



CITY COUNCIL AGENDA ITEM



Date: October 23, 2024

To: Members of the Troy City Council

From: Frank A. Nastasi, City Manager
Lori Grigg Bluhm, City Attorney
Rob Maleszyk, Chief Financial Officer
Kyle Vieth, Controller
Emily Frontera, Purchasing Manager

Subject: Casualty and Property Insurance- Two (2) Year Renewal with Michigan Municipal Risk Management Authority (MMRMA)

History

The Michigan Municipal Risk Management Authority (MMRMA) is a public entity self-insurance pool that provides liability and property coverage to municipal governmental entities across Michigan.

MMRMA was created by member municipalities as a joint purchasing arrangement in the 1980's as a response to a marketplace that was becoming increasingly unfriendly to public entities. The MMRMA Board of Directors are comprised of local government officials and serves over 389 Michigan governmental entities including 56 entities in Oakland County.

The City of Troy recognized the advantages of becoming a member of the consortium early and became a member in 1990. Among the advantage of leveraging the City's buying power with other governmental entities, the City also enjoys the benefits of:

- **Net Asset Refund Distributions.** Because MMRMA is a non-profit entity and membership is much like being a shareholder, any accumulated capital above expected liabilities and required capital reserves are refunded back to the members. In fact, should the City elect to continue membership, the anticipated refund for the 2024/2025 plan year is \$133,910. Total net asset distributions to the City since inception of the program in 2006 are \$3,895,200.
- **Risk Avoidance Program/Certification and Accreditation (RAP/CAP) Grants.** Risk control and avoidance is at the heart of any risk management program. To that end, MMRMA has offered local communities RAP/CAP grants to help fund capital and other local program initiatives that address risk control and avoidance. To date, the City has received over \$429,182 in RAP/CAP Grant contributions to assist in funding such projects as police in-car cameras, tasers and back-up cameras along with reimbursements for many educational programs and cyber security training.



CITY COUNCIL AGENDA ITEM

History (continued)

- **Other Services.** At no direct cost to the City, MMRMA provides claims handling services, notary bonds, loss control services, risk management counseling and educational seminars. The City has enjoyed the use of all these services as well as access to exceptional MMRMA contract attorneys when necessary, at a significantly reduced hourly rate.

Finally, it should be noted that this is a self-insured risk pool strategy and accordingly, the City does retain a portion of claims risk. In most cases this is up to \$500,000 per occurrence. Historically, the City has benefited from this type of self-insurance strategy and has employed it in other aspects of the City's operations including healthcare. It should also be noted that the City has assigned \$3,000,000 in General Fund balance as a safeguard to hedge any financial disruptions due to a catastrophic event in any of the City's self-insured policies.

Purchasing

The City of Troy is a member of MMRMA and has participated in its property and casualty insurance coverage since 1990. Since 1990 the City has competitively bid property and liability insurance on four separate occasions; and MMRMA was by far the successful respondent and best value for the City.

The current agreement with MMRMA expires on November 7, 2024, and City Administration has therefore negotiated the attached two year renewal proposal, which would be effective until November 7, 2026.

The quoted contribution for the plan year of November 8, 2024 thru November 7, 2025 is \$893,919. (The net cost to the City after the proposed net asset distribution to the City would be \$760,009). This represents a 12.1% increase over last year; which is a direct result of the City's addition of the Pavilion Ice Rink Amenity and Zamboni, Aerial Truck for the Fire Department, increase in Police Department employees, claims history, and current inflationary factors. Additionally, MMRMA's second year contribution markup adjustment was contractually capped at 5% for the prior year and not reflective of the market.

The contribution amount for the renewal of the additional plan year includes an increase limit of 8% or less for the November 8, 2025 thru November 7, 2026 plan year.

The Net asset distributions to the City for these plan years is undetermined at this time.

