

Membership Bill of Rights

Following years of being dependent on the commercial insurance industry, public entities forged a new path for solving their risk management/insurance needs through intergovernmental public risk pooling. During the formative years, several important principles and practices were established that have resulted in the continuing success of intergovernmental public risk pooling. IRMA desires to preserve and formally adopt these essential principles by documenting them in this Bill of Rights of Membership.

MEMBERS are the number one priority of IRMA. Optimum service to the MEMBERS is achieved by listening to their changing needs and keeping the MEMBERS committed to and involved in service goals. IRMA must continue challenging today's services with tomorrow's ideas by measuring and benchmarking its service performance. IRMA's commitment to its MEMBERS to provide the very best services can best be guaranteed by following these public risk pooling principles:

- OWNERSHIP AND CONTROL
- HIGH QUALITY SERVICES
- CUSTOM COVERAGE
- COMPETITIVE COSTS
- STABILITY OF MEMBERSHIP

These public risk pooling principles can best be preserved by the MEMBERS exercising the following rights and responsibilities in accordance with the provisions of this Contract and By-Laws:

- MEMBERS' right and responsibility to actively participate in the governance of the pool.
- MEMBERS' right to resolve disagreements between the individual MEMBER and IRMA through a conflict resolution procedure.
- MEMBERS' right to determine the contribution rate and operational expenses through the budget process.
- MEMBERS' right to participate in and approve risk management programs, types of coverages and coverage limits, and claims resolution.
- MEMBERS' right to share pool resources.
- MEMBERS' right and obligation to keep informed by staying involved and committed to IRMA and the principles of intergovernmental pooling.
- MEMBERS' right to comprehensive and governmental styled coverages at competitive rates.