



THE **UNDERGROUND** UTILITIES EVENT

Underground Construction Technology | Jan. 29-31, 2019 | Fort Worth, TX

# Effectiveness and Lessons Learned when Implementing an all- Inclusive Lateral Insurance Program

*Jerry L. Knight, General Manager*







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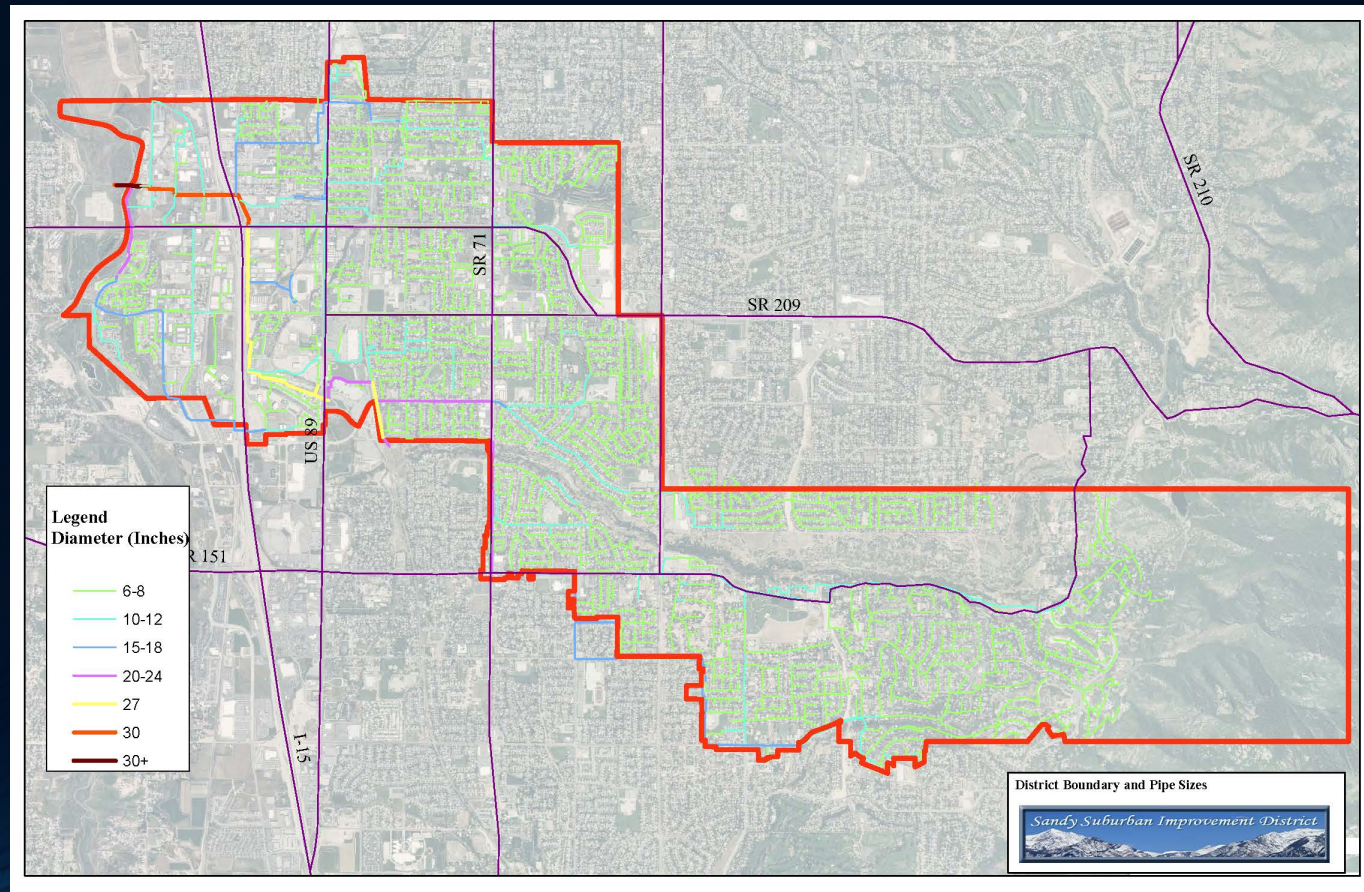
# SANDY SUBURBAN IMPROVEMENT DISTRICT







# SANDY SUBURBAN IMPROVEMENT DISTRICT





# Why Insure Laterals?

## Board Member Input

1) Lateral problems are a burden for customers due to inability to pay for repair.

