

ABOUT IRMA	SERVICES	TRAINING NON-MEMBER	APPLY FOR MEMBERSHIP	LINKS
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Intergovernmental Risk Management Agency

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Your Risk Management Partner

In today's complex economic times, IRMA offers public entities an extraordinary opportunity to stabilize costs, reduce risk and better serve their constituencies. As a member-owned, self-governed public risk pool, we exist solely to provide high quality risk management services at substantial savings to municipalities like yours. We have been championing our members' needs for thirty years and are proud to be one of the nation's most highly regarded risk pools. Please take a moment to discover what IRMA can do for you.

The Value of IRMA

Money matters at IRMA and members benefit financially in myriad ways, among them:

- A full spectrum of services to manage risk and prevent loss. As a result, members' claims frequency has been reduced each year for the past five years.
- Surplus revenue is returned to members, not private owners or stockholders. Since 1989, the pool has given back over \$68M in interest income credits to members.
- Administrative costs are 9%-11% versus an estimated 25% for commercial providers.
- IRMA's pricing averages more than 30% less than the commercial market according to Towers and Perrin 2008 Insurance Market Study.
- Members have access to grants, awards and valuable online services such as Police Law Institute courses and supervisor training through My Community Workplace.

Our Advantage is Your Advantage

Our risk sharing pool is "by the people, for the people." Professionally managed for the benefit of its members, IRMA is dedicated entirely to addressing the risk management needs of local governments like yours. As a group, spreading and sharing the cost of risk with other high performing local governments, IRMA members gain many valuable advantages such as:

- Customized public entity coverage that exceeds the offerings of commercial carriers and is one of the most comprehensive programs available anywhere.
- Long-term stability of pricing and membership. The IRMA contribution rate has increased an average of less than 1.2% annually since 1995, and of the 92 public entities that have participated in IRMA since 1979, 73 remain members in 2010.
- Flexible deductibles up to \$100,000.

"IRMA is not just an insurer. It's a partnership that provides members the total package: phenomenal coverage, outstanding management services, and market stability, all at an incredible value. No other provider compares and that's why Northfield has been a member for over thirty years."

- Stacy Sigman, Village Manager, Northfield, IL (Charter member since 1979)

"This study demonstrates the cost advantage public entity pools have over the commercial market which must access business through agents (adding 10% to 17% in additional cost), must pay premiums and corporate taxes, and must provide an investment return to shareholders. Emphatically, these advantages seem to translate into a significant competitive advantage for IRMA."

- Towers Perrin, 2008 Insurance Market Study

"IRMA's overall risk management/safety and training services...are substantially beyond what other public entity pools offer to their member."

- Independent Consulting & Risk Management Services, LLC Audit 2008

Exceptional in-house claims department that responds to members' needs beyond short term cost considerations, and is willing to defend rather than settle when warranted.

- Litigation team comprised of experienced, proven trial attorneys specializing in municipal defense.
- Extensive high quality risk management services including a comprehensive risk management program evaluation, consulting services, on-site inspections and training, and technical services along with expansive regional training offerings.

"The Workers' Compensation operation at IRMA is first rate. The attention to medical management and return to work initiatives is excellent."

- ESIS Inc. Audit of IRMA Claims Department (2010)

It is because of the participation and guidance of our members that IRMA continues to be one of the most distinguished public risk pools in our state and nation. With a delegate from each entity sitting on the Board of Directors, members have a direct voice in shaping the policies and procedures that help create success for all. We would welcome the opportunity to discuss further the many ways IRMA can assist you in building and sustaining public confidence in your entity, and encourage the progress that enables your town to thrive.



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