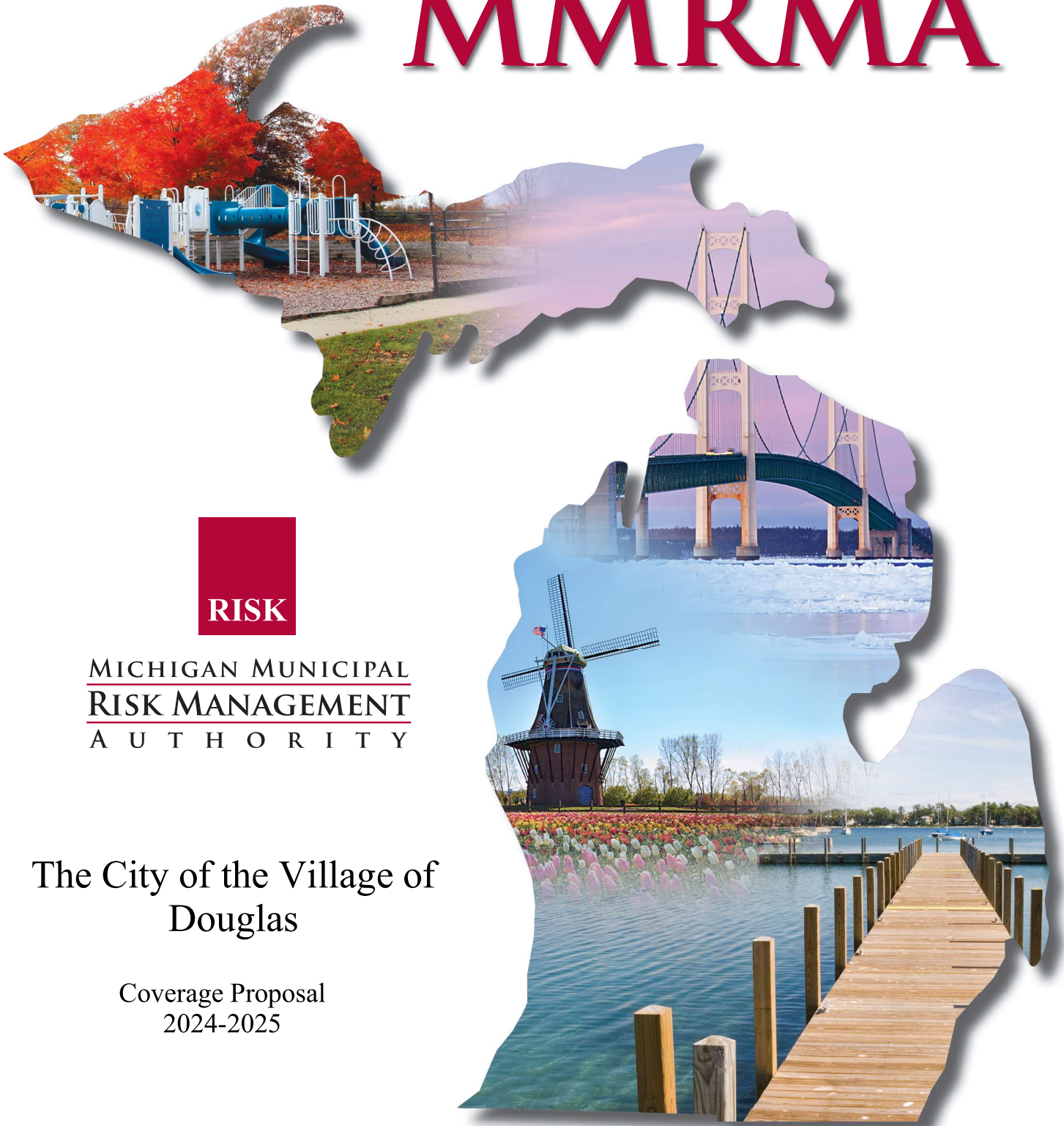


Introducing

MMRMA



**MICHIGAN MUNICIPAL
RISK MANAGEMENT
AUTHORITY**

**The City of the Village of
Douglas**

Coverage Proposal
2024-2025

Benefits of Membership

MMRMA is member driven and member focused. Simply put, the efforts of our staff and service providers are dedicated exclusively to meeting the needs of the membership. For decades, MMRMA's programs and services have been recognized and awarded by the Public Risk Management Association (PRIMA) and other national pooling organizations, firmly establishing our reputation as a leader in public entity pooling.

