



Nebraska Intergovernmental Risk Management Association

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Serving County Government

Craig L. Nelson, Executive Director

May 29, 2020


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2020 MAY 27 PM 1:08
RECEIVED
Dodge County Highway Dept

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

RE: NIRMA/NIRMA II 2020-21 Billing Statement

Agenda Item # 23b
Date 6/3/20

Dear Jean,

I trust you are staying safe and well during these uncertain times. We are indeed living in a changed world as the result of the ongoing COVID-19 pandemic and there is much about the scope and duration of this virus yet to be determined. It has required county and other officials to step up again as they have done in the past, this time adjusting operating practices in order to protect the health and safety of staff and the public while at the same time ensuring that the needs of your constituents continue to be met.

Just as the pandemic has challenged our members, it has made this year's annual insurance renewal a very challenging one for NIRMA, too, particularly with respect to our property coverage. Lloyd's of London recently predicted that this virus will ultimately cause the largest ever loss on record for insurers. While we do not expect that to be the case for NIRMA, one of the primary challenges we face are the more frequent and costly hail/wind storm damages suffered by our members. This has helped prompt an increase in the reinsurance/excess insurance premiums NIRMA must pay this year and has also upped the loss projections from our actuaries for the year ahead.

Consequently, after four consecutive years of NIRMA being able to collectively bill out to our members each and every year less than the year before, that comes to an end this year.

Enclosed you will find your county's NIRMA/II billing statement which details the coverages and costs for the July 1, 2020 to July 1, 2021 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. Please know it remains the focus of the NIRMA Board of Directors each year to provide members with broad coverages and services at a competitive, stable cost.

Taking all of this into account, **Dodge County's annual contribution amount for 2020-21 is \$215,262.** This represents a \$36,612, or 20.49 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 \$22 million in dividends to its members, including \$609,440 to Dodge County. Although dividends cannot be guaranteed, NIRMA has been able to issue one or more dividends for 24 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.

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JEAN ANDREWS
MAY 29, 2020
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Finally, you will once again have a way to further reduce the contribution you are being invoiced. **With your July 1, 2020 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 deductible. It also provides direction on how to communicate your intentions to NIRMA and the June 19, 2020 deadline for doing so.

As we continue to navigate this pandemic, I would encourage all members to take advantage of the many COVID-19/Coronavirus resources which can be found on the NIRMA website --<https://nirma.info> — associated programs available through NIRMA's Online University, and the no cost employment-related legal assistance provided through our HR Help Line. And while travel and public gatherings have been limited in recent months, our loss prevention team is still available for training and consultation and have adjusted many of their programs so they can be delivered in a remote/virtual setting too.

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. In good times and bad, NIRMA intends to be there for our members and Dodge County remains a valued and valuable member, and owner, of NIRMA. Joining with you, we look forward to the return of better, more normal days for all of us.

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, 2020 to July 1, 2021**

Invoice For:
Dodge County

INVOICE#: 21-5
DATE: May 29, 2020

GENERAL LIABILITY	\$6,374
LAW ENFORCEMENT LIABILITY	\$22,890
AUTO LIABILITY	\$13,166
AUTO PHYSICAL DAMAGE	\$15,760
INLAND MARINE	\$5,946
PROPERTY, BUILDING & CONTENTS (Includes equipment breakdown)	\$57,603
CRIME	\$3,194
PUBLIC OFFICIALS	\$1,637
EMPLOYMENT PRACTICES	\$11,203
PRIVACY/SECURITY EVENT LIABILITY AND EXPENSE	\$661
WORKERS' COMPENSATION	\$76,828
Total Annual Contribution	\$215,262

Payment Due Date is June 30, 2020

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 7/1/2020-7/1/2021

GENERAL

General Liability	\$1,275	
Crime (Bond)	\$3,193	
Auto Liability	\$1,317	
Auto Physical Damage	\$1,576	
Buildings & Contents	\$28,802	
Public Officials/EPL	\$10,272	
Cyber Liability	\$661	
Workers' Compensation	\$9,988	
GENERAL TOTAL	\$57,084	\$57,084

LAW ENFORCEMENT

Law Enforcement Liability	\$22,890	
Auto Liability	\$4,608	
Auto Physical Damage	\$5,201	
Inland Marine	\$297	
Buildings & Contents	\$27,073	
Public Officials/EPL	\$1,284	
Workers' Compensation	\$20,744	
SHERIFF TOTAL	\$82,097	\$82,097

ROAD

General Liability	\$5,099	
Auto Liability	\$7,241	
Auto Physical Damage	\$8,983	
Inland Marine	\$5,649	
Buildings & Contents	\$1,728	
Public Officials/EPL	\$1,284	
Workers' Compensation	\$46,097	
ROAD TOTAL	\$76,081	\$76,081

TOTAL CONTRIBUTION

\$215,262

**NIRMA ALTERNATE PROPERTY DEDUCTIBLE LEVELS
FOR JULY 1, 2020 TO JULY 1, 2021
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	\$15,760.00	\$15,288.00	\$14,468.00	\$12,608.00	N/A
INLAND MARINE	N/A	\$6,049.00	\$5,946.00	\$5,656.00	\$5,341.00
PROPERTY, BUILDING & CONTENTS (Includes equipment breakdown)	N/A	\$58,302.00	\$57,603.00	\$55,446.00	\$53,055.00

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.