



Nebraska Intergovernmental Risk Management Association

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www.nirma.info • 402.742.9220 • 800.642.6671 • 402.742.9230 fax

Serving County Government

Craig L. Nelson, Executive Director

May 29, 2019

Jean Andrews
Dodge Co Planning/Zoning
435 N Park
Fremont, NE 68025



COPY

Agenda Item # 2/n.
6-5-2019

2019 MAY 29 PM 1:22
RECEIVED
Dodge Co Highway Dept

RE: NIRMA/NIRMA II 2019-20 Billing Statement

Dear Jean,

On behalf of the NIRMA Board of Directors, this letter is to present Dodge County with its 2019-20 NIRMA/II renewal costs and to explain how these costs are determined. It remains the focus of the NIRMA Board to provide members with broad coverages and services at a stable, competitive price, and that is certainly reflected in this year's renewal.

I say that because for 2019-20, even with the addition of three new members, NIRMA/II will actually be billing out in total less than was billed this past year and for that matter less than was billed out in each and every year since 2012-13, with a number of our members consequently seeing a price reduction. And we are able to do that even as total property values, vehicle and employee counts and other risk exposures of our entire pool membership have grown. Collectively we are billing out less than what was billed each of the last seven years while maintaining the same broad coverages and services NIRMA members have come to expect and rely upon.

Enclosed you will find your county's NIRMA/II billing statement which details the coverages and costs for the July 1, 2019 to July 1, 2020 policy period. Please remember that in arriving at these contribution amounts, each member is uniquely impacted depending on its own individual loss history, changes in exposure base, such as its property values, number and kinds of vehicles, payroll and employee counts, as well as other factors.

Taking all of this into account, Dodge County's annual contribution amount for 2019-20 is \$178,650. This represents a \$24,335, or 15.77 percent increase from last year.

Working closely with our members, NIRMA devotes a great deal of time, attention and resources toward many efforts designed to reduce and limit claims and losses, thereby lowering costs, but we also take steps to mitigate these insurance costs in other ways. One of those ways is through the issuance of dividends. Over the years NIRMA has returned \$21 million in dividends to its members, including \$589,589 to Dodge County. Although dividends cannot be guaranteed, NIRMA has been able to issue one or more dividends for 23 consecutive years, which speaks to the financial strength of the pools, the ability, in partnership with our members, to manage claims, and the commitment by the NIRMA Board to return equity to our member/owners.

Finally, you will once again have a way to further reduce the contribution you are being invoiced. **With your July 1, 2019 renewal we continue to offer our members an opportunity to choose higher property deductibles.** The enclosed Alternative Property Deductible Levels exhibit shows in table format what your reduced billed contribution for a particular coverage will be if you choose a higher

BOARD OF DIRECTORS

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R. Buddy Small
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JEAN ANDREWS
MAY 29, 2019
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deductible. It also provides direction on how to communicate your intentions to NIRMA and the June 22, 2019 deadline for doing so.

As always, do not hesitate to contact this office if you have any questions concerning this billing statement or any other aspects of the NIRMA program. Dodge County remains a valued and valuable member, and owner, of NIRMA.

Sincerely,



Craig L. Nelson
Executive Director

Enclosure

cc: County Board Chair w/enclosure
Emailed to other designated officials

**NIRMA & NIRMA II
RENEWAL BILLING STATEMENT
July 1, 2019 to July 1, 2020**

Invoice For:
Dodge County

INVOICE#: 20-5
DATE: 5/28/2019

GENERAL LIABILITY	\$5,255
LAW ENFORCEMENT LIABILITY	\$19,958
AUTO LIABILITY	\$9,678
AUTO PHYSICAL DAMAGE	\$11,805
INLAND MARINE	\$5,830
PROPERTY, BUILDING & CONTENTS (Includes equipment breakdown)	\$45,139
CRIME	\$2,737
PUBLIC OFFICIALS	\$1,541
EMPLOYMENT PRACTICES	\$10,420
PRIVACY/SECURITY EVENT LIABILITY	\$667
WORKERS' COMPENSATION	\$65,620

Total Annual Contribution

\$178,650

Payment Due Date is June 30, 2019

Please make check payable to NIRMA and return to:

NIRMA
P.O. Box 85210
Lincoln, NE 68501-5201

Dodge County
NIRMA CONTRIBUTION BREAKDOWN
For Policy Period 7/1/2019-7/1/2020

GENERAL

General Liability	\$1,049	
Crime (Bond)	\$2,737	
Auto Liability	\$968	
Auto Physical Damage	\$1,181	
Buildings & Contents	\$22,570	
Public Officials/EPL	\$9,569	
Cyber Liability	\$667	
Workers' Compensation	\$8,531	
GENERAL TOTAL	\$47,272	\$47,272

LAW ENFORCEMENT

Law Enforcement Liability	\$19,958	
Auto Liability	\$3,387	
Auto Physical Damage	\$3,896	
Inland Marine	\$292	
Buildings & Contents	\$21,215	
Public Officials/EPL	\$1,196	
Workers' Compensation	\$17,717	
SHERIFF TOTAL	\$67,661	\$67,661

ROAD

General Liability	\$4,204	
Auto Liability	\$5,323	
Auto Physical Damage	\$6,729	
Inland Marine	\$5,539	
Buildings & Contents	\$1,354	
Public Officials/EPL	\$1,196	
Workers' Compensation	\$39,372	
ROAD TOTAL	\$63,717	\$63,717

TOTAL CONTRIBUTION

\$178,650

**NIRMA ALTERNATE PROPERTY DEDUCTIBLE LEVELS
FOR JULY 1, 2019 TO JULY 1, 2020
POLICY PERIOD**

Your current per loss deductibles, and the annual contribution you are paying for that particular deductible, are shown in the table below in bolded, blue font. The table also shows what your billed contribution for a particular property coverage would be if you choose a higher deductible for that coverage.

Dodge County

	\$250	\$500	\$1,000	\$2,500	\$5,000
AUTO PHYSICAL DAMAGE	\$11,805.00	\$11,427.00	\$10,778.00	\$9,361.00	N/A
INLAND MARINE	N/A	\$5,930.00	\$5,830.00	\$5,575.00	\$5,248.00
PROPERTY, BUILDING & CONTENTS (Includes equipment breakdown)	N/A	\$45,827.00	\$45,139.00	\$43,490.00	\$41,336.00

If you are not interested in increasing any of your deductibles

for any of the applicable property coverages, you can disregard this message and pay your annual contribution as indicated on the enclosed invoice. No other action is necessary.

If you are interested in increasing any of your deductibles for

any one or all three of the applicable property coverages, you must notify our office of your intention no later than June 23. Notification must be in writing (email or fax is acceptable) and should be provided to the attention of Underwriting and Risk Manager Larry Pelan at PO Box 85210, Lincoln NE 68501-5210, or larry@nirma.info, or fax 402.742.9230.

Upon receipt of your intention to increase any or all property deductibles, you will be contacted by our office to assure you are paying the correct reduced contribution amount. A revised billing invoice will be provided.