Based on the excellent working relationship with the City and the competitiveness of the MMRMA proposal, City Administration did not pursue the competitive bid process, which is not required for professional services. It is in the best interest of the City to waive the bid process and renew the two (2) year agreement with MMRMA. Note that the current contract with MMRMA can be terminated with a 90-day written notice and additionally city administration will continue to monitor the market.



CITY COUNCIL AGENDA ITEM

Financial

Funds have been budgeted and are available in the City's 2024/25 thru 2025/26 two-year budget.

Recommendation

Administration recommends approval of a two year renewal with MMRMA, as detailed in the attached proposal.



MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y

Property & Liability Insurance
E-Proposal

Questions about your proposal?

Please contact Tim McClorey

tmcclorey@mrrma.org

(800) 243-1324



MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y

RENEWAL FOR PROPERTY AND LIABILITY COVERAGE
City of Troy
November 8, 2024 - November 8, 2025

Dear Lori,

On behalf of everyone at Michigan Municipal Risk Management Authority, we would like to thank you for continuing your Property and Liability coverage with MMRMA.

The renewal summary below is provided for your convenience. Complete information is enclosed regarding coverage terms, conditions and services.

Property & Casualty Coverage	\$712,277
Stop Loss Coverage	\$31,642
Retention Fund Allocation	\$150,000
Total Contribution for Coverage Period	\$893,919

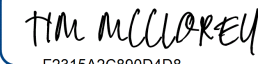
Unless other arrangements have been made, payment terms for coverage are 50% due at time coverage is bound, 25% after 90 days and the remaining 25% due after 180 days.

Below is a summary of funds you have received or been approved to receive through various MMRMA programs. Net Asset Distributions and RAP Grants for the period are subject to continued membership and eligibility criteria.

<u>Member Account Summary</u>	<u>Period</u>	<u>Program Total</u>
Net Asset Distribution	\$133,910	\$3,895,200
RAP Grants	\$222	\$429,182

Please do not hesitate to contact me if you have any questions or need additional information.

Thank you for your continued dedication to risk management.

DocuSigned by:

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Tim McClorey, AIC, ARM
Risk Manager, MMRMA



City of Troy

Contact Sheet

Member Number: M0001080

Member Type: Individual Member

Member Representative: Lori Bluhm, City Attorney

Policy Period: November 8, 2024 – November 8, 2025

Member Since: November 8, 1990

MMRMA CONTACTS

14001 Merriman
Livonia, MI 48154
Phone: (734) 513-0300 Fax: (734) 513-0318

Tim McClorey, Primary Risk Manager
tmcclorey@mmrma.org Direct Dial: (734) 245-7755
Cell: (248) 310-0052

Seth Kaiman, Secondary Risk Manager
skaiman@mmrma.org Direct Dial: (734) 437-7785
Cell: (616) 914-0822

Cheryl Kovacich, Customer Service Representative
ckovacich@mmrma.org Direct Dial: (734) 437-5010

Tracey Cool, Property Claims Manager
tcool@mmrma.org

Bill Kelley, Senior Claims Adjuster
bkelly@mmrma.org

Mike Berthá, Senior Risk Consultant
mbertha@mmrma.org

Property and Vehicle Change Request Forms should be sent to endorsements@mmrma.org
Notary Bond requests should be sent to notary@mmrma.org

