
THE CITY OF ROCHELLE
Ogle County, Illinois

**AN AMENDMENT TO RESOLUTION
NO. R2025-53**

**A RESOLUTION APPROVING 2025-2026 RISK INSURANCE THROUGH THE ILLINOIS
MUNICIPAL LEAGUE RISK MANAGEMENT ASSOCIATION**

**JOHN BEARROWS, Mayor
ROSE HUERAMO, City Clerk**

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ROSAELIA ARTEAGA
BEN VALDIVIESO
City Council**

Published in pamphlet form by authority of the Mayor and City Council of the City of Rochelle
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RESOLUTION NO. R2025-53

A RESOLUTION APPROVING 2025-2026 RISK INSURANCE THROUGH THE ILLINOIS MUNICIPAL LEAGUE RISK MANAGEMENT ASSOCIATION

WHEREAS, Section 7 of Article VII of the 1970 Constitution of the State of Illinois provides that a municipality that is not a home rule unit shall only have the powers granted to them by law and as such the City of Rochelle, Ogle County, Illinois being a non-home rule unit pursuant to the provisions of said Section 7 of Article VII, and may exercise only the powers expressly granted by law; and

WHEREAS, the Illinois General Assembly granted non-home rule municipalities broad authority to “pass all ordinances and make all rules and regulations proper or necessary, to carry into effect the powers granted to municipalities.” 65 ILCS 5/1-2-1; and

WHEREAS, while “non-home rule municipalities have the authority to enact ordinances, such ordinances may in no event conflict with state law or prohibit what a state statute expressly permits . . . A local ordinance may impose more rigorous or definite regulations in addition to those enacted by the state legislature so long as they do not conflict with the statute.” (*Village of Wauconda v. Hutton*, 291 Ill. App. 3d 1058, 1060 (1997)); and

WHEREAS, the City of Rochelle has been advised that each unit of local government has the power, under the Local Governmental and Governmental Employees Tort Immunity Act (745 ILCS 10/9-103) (the “Tort Immunity Act”), to protect itself against liability or loss through risk management programs, including insurance, individual or joint self-insurance, and educational, inspectional, and supervisory services directly relating to loss prevention and loss reduction; and

WHEREAS, in preparation for the City’s risk insurance renewal scheduled for December 1, 2025, City staff collaborated with its broker, Marsh McLennan Agency (MMA), to provide the City with renewal options that align with procuring the most comprehensive coverage for complex exposures while securing the best pricing; and

WHEREAS, based on this research, it is recommended that the City obtain coverage for its 2025-2026 risk insurance and workers’ compensation programs through the Illinois Municipal League Risk Management Association (IMLRMA); and

WHEREAS, by joining the IMLRMA, the City will be able to obtain the coverage required for the City’s niche operations while reducing its annual premium by eighteen percent (18%) for an annual cost of \$961,323.00; and

WHEREAS, the Mayor and City Council after consideration, now concur that it is advisable, necessary, and in the best interests of the residents of the City of Rochelle to

participate in the IMLRMA for 2025-2026.

NOW, THEREFORE, BE IT RESOLVED BY THE MAYOR AND CITY COUNCIL OF THE CITY OF ROCHELLE, OGLE COUNTY, ILLINOIS, as follows:

SECTION ONE: The foregoing recitals shall be, and are hereby, incorporated into and made a part of this Resolution as if fully set forth in this Section One.

SECTION TWO: That the Mayor and City Council of the City of Rochelle hereby authorize and approve of the City's participation in the Illinois Municipal League Risk Management Association for 2025-2026 and authorize the payment of premium costs in the amount of \$961,323.00; the City Manager or his designee is hereby authorized to execute any documents necessary to carry out the intent of this Resolution, subject to review and revision by the City Attorney.

SECTION THREE: If any provision of this Resolution or application thereof to any person or circumstance is ruled unconstitutional or otherwise invalid, such invalidity shall not affect other provisions or applications of this Resolution that can be given effect without the invalid application or provision, and each invalid provision or invalid application of this Resolution is severable.

SECTION FOUR: Where the conditions imposed by any provisions of this Resolution are more restrictive than comparable provisions imposed by Resolution in any other local law, ordinance, resolution, rule or regulation, the regulations of this Resolution will govern.

SECTION FIVE: The City Clerk shall publish this Resolution in pamphlet form.

SECTION SIX: This Resolution shall be in full force and effect from and after its passage, approval and publication in pamphlet form as provided by law.

PASSED and APPROVED this 8th day of December, 2025.

AYES:

NAYS:

ABSENT:

MAYOR

ATTEST:

CITY CLERK

STATE OF ILLINOIS)
)
COUNTY OF OGLE) SS.

CERTIFICATE

I, Rose Huéramo, City Clerk of the City of Rochelle, County of Ogle and State of Illinois, DO HEREBY CERTIFY that the foregoing is a true and correct copy of Resolution No. R2025-53, "A RESOLUTION APPROVING 2025-2026 RISK INSURANCE THROUGH THE ILLINOIS MUNICIPAL LEAGUE RISK MANAGEMENT ASSOCIATION," which was adopted by the Mayor and City Council of the City of Rochelle on December 8, 2025.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the corporate seal of the City of Rochelle this 8th day of December, 2025.

CITY CLERK