



Serving County Government

8040 Eiger Drive • P.O. Box 85210 • Lincoln, NE 68501-5210
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Craig L. Nelson, Executive Director

May 31, 2022

Jean Andrews
Dodge County Planning/Zoning
435 N Park, Room 204
Fremont, NE 68025

 COPY

2022 JUN -2 AM 11:39
RECEIVED
Dodge Co Hwyway Dept

RE: NIRMA/NIRMA II 2022-23 Billing Statement

Dear Jean,

We live in an ever changing world. While COVID concerns appear to be coming more manageable over time, the supply change and other economic disruptions caused by the pandemic along with events unfolding overseas, including in Ukraine, are having major impact. Among those impacts is that the inflation rate in the US is now above 8 percent, a rate not seen in 40 years. Other countries are seeing even higher inflation rates.

Similar challenges can be found in the insurance marketplace where ever higher rates are being charged and industry observers are describing it as the toughest insurance market since the mid-1980s. Catastrophic property losses, exploding jury verdicts, rapidly increasing cyber claims, reduced investment returns along with other events are all contributing factors.

This is a challenging combination for NIRMA and for us all as we put together this years' renewal. As you might expect, losses remain the driving factor in determining rates and what NIRMA needs to collect from our members. Our actuaries are projecting members' losses will increase again next year, the third consecutive year they have projected such an increase. As property and equipment values, vehicle counts and other items increase, so too does our overall exposure base. For these reasons NIRMA will be billing out more for next year than we did this past year. Still, by assuming a higher liability retention, carefully managing our budget, and through our partnership with County Reinsurance Limited, NIRMA has been able to limit that average increase to 4.07 percent, less than half the current rate of inflation.

Enclosed you will find your county's NIRMA/II billing statement which details the coverages and costs for the July 1, 2022 to July 1, 2023 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 its property values, number and kinds of vehicles, payroll, and employee counts, as well as other factors. Be assured 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 2022-23 is \$263,601.** This represents a \$22,485, or 9.33 percent increase from last year.

Working closely with our members, NIRMA devotes a great deal of time, attention, and resources toward many training and educational efforts designed to reduce and limit claims and losses, thereby lowering costs, including most recently the series of Cyber Security seminars NIRMA hosted across the state in April. I would encourage all members to take advantage of the many programs NIRMA offers. We also take steps to mitigate these insurance coverage costs in other ways. One of those ways is through the issuance of dividends. Over the years NIRMA has returned **\$24.5 million in dividends** to its members,

BOARD OF DIRECTORS

- | | | | | | |
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JEAN ANDREWS
MAY 31, 2022
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including \$658,083 to Dodge County. Although dividends cannot be guaranteed, NIRMA has been able to issue one or more dividends for 26 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.

Finally, you will once again have a way to further reduce the contribution you are being invoiced. **With your July 1, 2022 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 17, 2022 deadline for doing so.

As always, please contact our office if you have any questions concerning this billing statement or any other aspects of the NIRMA program. NIRMA stands with our members in these challenging times and Dodge County remains a valued and valuable member, and owner, of NIRMA.

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, 2022 to July 1, 2023**

Invoice For:
Dodge County

INVOICE#: 23-5
DATE: May 31, 2022

GENERAL LIABILITY	\$7,754
LAW ENFORCEMENT LIABILITY	\$21,108
AUTO LIABILITY	\$15,281
AUTO PHYSICAL DAMAGE	\$20,733
PROPERTY, MOBILE/REMOTE	\$6,746
PROPERTY, BUILDING & CONTENTS (Includes equipment breakdown)	\$76,401
CRIME	\$3,187
PUBLIC OFFICIALS LIABILITY	\$1,628
EMPLOYMENT PRACTICES LIABILITY	\$10,931
PRIVACY/SECURITY EVENT LIABILITY AND EXPENSE	\$643
WORKERS' COMPENSATION	\$99,189

Total Annual Contribution

\$263,601

Payment Due Date is June 30, 2022
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 7/1/2022-7/1/2023

GENERAL

General Liability	\$1,551	
Crime (Bond)	\$3,187	
Auto Liability	\$1,528	
Auto Physical Damage	\$2,073	
Buildings & Contents	\$35,526	
Public Officials/EPL	\$10,047	
Cyber Liability	\$643	
Workers' Compensation	\$12,895	
GENERAL TOTAL	\$67,450	\$67,450

LAW ENFORCEMENT

Law Enforcement Liability	\$21,108	
Auto Liability	\$5,348	
Auto Physical Damage	\$6,842	
Inland Marine	\$337	
Buildings & Contents	\$33,464	
Public Officials/EPL	\$1,256	
Workers' Compensation	\$26,781	
SHERIFF TOTAL	\$95,136	\$95,136

ROAD

General Liability	\$6,203	
Auto Liability	\$8,405	
Auto Physical Damage	\$11,818	
Inland Marine	\$6,409	
Buildings & Contents	\$2,292	
Public Officials/EPL	\$1,256	
Workers' Compensation	\$59,513	
ROAD TOTAL	\$95,896	\$95,896

COMMUNICATIONS EQUIPMENT

Buildings & Contents	\$5,119	
COMMUNICATIONS TOTAL	\$5,119	\$5,119

TOTAL CONTRIBUTION

\$263,601

**NIRMA ALTERNATE PROPERTY DEDUCTIBLE LEVELS
FOR JULY 1, 2022 TO JULY 1, 2023
POLICY PERIOD**

Your current per loss deductibles, and the annual contribution you are paying for that 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	\$20,733.00	\$20,194.00	\$19,220.00	\$16,980.00	N/A
MOBILE/REMOTE	N/A	\$6,870.00	\$6,746.00	\$6,417.00	\$6,032.00
PROPERTY, BUILDING & CONTENTS (Includes equipment breakdown)	N/A	\$77,251.00	\$76,401.00	\$74,084.00	\$71,226.00

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 17, 2022**. 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.