



INTERGOVERNMENTAL RISK
MANAGEMENT AGENCY

*The Risk Management Solution
for Local Government*

New Optional Deductible Program

IRMA has been successfully providing local government's comprehensive risk management programs since 1979. Our program offers custom coverages, expanded services and training at stable, pooled pricing.

For the first time, IRMA is now offering the flexibility of selecting your own deductible.

Members can choose from the following optional deductibles, which would apply to all lines of coverage:
(YOU MAKE THE CHOICE)

- \$2,500 deductible
- \$10,000 deductible
- \$25,000 deductible
- \$50,000 deductible
- \$100,000 deductible

Optional deductibles will allow members to directly benefit from favorable loss experience with reduced risk management costs while still receiving our customer focused, pool - administered claims/litigation management.

Benefits of this new program include:

- Control over your annual contribution/premium
- Reduced overall annual costs for good loss experience
- Flexibility to change deductibles on an annual basis
- Professional, public entity specific claims administration

Call us to learn how IRMA's New Optional Deductible Program can assist both large and small local governments in reducing your overall risk management/insurance costs while providing you with expanded coverage, professional loss prevention and training services at a low pooled cost.



To hear more about how IRMA's new program can benefit you, please contact Larry Bush, Executive Director at (708) 236-6333 or Dan LeTourneau, Director of Risk Management Services at (708) 236-6337.

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