City of Troy
Member Award History

Date	Description	RAP Grants	Distributions
11/8/2024	Reported at Renewal		
5/31/2024	Net Asset Distribution		133,910
5/3/2024	Public Information Seminar Project	222	
11/8/2023	Reported at Renewal		
11/8/2023	Net Asset Distribution		169,777
4/12/2023	LiveScan Fingerprinting Project	5,205	
4/12/2023	MotoShot Project	16,133	
4/12/2023	Digital Cameras & Security Upgrades Project	82,746	
11/16/2022	Car Camera Project	44,000	
11/16/2022	Officer Safety Plan Project	136,250	
4/13/2022	DMS Project	2,108	
11/8/2022	Reported at Renewal		
11/8/2022	Net Asset Distribution		152,858
11/8/2021	Reported at Renewal		
11/8/2021	Net Asset Distribution		281,226
10/11/2021	Staff and Command project	3,225	
7/6/2021	KnowBe4 Training project	2,864	
11/8/2020	Reported at Renewal		
11/8/2020	Net Asset Distribution		367,235
11/8/2019	Reported at Renewal		
6/27/2019	MACP New Chiefs School	971	
11/8/2019	Net Asset Distribution		277,345
1/18/2019	MACP New Chiefs School	896	
11/8/2018	Reported at Renewal		
11/8/2018	Net Asset Distribution		327,574
11/8/2017	Reported at Renewal		
8/15/2017	Tasers	3,000	
11/8/2017	Net Asset Distribution		281,317
11/8/2016	Reported at Renewal		
11/8/2016	Net Asset Distribution		330,367
4/28/2016	Taser Master Instructor School	674	
4/28/2016	Police Staff and Command School	5,850	
3/28/2016	Tasers	26,000	
2/17/2016	Back-up Camera Project - Fire	4,795	
1/25/2016	Back-up Camera Project - City vehicles	1,385	
11/8/2015	Reported at Renewal		
7/31/2015	Emergency Generator Project	15,000	
5/26/2015	LiveScan Fingerprinting Project	2,795	
11/8/2015	Net Asset Distribution		400,440
2/26/2015	Canine Unit Project	2,000	
2/24/2015	Stop Sticks	2,101	
2/26/2015	Tasers	20,400	
11/8/2014	Reported at Renewal		
11/8/2014	Net Asset Distribution		302,779
11/8/2013	Reported at Renewal		
11/8/2013	Net Asset Distribution		177,136
11/21/2012	FOG Prevention Program	7,000	
11/8/2012	Reported at Renewal		
11/8/2012	Net Asset Distribution		302,271
12/6/2011	In Car Cameras	30,000	
11/8/2011	Reported at Renewal		
11/8/2011	Net Asset Distribution		136,855
4/14/2011	Taser Training Suit Project	12,212	
11/8/2010	Reported at Renewal		
11/8/2010	Net Asset Distribution		72,205
	Reported Prior to 2010		
2008	Net Asset Distribution		112,902
2007	Net Asset Distribution		44,683
2006	Net Asset Distribution		24,320
2005	Police Staff and Command School	1,350	
Totals		429,182	3,895,200

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY
COVERAGE PROPOSAL

Member:	City of Troy	Proposal No: Q000014726
Date of Original Membership:	November 8, 1990	
Proposal Effective Dates:	November 08, 2024 To November 08, 2025	
Member Representative:	Lori Bluhm	Telephone #: (248) 524-3323
Regional Risk Manager:	Michigan Municipal Risk Management Authority	Telephone #: (734) 513-0300

A. Introduction

The Michigan Municipal Risk Management Authority (hereinafter "MMRMA") is created by authority granted by the laws of the State of Michigan to provide risk financing and risk management services to eligible Michigan local governments. MMRMA is a separate legal and administrative entity as permitted by Michigan laws. **City of Troy** (hereinafter "Member") is eligible to be a Member of MMRMA. **City of Troy** agrees to be a Member of MMRMA and to avail itself of the benefits of membership.

City of Troy is aware of and agrees that it will be bound by all of the provisions of the Joint Powers Agreement, Coverage Documents, MMRMA rules, regulations, and administrative procedures.

This Coverage Proposal summarizes certain obligations of MMRMA and the Member. Except for specific coverage limits, attached addenda, and the Member's Self Insured Retention (SIR) and deductibles contained in this Coverage Proposal, the provisions of the Joint Powers Agreement, Coverage Documents, reinsurance agreements, MMRMA rules, regulations, and administrative procedures shall prevail in any dispute. The Member agrees that any dispute between the Member and MMRMA will be resolved in the manner stated in the Joint Powers Agreement and MMRMA rules.

