



TMLIRP is committed to providing risk management services and a full suite of liability, property, and workers' compensation coverages to Texas cities and other public entities. The Pool's Board of Trustees is comprised of municipal officials from across the state of Texas.

For the latest installment of "Meet a Trustee," the Pool interviewed Former Trustee Carol Loughlin, who retired from the Board of Trustees in October. Carol was on staff with the Pool for over 30 years prior to that, where she served as Executive Director from 2012-2016. After retiring, she served on the board for six years.

Denying conventional wisdom. That's what the Pool is all about, according to former Executive Director and Board Trustee Carol Loughlin. "I can't reiterate enough – when it comes to the Pool, don't follow conventional wisdom. This great idea would never have gotten off the ground had they done so almost 50 years ago. The insurance industry simply failed local governments, and the Pool from the beginning was based on the idea that any public entity could find a home here."

Carol spent the majority of her professional career with the Risk Pool, starting in 1986 during the height of the insurance crisis: coverage for public entities was nearly impossible to find, and it was during that time the Risk Pool expanded its coverage offerings to include liability coverages, followed shortly thereafter with property coverage. At that time, both the Pool and TML Health were subsidiaries of the Texas Municipal League (TML). "The entire staff of both pools could sit at one conference table, and it was all local government people when we started," she reminisced. She was hired to be Assistant Director over the "Property-Casualty Pool," and was a driving force in establishing the liability/property operations & coverage offerings, and strengthening the workers' compensation program.

Carol served in the deputy director role for most of her career at the Pool. Among the many accomplishments in her role, she oversaw the Pool moving from an outsourced staffing model, to building the expertise of an inhouse staff. "We initially contracted with an insurance company for underwriting. It's important to control that, along with finance," she noted. "We needed to control operations and not delegate to contractors. We were the first pool to do it, and again it was counter to conventional wisdom. Everyone thought you needed the insurance people – the contractors – to do it because the Pool couldn't build the capacity to do it. It was trailblazing and difficult to convince some people." According to Carol, when a discussion becomes about "what everyone else is doing, that raises a red flag for me – the Pool never would have started if we had adhered to conventional wisdom."

The penchant for ignoring conventional wisdom was not necessarily due to a disdain for it. Rather, it was more about understanding the nuances of decision-making about a particular matter, and not settling for a "good enough" approach. Jeff Thompson, the Pool's current Executive Director who served as a Deputy under Ms. Loughlin, said it this way: "Carol was always keen to ask the question that everyone was thinking, but not willing to ask because it required effort or was too uncomfortable. And she would ask it, not because she thought she had the answer, but because that level of exploration would push the team to the best answer, not just a good one." Jeff continued, "Carol approaches these challenges with a finessed tenaciousness that gives the team the confidence, motivation and direction to solve problems. This is the cornerstone of how she leads - whether as a staff member or a Board Member - and the Pool



and its members were the primary benefactors of her approach. She's never said it to me, but I think her primary focus was always building individuals and building individuals into high-functioning teams."

That approach is what led the Board, after her retirement from the Pool in 2016, to name the Pool's Staff Leadership and Development Program after her. The *Carol A. Loughlin Leadership and Development Program* – or CALLeD – is the foundation of how the Pool identifies talent, hires, and promotes lifelong learning among its staff.

Not long after her retirement, she was appointed to the Pool's Board of Trustees. How did she feel in that role? "It was an interesting position to be in because I knew so much about the underpinnings of the organization. To shut that off was a challenge."

What does Carol think is the best thing about the Pool? A strong member orientation and connection to Members. The Pool's Members are represented on the Board and provide input into decisions. She believes board member engagement is very important to keeping the Pool on track. "The best thing a trustee can do is ask questions, even when it might be uncomfortable."

When asked about the Pool's Core Values (Fiscal Responsibility, Operational Excellence, Integrity, and Public Service), Carol said they are all important. One can't stand alone.

She recalled a group of staff members who were asked to write why they should be chosen for a leadership development program at the University of Texas. She had to pick a small group from many applications. She thought to herself, "they're all good – how do I choose?" She then decided to write down some objective criteria of values to serve as a matrix for doing so. That exercise was a precursor to the creation of the Core Values mentioned above that guide the Pool today.

She doesn't point to specific best memories from her time with the Pool because she has so many. Instead, Carol said "seeing all of this come together and gel has been so gratifying to me."

In retirement, Carol volunteers with her church and an international Bible study group, and recently took a trip to Israel. A self-proclaimed "political junkie," she's also active in "No Labels," an organization trying to combat partisan dysfunction in politics and build a bipartisan governing coalition. And, of course, she loves spending time with her grandchildren: Atticus and twins Phineus and Sawyer.

Mary M. Dennis, Mayor of Live Oak and Chair of the TMLIRP Board of Trustees, reminisced about her service with Carol: "What is unique about Carol is her perspective to understand and plan for the future. As the Executive Director, she was the driving force in bringing the Pool's information technology efforts into focus and fruition, and building the sense of teamwork among a highly competent staff. This insight and experience made her a perfect fit for the Board, bringing balance and wisdom. The Pool was fortunate to have her as a dedicated trailblazer for over 30 years!"