure software, provided at no additional cost, helps councils safeguard against social engineering fraud.

Our Values

Three core principles guide our work:

Value Mutuality

We value collaboration, knowledge sharing and giving every member a say in how the mutual is run. All decisions are made by members, for members.

Open Book

We believe that transparency drives accountability. From claims and surpluses to contributions, members have full visibility into mutual operations.

Better Every Day

We're always seeking new and better ways to deliver value, innovate and strengthen member resilience.



What Sets CivicRisk Mutual Apart?

Financial Resilience and Transparency

CivicRisk Mutual is owned and operated by member councils under a true mutual model, where every dollar saved or surplus earned goes back to our members. Saving our members over \$150 million since inception, with \$50 million in surplus generated over the past three years.

Collaboration and Knowledge Sharing

Members engage in regular meetings, annual forums and risk and claims reviews to share lessons, compare approaches and shape the mutual's direction.

How We Help Councils Thrive

Partnering with CivicRisk Mutual provides your council access to the tools, funding and expertise needed to strengthen community resilience. Here's how we support our councils:

Risk Enhance Grants

Secure up to \$20,000 annually to fund risk management initiatives tailored to your council's needs.

Professional Development

Receive up to \$5,000 annually for external study, along with a funded RMIA membership and free bespoke training sessions.

Recognition and Shared Success

Our Risk Awards celebrate councils that excel in risk management, encouraging shared learning across the network.

Strengthen Your Risk Resilience Through Collaboration

CivicRisk Mutual exists to make councils financially and operationally stronger.

By joining our network, you're partnering with like-minded councils committed to transparency, mutual benefit and continuous improvement.

Contact us today to explore how we can help you build a thriving, risk-resilient foundation to support your council and community.