B. Member Obligation - Deductibles and Self Insured Retentions

City of Troy is responsible to pay all costs, including damages, indemnification, and allocated loss adjustment expenses for each occurrence that is within the Member's Self Insured Retention (hereinafter the "SIR"). **City of Troy's** SIR and deductibles are as follows:

Table I
Member Deductibles and Self Insured Retentions

COVERAGE	DEDUCTIBLE	SELF INSURED RETENTION
Liability	N/A	\$500,000 Per Occurrence
Vehicle Physical Damage	\$1,000 Per Vehicle	\$15,000 Per Vehicle \$30,000 Per Occurrence
Fire/EMS Replacement Cost	\$1,000 Per Occurrence	N/A
Property and Crime	\$1,000 Per Occurrence	N/A
Sewage System Overflow	N/A	\$500,000 Per Occurrence

The member must satisfy all deductibles before any payments are made from the Member's SIR or by MMRMA.

Member's Motor Vehicle Physical Damage deductible applies, unless the amount of the loss exceeds the deductible. If the amount of loss exceeds the deductible, the loss including deductible amount, will be paid by MMRMA, subject to the Member's SIR.

The **City of Troy** is afforded all coverages provided by MMRMA, except as listed below:

1. Specialized Emergency Response Expense Recovery Coverage
- 2.
- 3.
- 4.

All costs including damages and allocated loss adjustment expenses are on an occurrence basis and must be paid first from the Member's SIR. The Member's SIR and deductibles must be satisfied fully before MMRMA will be responsible for any payments. The most MMRMA will pay is the difference between the Member's SIR and the Limits of Coverage stated in the Coverage Overview.

City of Troy agrees to maintain the Required Minimum Balance as defined in the Member Financial Responsibilities section of the MMRMA Governance Manual. The Member agrees to abide by all MMRMA rules, regulations, and administrative procedures pertaining to the Member's SIR.

C. MMRMA Obligations - Payments and Limits of Coverage

After the Member's SIR and deductibles have been satisfied, MMRMA will be responsible for paying all remaining costs, including damages, indemnification, and allocated loss adjustment expenses to the Limits of Coverage stated in Table II. The Limits of Coverage include the Member's SIR payments.

The most MMRMA will pay, under any circumstances, which includes payments from the Member's SIR, per occurrence, is shown in the Limits of Coverage column in Table II. The Limits of Coverage includes allocated loss adjustment expenses.

Table II
Limits of Coverage

Liability and Motor Vehicle Physical Damage		Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Liability	15,000,000	N/A	N/A	N/A
2	Judicial Tenure	N/A	N/A	N/A	N/A
3	Sewage System Overflows	1,000,000	N/A	1,000,000	N/A
4	Volunteer Medical Payments	25,000	N/A	N/A	N/A
5	First Aid	2,000	N/A	N/A	N/A
6	Vehicle Physical Damage	1,500,000	N/A	N/A	N/A
7	Uninsured/Underinsured Motorist Coverage (per person)	100,000	N/A	N/A	N/A
	Uninsured/Underinsured Motorist Coverage (per occurrence)	250,000	N/A	N/A	N/A
8	Michigan No-Fault	Per Statute	N/A	N/A	N/A
9	Terrorism	5,000,000	N/A	N/A	5,000,000