Membership in MMRMA provides many outstanding benefits, including:

- Broad, occurrence-based municipal liability coverage
- Comprehensive property coverage
- Data breach and privacy liability coverage
- Cutting-edge risk control training and resources, best practices reviews, and other services
- Risk Avoidance Program (RAP) and Certification and Accreditation Program (CAP) grants for qualified projects with member matching funds

Leadership & Governance

MMRMA was created pursuant to the laws of the State of Michigan. Members enter into a Joint Powers Agreement (JPA), MMRMA's central governing document.

MMRMA is governed by a Board of Directors elected of and by the membership. The Executive Director, appointed by the Board of Directors, serves as chief executive officer and is responsible for the operations and functions of the organization.

Member employees assume active roles in MMRMA through their service on various committees, including advisory groups addressing these functional risk control areas: administration, corrections, fire & EMS, health facilities, law enforcement, parks & recreation, public services, and 911/telecommunications.

Member Services

MMRMA's regional and in-house risk managers work directly with members to coordinate renewals, disseminate coverage details and contribution costs, and provide other services on behalf of MMRMA.



Risk Control

One of MMRMA's hallmarks is a highly proactive approach to risk control. Specialized consultants and other risk control staff prepare model policies and procedures, develop and coordinate training opportunities, and assist members in identifying and mitigating loss exposures. Our innovative Risk Avoidance Program (RAP) provides grants to help fund our members' risk control initiatives. MMRMA has also introduced Certification and Accreditation Program (CAP) grants to assist members in pursuing key credentials.

Underwriting

MMRMA's underwriting department achieves its primary function – determining member contributions – using rating plans developed by consulting actuaries and approved by the Board of Directors. Their diligent work ensures adequate revenue and a consistent, equitable approach to pricing. The team studies exposure and loss data, evaluates hazards, and sets contribution amounts accordingly. Working closely with our risk managers, the underwriting staff develops coverage and pricing proposals for new and renewing members.

Claims

MMRMA's claims adjusters are experts in handling the specific types of claims facing governmental entities. Our team processes over 3,700 cases annually, working closely with legal professionals and members to provide outstanding service and the best possible outcomes.

Legal Guidance

Several Michigan law firms noted for their expertise in municipal exposures offer litigation services in all areas of municipal operations for MMRMA members. These firms provide legal defense via branch offices throughout the state.

Accounting & Finance

MMRMA's stellar finance team is experienced in accounting, insurance, and government. They maintain our accounting records in a scrupulous manner that fairly reflects the operating results and financial position of MMRMA. They also monitor and comply with a system of internal controls, ensuring that the organization meets or exceeds all applicable accounting rules, standards, and the compliance regulations of MMRMA's governing authorities.

A Rich History

MMRMA was founded in 1980 as a joint purchasing arrangement by three municipalities. Their aim: to secure necessary insurance coverage at a reasonable price in a marketplace that was becoming increasingly unfriendly to public entities.

By the mid-1980s, commercial insurers either ceased to offer coverage to governmental entities or sharply increased their premiums. MMRMA responded in 1985 by assuming risk directly in order to offer its members the affordable, reliable coverage they still enjoy today.

Once the framework of the organization was in place, the next priority was to develop the necessary resources and capabilities for a sophisticated insurance organization. Initially, MMRMA relied upon contract service providers to execute its many operations. As MMRMA evolved, these functions were brought in-house, one by one: underwriting, claims administration, risk control, information services, and finance.

Today, MMRMA is a nationally recognized leader and the largest liability and property pool in Michigan. Our staff and service providers are steadfastly committed to serving the membership. Together, we will continue to excel as we face the ever-evolving landscape and challenges of municipal government.



www.mmrma.org

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