

Risk REVIEW

A Publication of ICRMP—Idaho Member Owned and Governed Property and Casualty Insurance Pool



ICRMP MARKS ITS 25TH ANNIVERSARY!

This year is the 25th Anniversary of the founding of ICRMP. We were born out of an insurance crisis. Many local governments had their insurance policies canceled or could not access insurance at reasonable rates, if it was available at all. Thirty-three (33) counties banded together to create ICRMP. Today, 751 local governments join together in ICRMP to continue the successful framework for pooling insurance and risk management costs.

Many people think of ICRMP as an insurance company. We are regulated by the Department of Insurance, but our program is not a "company". ICRMP is no more or less than the makeup of its members. The funds paid to ICRMP are used to operate the program. Any funds left over are held in reserve and short falls are taken from the reserves. No taxes are paid by ICRMP because we cannot make a profit. We are organized as a Joint Powers Authority which means our members not only own us but they govern us as well. We are truly a *member* owned, governed, and driven public entity.

Commercial insurance and banking enterprises have their ups and downs. Our program has remained rock solid throughout the financial crisis

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"A committee is a group that keeps minutes and loses hours"

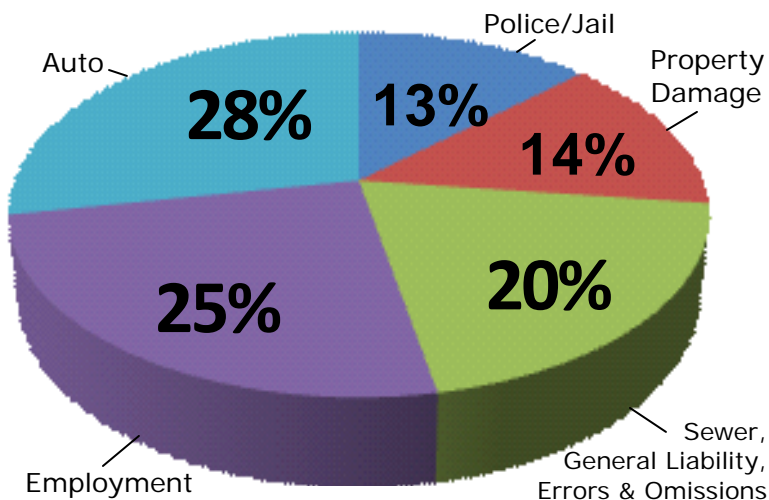
Milton Berle

DISTRACTED DRIVING: Injuries and Deaths on the Rise

While admittedly juggling two cell phones, texting on one and talking on another, a Buffalo, NY, area tow truck driver hit a car with his truck, crashed over a fence and landed in a backyard swimming pool. Authorities reported two people were injured. The National Highway Transportation Safety Administration (NHTSA) released a report estimating that 6,000 people died in 2008 as a result of distracted driving. The NHTSA describes distracted driving as anything that takes your eyes off the road, your hands off the steering wheel, or interrupts your concentration while driving. Currently 18 states and the District of Columbia have laws in place making texting while driving illegal. Back in March of this year, Idaho's Legislature defeated two separate texting-while-driving bans. In July, Boise Police Department (BPD) officials announced that it has banned

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Show Me WHERE THE CLAIMS MONEY GOES



Continued ICRMP Marks 25th...

and continues its unwavering commitment to ICRMP's mission of stability, security, and service to its members.

Our board and staff are deeply grateful for the commitment and cooperation Idaho's local governments have given our program over the past 25 years and we look forward to serving you during the next 25 years.

Continued Distracted Driving...

officers from using mobile electronic devices to send text messages, e-mails, or access the Internet while behind the wheel. According to BPD Chief Mike Masterson, the ban is simply an effort to maintain a high standard of safety on the road. For more information visit www.distracted.gov.



From left: Frank, Kevin, Jack and Mickey Buell.

BEHIND YOUR BOARD:

Jack Buell—Benewah County Commissioner & ICRMP Board Chairman

Owner of Jack Buell Trucking since 1955, Jack and wife Eleanor have three sons, Frank, Kevin and Mickey, all of whom work within the family trucking business located out of St. Maries, Idaho. Jack is one of the longest serving county commissioners, in office since 1974. He's been on the ICRMP Board since 1993 and Chairman since 2001.

ICRMP BOARD OF TRUSTEES

Jack Buell, *Chairman, District I*
Jerry Nance, *Vice Chairman, District IV*
John Nelson, *District II*
Marc Shigeta, *District III*
Ken Estep, *District V*
Seth Beal, *District VI*
Cleone Jolley, *Member-at-Large*
Brent Bunn, *Sheriff's Representative*
Garrett Nancolas, *Region I*
Craig Rockwood, *Region II*