Property and Crime		Limits of Coverage Per Occurrence		Annual Aggregate	
		Member	All Members	Member	All Members
1	Buildings and Personal Property	171,945,950	350,000,000	N/A	N/A
2	Personal Property in Transit	2,000,000	N/A	N/A	N/A
3	Unreported Property	5,000,000	N/A	N/A	N/A
4	Member's Newly Acquired or Constructed Property	10,000,000	N/A	N/A	N/A
5	Fine Arts	2,000,000	N/A	N/A	N/A
6	Debris Removal (25% of Insured direct loss plus)	25,000	N/A	N/A	N/A
7	Money and Securities	1,000,000	N/A	N/A	N/A
8	Accounts Receivable	2,000,000	N/A	N/A	N/A
9	Fire Protection Vehicles, Emergency Vehicles, and Mobile Equipment (Per Unit)	5,000,000	10,000,000	N/A	N/A
10	Fire and Emergency Vehicle Rental (12 week limit)	2,000 per week	N/A	N/A	N/A
11	Structures Other Than a Building	15,000,000	N/A	N/A	N/A
12	Dam/Dam Structures/Lake Level Controls	0	N/A	N/A	N/A
13	Transformers	0	N/A	N/A	N/A
14	Storm or Sanitary Sewer Back-Up	1,000,000	N/A	N/A	N/A
15	Marine Property	1,000,000	N/A	N/A	N/A
16	Other Covered Property	43,200	N/A	N/A	N/A
17	Income and Extra Expense	5,000,000	N/A	N/A	N/A
18	Blanket Employee Fidelity	1,000,000	N/A	N/A	N/A
19	Faithful Performance	Per Statute	N/A	N/A	N/A
20	Earthquake	5,000,000	N/A	5,000,000	100,000,000
21	Flood	5,000,000	N/A	5,000,000	100,000,000
22	Terrorism	50,000,000	50,000,000	N/A	N/A

Table III

Network and Information Security Liability, Media Injury Liability, Network Security Loss, Breach Mitigation Expense, PCI Assessments, Social Engineering Loss, Reward Coverage, Telecommunications Fraud Reimbursement, Extortion.			
	Limits of Coverage Per Occurrence/Claim	Deductible Per Occurrence/Claim	Retroactive Date
	\$2,000,000		
Coverage A Network and Information Security Liability: Regulatory Fines:	Each Claim Included in limit above Each Claim Included in limit above	\$25,000 Each Claim	7/1/2013
Coverage B Media Injury Liability	Each Claim Included in limit above	\$25,000 Each Claim	7/1/2013
Coverage C Network Security Loss Network Security Business Interruption Loss:	Each Unauthorized Access Included in limit above Each Business Interruption Loss Included in limit above	\$25,000 Each Unauthorized Access Retention Period of 72 hours of Business Interruption Loss	Occurrence
Coverage D Breach Mitigation Expense:	Each Unintentional Data Compromise Included in limit above	\$25,000 Each Unintentional Data Compromise	Occurrence
Coverage E PCI Assessments:	Each Payment Card Breach \$1,000,000 Occ./\$1,000,000 Agg. Included in limit above	\$25,000 Each Payment Card Breach	Occurrence
Coverage F Social Engineering Loss:	Each Social Engineering Incident \$100,000 Occ./\$100,000 Agg. Included in limit above	\$25,000 Each Social Engineering Incident	Occurrence
Coverage G Reward Coverage	Maximum of 50% of the Covered Claim or Loss; up to \$25,000 Included in Limit above	Not Applicable	Occurrence
Coverage H Telecommunications Fraud Reimbursement	\$25,000 Included in limit above	Not Applicable	Occurrence
Coverage I Extortion Coverage	Each Claim Included in limit above	\$25,000 Each Extortion Loss	Occurrence

Annual Aggregate Limit of Liability

Each Member Aggregate	All Members Aggregate
\$2,000,000	\$17,500,000

The Each Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed \$2,000,000 per Member for all Subjects of Coverage in any Coverage Period, regardless of the number of coverage events.

The All Member Aggregate Limit of Liability for the combined total of all coverage payments of MMRMA and MCCRMA shall not exceed \$17,500,000 for All Members for all Subjects of Coverage in any Coverage Period, regardless of the number of Members or the number of coverage events.

It is the intent of MMRMA that the coverage afforded under the Subjects of Coverage be mutually exclusive. If however, it is determined that more than one Subject of Coverage applies to one coverage event ensuing from a common nexus of fact, circumstance, situation, event, transaction, or cause, then the largest of the applicable Deductibles for the Subjects of Coverage will apply.