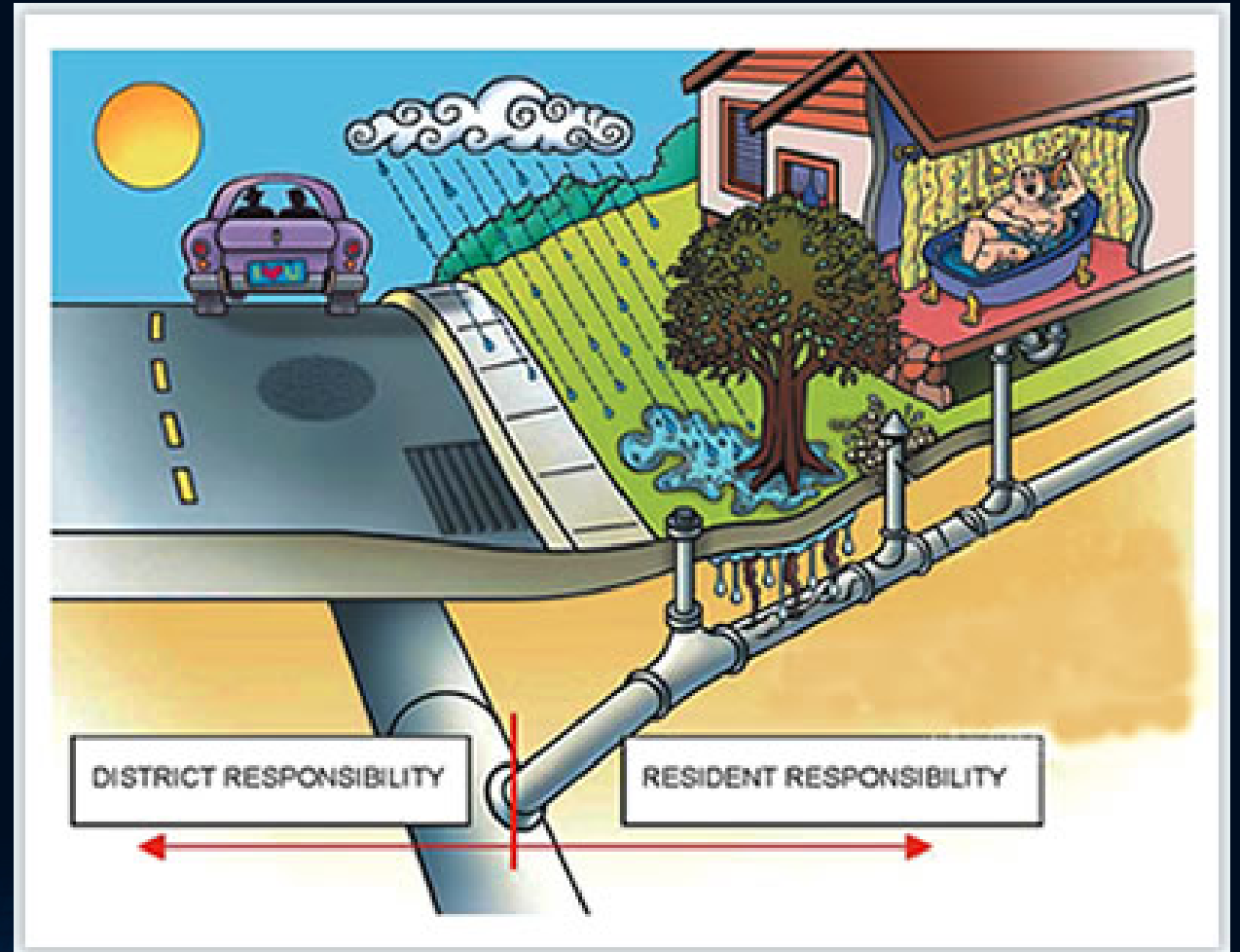






# Why Insure Laterals?

2) Confusion about who owns the lateral





## Why Insure Laterals?

3) Inflow and infiltration problems with laterals





# Why did SSID want a program?

4) Lateral problems are leading to increasing regulations







## What were SSID's options?

- 1) Do Nothing
- 2) Grants
- 3) Change the division of responsibility







## What were SSID's options?

4) Partner and provide a warranty program to residents





## What were SSID's options?

5) Provide insurance to cover lateral problems

### Sewer & Water Insurance Plans

Click [here](#) for more information on insurance coverage for your lateral.





# Sandy Suburban Improvement District Decided to Provide Coverage for All Residential Sewer Laterals

Procurement process  
selected SWIP

Program includes a stop loss  
and District participation to  
keep costs down

**PLEASE READ!**

If you experience  
a sewer backup  
in your home,  
please call our  
District first at  
(801) 561-7662



