



# Nebraska Intergovernmental Risk Management Association

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Craig L. Nelson, Executive Director

## Memorandum

Agenda Item # 13  
Date 3/6/24

TO: NIRMA County Board Members,  
County Clerks/Contact Persons and  
County-Related Members

FROM: Craig L. Nelson, Executive Director *CLN*

DATE: February 8, 2024

RE: 2023 Annual Report

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On behalf of the NIRMA Board of Directors, it is my pleasure to present you with our 2023 Annual Report, a compilation of highlights and data from your member-owned risk management and self-insurance program.

We've incorporated what emerged as a theme of our 35<sup>th</sup> anniversary year—that historical challenges are resurfacing yet again, along with new ones. While the investment market thankfully saw some improvements, higher material costs and other inflationary pressures persisted, the property reinsurance market was exceedingly difficult owing in part to worldwide climate disasters increasing in frequency and severity, and we saw an increase in projected losses from members' claims.

These issues were deeply felt by members in this year's renewal. As depicted in the literal sense on our report cover, it may seem like we are looking at a shadow of 1988, but this illustration and the data within our report also conveys how the NIRMA program today is built and operated by its members to be resilient and able to rise up and stand above any challenges that come along.

We attained milestones for the history books this year, including 20 years duration of key partnerships that have served us well: with our reinsurer CRL, and with attorney Pam Bourne to provide members with personnel guidance in ever-expanding ways. The **Interchange** magazine, too, celebrated 20 years in print as a means of maintaining connectedness among and between the growing membership which as of the date of this mailing has expanded to 112.

Perhaps best of all, we ended the year with a 100% recommitment of eligible county members for another three years, the twelfth consecutive time our members have responded in this fashion and a strong vote of confidence for which we are resoundingly grateful. This renews the mutual commitment in this program, giving members certainty in sound coverage and top-notch risk management services, and allowing this important work to continue as we move forward toward future milestones and our 40<sup>th</sup> year proudly serving Nebraska counties.

Enclosure

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