Table IV
Specialized Emergency Response Expense Recovery Coverage
Limits of Coverage

Specialized Emergency Response Expense Recovery	Limits of Coverage per Occurrence		Annual Aggregate	
	Member	All Members	Member	All Members
	N/A	N/A	N/A	N/A

Table V
Specialized Emergency Response Expense Recovery Coverage
Deductibles

Specialized Emergency Response Expense Recovery	Deductible per Occurrence
	Member
	N/A

D. Contribution for MMRMA Participation

City of Troy

Period: November 08, 2024 To November 08, 2025

Coverages per Member Coverage Overview:	\$712,277
Stop Loss Coverage:	\$31,642
Member Loss Fund Deposit:	\$150,000
TOTAL ANNUAL CONTRIBUTIONS:	\$893,919

E. List of Addenda


- 1. Limited Liability Coverage For Use or Operations of Unmanned Aircraft
- 2. Manuscript Addendum w/o signature
- 3. Stop Loss Program Participation Agreement
- 4. Two Year Contribution Agreement

This document is for the purpose of quotation only and does not bind coverage in the Michigan Municipal Risk Management Authority, unless accepted and signed by both the authorized Member Representative and MMRMA Representative below.

Accepted By:
City of Troy

Proposal No:
Q000014726

MMRMA

DocuSigned by:

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Member Representative

MMRMA Representative

10/22/2024 | 2:59 PM EDT

Date

Date

ADDENDUM
STOP LOSS PROGRAM
PARTICIPATION AGREEMENT

Optional

The Stop Loss Program limits the Member's cash payments during a July 1 - June 30 year for those costs falling within the Member's SIR. The Stop Loss Program responds only to cumulative Member SIR payments, including damages, indemnification, and allocated loss adjustment expenses, within a July 1 - June 30 calendar year. The paid costs include payments for any coverage provided to the Member by MMRMA provided that the costs are actually paid within the July 1 - June 30 period. On July 1 of each year, the Member's paid costs accumulate from zero.

If the Member has chosen to participate in the Stop Loss Program, and if the Member's paid costs exceed the member's entry point, the Stop Loss Program will pay, until July 1, all costs that would, in the absence of the Stop Loss Program, be paid from the Member's SIR. **City of Troy's** entry point is **\$925,000**. Withdrawing Members do not participate in the Stop Loss Program after the date of withdrawal.

The Member agrees to be bound by MMRMA rules relating to the Stop Loss Program.

Accepted by:

Member Representative

Date: _____

MMRMA Signed by:


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Authorized Representative

Date: 10/22/2024 | 2:59 PM EDT

TWO YEAR CONTRIBUTION AGREEMENT

In consideration of the items below, Michigan Municipal Risk Management Authority (MMRMA) and the **Member** (City of Troy) agree:

1. This contribution agreement shall extend for a two (2) year period starting November 8, 2024 and ending. November 8, 2026.
2. For the second year of this Agreement, the contribution level may be increased, but not more than eight percent (8%). "Contribution level" shall mean the Member's total annual contribution to MMRMA less that portion of the contribution for the Michigan Catastrophic Claims Association and other state mandated charges and also less that portion of the contribution which funds the payment of losses and expenses falling within the Member's self-insured retention.
3. Substantial exposure increases such as an addition of a new building or major increase in departmental size or operations shall be exempted from the above limitation.
4. This agreement excludes any coverage change in the MMRMA Coverage Document, Joint Powers Agreement, Reinsurance Treaties, MMRMA rules and MMRMA administrative procedures.

