

Subject: Fwd: GSRMA Fire Districts

From: MICHAEL BUTLER <mcblobo60@aol.com>

Date: 6/14/25, 7:37 PM

To: Peter Pillsbury <peter@pillsburys.com>, Lani Pessoa <lanifire@succeed.net>

Sent from my Cell

Begin forwarded message:

From: "Jennifer Peters, ARM" <jpeters@gsrma.org>

Date: June 3, 2025 at 3:36:23 PM PDT

To: mcblobo60@aol.com

Subject: GSRMA Fire Districts

Reply-To: us10-b9ca1e4b6e-9ad3e8f4e6@inbound.mailchimpapp.net



Dear Fire District member,

You may notice a significant difference between your current invoice, that we just generated and saved to your portal, and the preliminary estimate that we sent out in April.

For the first time this year, we have separated our liability and property coverage into two separate programs. Once this was done, we noticed that the liability losses in recent years for our fire district members was significantly less than those in their peer group of cities and counties. We re-underwrote the group separately which reduced the fire district rates significantly. Our actual cost for coverage from our excess carriers came in lower than expected as well. This combined to deliver rates to this sub-group of members roughly 35% lower than originally estimated in April. In addition, the Board approved dividends in both the WC and property programs which further reduces our members' costs.

Considering the state of the liability insurance market, this is very timely and once again proves that it is a good time to belong to a risk pool!

Please reach out to me if you have any questions about this.

rkrepelka@gsrma.org

Rick Krepelka,
Chief Administrative Officer
GSRMA

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