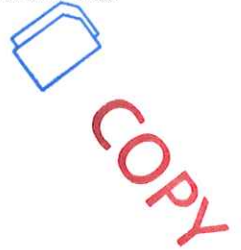


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## Reducing risk pays \$24.5M bonus for taxpayers

Hub Opinion  
Nov 6, 2021



**B**uffalo County achieved a milestone earlier this fall with its 34-year membership in the Nebraska Intergovernmental Risk Management Association, an organization that the late Buffalo County Supervisor Jim Anderson was instrumental in founding. An insurance agent, Anderson believed that Nebraska's counties possessed the financial capacity to be self-insured. NIRMA was formed in 1988, and through the years, the organization's performance has proved Anderson was correct. His idea continues to save Nebraska taxpayers millions of dollars.

In fact, Buffalo County received a NIRMA dividend check for \$37,583 on Oct. 21. That sum was enough to push Buffalo County above the \$1 million mark in NIRMA dividends.

NIRMA is able to issue the dividends, in part, because of favorable claims development, investment income earned on behalf of its membership, and its members' continuing loss prevention efforts. In other words, the savings are real, and they're the fruit of careful investments and watchfulness to prevent insurance losses.

It should be noted that the savings NIRMA members receive because of their loss prevention efforts are welcome; however, quality of life is a larger motivation. Every accident that is prevented or minimized because public servants make safety a priority means someone is spared from preventable suffering and potentially irreversible consequences of carelessness or inattention to safety.



*Maggie*  
with Joanni

NIRMA is owned and governed by 83 member counties and 23 county-associated public entities. One of those public entities is the South Central Nebraska Area Agency on Aging, based in Kearney. The agency received a dividend of \$807 on Oct. 21.

That \$807 the Area Agency on Aging received may not seem significant, but multiply that dividend by the number of taxing entities in NIRMA's 83 member counties, and the savings are substantial. As they say, every little bean fills the bag. How large is that bag of beans?

This marks the 35th time since 1991 and the 26th consecutive year the program has been able to return funds to its members and ultimately their local property taxpayers. NIRMA's dividends now total \$24.5 million.

Now that's a big bag of beans!

Anderson was a thoughtful and forward-thinking public servant. His positive influence on county government is evident in the substantial insurance cost savings NIRMA continues to produce for its member counties and their taxpayers.

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