ADDENDUM

LIMITED LIABILITY COVERAGE FOR USE OR OPERATIONS OF UNMANNED AIRCRAFT (Optional)

This addendum modifies the Liability and Motor Vehicle Physical Damage Coverage Document

A. LIMITATIONS OF COVERAGE, PROCEDURES, EXCLUSIONS, DEFINITIONS.

1. MMRMA will pay for any loss as defined in Sections 1 and 2 of the Liability and Motor Vehicle Physical Damage Coverage Document, caused by the use or operation of an Unmanned Aircraft, the actual loss up to a \$1,000,000 limit per occurrence and subject to a \$2,000,000 annual member aggregate.
2. The Member Duties, Responsibilities, Other Conditions stated in Section 7 of the Liability and Motor Vehicle Physical Damage Coverage Document shall apply to Limited Liability Coverage for use or operations of Unmanned Aircraft.
3. As respects this Limited Liability Coverage for Use or Operations of Unmanned Aircraft Addendum, Section 7; Member Duties, Responsibilities, Other Conditions, of the Liability and Motor Vehicle Physical Damage Coverage Document is amended to include the following:

P. FAA COMPLIANCE

The terms of this Addendum apply only if the Member is in compliance with all FAA rules and regulations governing the use or operation of an unmanned aircraft, at time of occurrence.

4. The Liability and Motor Vehicle Physical Damage Coverage Document Section 4, Definitions, shall apply to this Limited Liability Coverage For Use Or Operation Of An Unmanned Aircraft Addendum.
5. As respects this Limited Liability Coverage For Use Or Operations Of Unmanned Aircraft Addendum, Section 2; Exclusion C, of the Liability and Motor Vehicle Physical Damage Coverage Document is deleted in its entirety and replaced by the following:

EXCLUSIONS

- C. Ownership, maintenance, loading or unloading, use or operation of any aircraft (other than unmanned aircraft), airfields, or runways; watercraft over 75 feet in length;

Period: 11/08/2024 to 11/08/2025

LIMITED LIABILITY COVERAGE FOR USE OR OPERATIONS OF UNMANNED AIRCRAFT
(Optional)

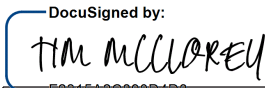
Accepted By:
City of Troy

Member ID:
1080

MMRMA

Member Representative

Date

DocuSigned by:


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MMRMA Representative
10/22/2024 | 2:59 PM EDT

Date

MICHIGAN MUNICIPAL RISK MANAGEMENT AUTHORITY	
QUOTE NUMBER Q000014726 QUOTE AUTO SCHEDULE REPORT EFFECTIVE DATES 11/8/2024 To 11/8/2025	
Summary	
Vehicle Group	Vehicles
All Other Vehicles	0 Vehicles
Buses	7 Vehicles
Commercial - Historical	0 Vehicles
EMS/Ambulance	0 Vehicles
Fire Vehicles Large	19 Vehicles
Fire Vehicles - Other	5 Vehicles
Garbage Trucks	0 Vehicles
Motorcycles	0 Vehicles
Motorcycles - Historical	0 Vehicles
Police - All Other	41 Vehicles
Police PPT	54 Vehicles
Private Passenger	32 Vehicles
Private Passenger - Historical	0 Vehicles
Service Trucks	106 Vehicles
Vans	21 Vehicles

Grand Totals
Vehicles
285 Vehicles

ADDENDUM

LIMITED LIABILITY COVERAGE FOR USE OR OPERATIONS OF UNMANNED AIRCRAFT (Optional)

This addendum modifies the Liability and Motor Vehicle Physical Damage Coverage Document

A. LIMITATIONS OF COVERAGE, PROCEDURES, EXCLUSIONS, DEFINITIONS.

1. MMRMA will pay for any loss as defined in Sections 1 and 2 of the Liability and Motor Vehicle Physical Damage Coverage Document, caused by the use or operation of an Unmanned Aircraft, the actual loss up to a \$1,000,000 limit per occurrence and subject to a \$2,000,000 annual member aggregate.
2. The Member Duties, Responsibilities, Other Conditions stated in Section 7 of the Liability and Motor Vehicle Physical Damage Coverage Document shall apply to Limited Liability Coverage for use or operations of Unmanned Aircraft.
3. As respects this Limited Liability Coverage for Use or Operations of Unmanned Aircraft Addendum, Section 7; Member Duties, Responsibilities, Other Conditions, of the Liability and Motor Vehicle Physical Damage Coverage Document is amended to include the following:

P. FAA COMPLIANCE

The terms of this Addendum apply only if the Member is in compliance with all FAA rules and regulations governing the use or operation of an unmanned aircraft, at time of occurrence.