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## SSID's SWIP Program Details

No Deductible

\$15,000 Limit per Claim







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# SSID's SWIP Program Details

Partnership with  
Qualified Contractors

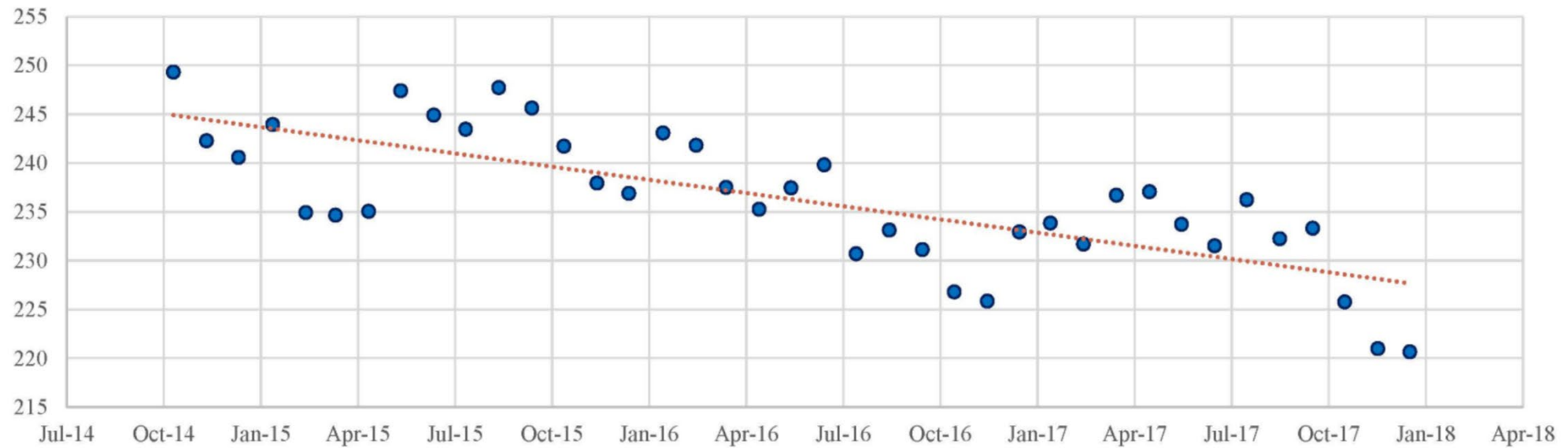
Program is a long term  
solution





# SSID's SWIP Program Effectiveness

SSID Flow Per Account Since SWIP Implementation







## SSID's SWIP Program Effectiveness

Program Year	Claims	Average Repair Cost
2015	145	\$4300
2016	166	\$4400
2017	180	\$4400
2018	143	\$5200



## SSID's SWIP Program Results

Cost comparison for  
average residential  
connection

With Program

\$5 month

Without Program

\$9+ (repairs)

\$1 (flow reduction -- direct)

\$2 (flow reduction -- avoided projects)





## Summary

Sandy Suburban Improvement District is Satisfied With the Program as a long term solution

Residents are Advocates of the Program

The Program is a Cost Effective Way to Solve Sewer Lateral Problems and Issues



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