4. The Liability and Motor Vehicle Physical Damage Coverage Document Section 4, Definitions, shall apply to this Limited Liability Coverage For Use Or Operation Of An Unmanned Aircraft Addendum.
5. As respects this Limited Liability Coverage For Use Or Operations Of Unmanned Aircraft Addendum, Section 2; Exclusion C, of the Liability and Motor Vehicle Physical Damage Coverage Document is deleted in its entirety and replaced by the following:

EXCLUSIONS

- C. Ownership, maintenance, loading or unloading, use or operation of any aircraft (other than unmanned aircraft), airfields, or runways; watercraft over 75 feet in length;

Period: 11/08/2024 to 11/08/2025

LIMITED LIABILITY COVERAGE FOR USE OR OPERATIONS OF UNMANNED AIRCRAFT
(Optional)


Accepted By:
City of Troy

Member ID:
1080

MMRMA

Member Representative

Date

DocuSigned by:

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MMRMA Representative
10/22/2024 | 2:59 PM EDT

Date



MICHIGAN MUNICIPAL
RISK MANAGEMENT
A U T H O R I T Y

CERTIFICATE OF COVERAGE

This certificate is issued as a matter of information only and confers no rights upon the certificate holder except to the extent shown below. This certificate does not amend, extend or alter the coverage contained in the Authority's Joint Powers Agreement and coverage attachments thereto.

This is to certify that a Self-Insured Program has been undertaken by the member listed below through the Authority pursuant to Act 138 P.A. 1982.

The coverage provided by the Authority is as follows:

1. Liability coverage for general liability, automobile (including Michigan no-fault) law enforcement and public officials liability; in the sum of \$ 15,000,000 each occurrence inclusive of loss adjustment and defense costs.
2. Property Coverage including loss to real & personal property, to amounts stipulated in coverage documents and overview for this member.
3. Motor Vehicle Physical Damage Coverage for the vehicles stipulated in the Coverage Document.
4. ☒ Information only: **Coverage Effective Dates: 11/08/2024 - 11/08/2025**
5. ☒ The entity named below is included in the scope of protection as respects claims arising from a COVERED CONTRACT as defined in the MMRMA Liability and Motor Vehicle Physical Damage Coverage Document.
Per the Memorandum of Understanding between the Michigan Army National Guard, Department of Military & Veteran Affairs and Troy Police Department for support at Camp Grayling. Agreement #W912JB-24227-071.
6. ☒ Other (as described here):
Additional Insureds: Michigan Department of Military and Veterans Affairs, The State of Michigan, its departments, divisions, agencies, commissions, officers, employees and agents .

This certificate is issued in accordance with and is subject to all provisions of the Joint Powers Agreement, Coverage Documents, reinsurance agreements, MMRMA rules, regulations and administrative procedures. Should the member identified below withdraw from the Authority, or its Authority Membership be otherwise terminated, the Authority will endeavor to notify the certificate holder in writing thirty (30) days in advance thereof, but failure to furnish such notice will impose no obligation or liability of any kind upon the Authority, or its representatives.

Certificate Holder:

Department of Military and Veteran Affairs
Camp Grayling Joint Maneuver Training Center
Headquarters, Building Four
Camp Grayling, MI 49379-0001

Member:

City of Troy
500 West Big Beaver
Troy, MI 48084

Certificate Expiration Date: 11/08/2025

Member Number: # M0001080

Effective Date of Membership: 11/08/1990

Date Issued: 11/08/2024

Distribution:

MMRMA Underwriting

DocuSigned by:

TIM MCCLOREY
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Authorized Representative