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TO OUR MEMBERS

WE ARE PLEASED TO PRESENT THE ANNUAL REPORT TO MEMBERS FOR FISCAL YEAR 2012. MMRMA has served as your trusted guide for over 32 years. In the earliest days of the organization, the entire notion of municipal risk pooling was different, to say the least. As we took our first forays into this uncharted territory, we forged a new model for cooperation between municipalities and a template for what MMRMA would become. Together, like confident travel guides, the early members and service providers who built MMRMA envisioned what they could not yet see: the future of public entity risk pooling. And, like a beacon in its midst, the shining example of MMRMA.

Today, we all know that the landscape can change in the blink of an eye. This evolving landscape might be figurative – economic conditions, political tides, and legislative and judicial trends – or all too literal, as when natural disasters redefine coast lines and alter terrain. In any case, MMRMA has always recognized that its members need guidance through all the potential pitfalls facing them. Not just today, but in the journey ahead.

Because MMRMA has been member-driven from the outset, our achievements are rooted in the insights and collective knowledge of the membership. Its experienced employees contribute their talent and ideas to MMRMA’s many risk control advisory committees and other groups. The training sessions, printed materials, videos, and other resources that MMRMA creates with their input become the road maps with which we help guide their fellow member entities toward ever more solid risk management methods.

To encourage the continued cooperation and fresh approaches that MMRMA members have long been known for, this year we debuted the first annual Member Recognition Award, and you can read more about the inaugural winner in these pages as well.

Like the most reliable guides, we understand not just where we’ve been, but where we’re going. MMRMA’s well-prepared team knows what tools, services, people, and ideas it will take to get you there, not just safe and sound but better off than when you started.

As your trusted guide, MMRMA gives members the confidence that you are on the right road, one paved with success and security. We look forward to serving as that guide for our members long into the future.
IN EARLY 2012, MMRMA ANNOUNCED THE LAUNCH OF ITS NEW MEMBER RECOGNITION AWARD.

The Board of Directors, as part of its strategic planning sessions, established the program to celebrate MMRMA members’ development of innovative safety and loss control programs. MMRMA has become a trusted guide and an established leader in the government pooling industry, and the Board understands that members’ contributions – their experience, ingenuity, and talent – have been as integral as the work of the staff and service providers in achieving that reputation for excellence.

The Board envisioned that the award program would encourage excellence, foster loss prevention and reduction, and encourage members in their continued pursuit of creative ways to control risk.

After the first round of submissions came in and were evaluated according to the procedures established by MMRMA and its Membership committee, the selection process commenced. MMRMA announced the winner of the 2012 Member Recognition Award, along with an honorable mention, at its Annual Meeting in August.

Swimming Beach Gives New Purpose to Quarry Site, Earns Awards for Innovative Design

Clinton County is the inaugural winner of the Member Recognition Award for the development of its Motz County Park swimming beach. The application, submitted by Clinton County Parks and Green Space Coordinator Jerry Jaloszynski, stood out for its scope, its purpose, and the quality of its implementation. The county acquired an excavation site and turned its existing lake into a safe, beautiful, and hygienic swimming area, helping draw approximately 70,000 annual visitors to the park.

“Gravel pit lakes pose unique challenges to safe operation,” says Jaloszynski, “including near-shore drop-offs, hidden rocks and debris, uneven bottom surfaces, and murky water caused by bottom soil disturbances.” While many agencies attempt to manage risk through the use of signs identifying known hazards and warning
swimmers of the inherent risks, Clinton County chose a more proactive approach, pursuing higher safety standards and a more enjoyable swimming environment.

The county partially de-watered the lake in order to move earth and completely alter the lake bottom along the designated swim area shoreline. “We used MMRMA’s Water/Beach Safety Guidelines brochure as a design resource,” Jaloszynski says. That gave the county the added assurance that they were practicing excellent risk management in creating the new beach.

The county’s design also aimed to eliminate as many barriers as it could. In addition to parking and accessible pathways to the beach, the park provides swim chairs, plenty of shallow water, and other accommodations, making the beach accessible to all visitors. Given Clinton County’s attention to these important details, it is no surprise that the Motz County Park Development project, which includes the swimming beach along with other recreational components, received a da Vinci award for Accessibility and Universal Design and a Removing Barriers Initiative Award from the National Association of County Park and Recreation Officials.

The swimming beach also serves as a resource for emergency training. This summer, the Office of Emergency Management trained members of its Special Rescue Team. The volunteers practiced recovery and treatment of injured swimmers and other important water rescue training exercises.

On behalf of the entire membership of MMRMA, we congratulate Clinton County on its achievement of the first annual Member Recognition Award – and the outstanding facility for which it was well deserved.

HONORABLE MENTION

Refurbished Dump Truck Absorbs Impact, Alerts Drivers of Emergency Scene Ahead

Fire trucks have long been used to block traffic so rescue crews can safely attend to traffic accidents. But after three different fire trucks in the Grand Rapids area were struck by passing vehicles on an S-curve along U.S. 131, for a cumulative $150,000 in damage, the fire department started to consider alternatives. In an exemplary collaboration between the Grand Rapids Fire Department (GRFD), Michigan Department of Transportation (MDOT), and the Kent County Road Commission, a new response vehicle arrived on the scene.

“The Grand Rapids water department donated a dump truck,” says Deputy Fire Chief Gerard Salatka. “We painted the vehicle and refurbished it with lights, sirens, reflective striping, and a radio.”

A large flashing arrow on the back alerts traffic to merge to avoid the upcoming emergency scene. An attenuator behind the truck absorbs energy in case of a crash, protecting the truck and accident workers ahead, along with drivers and passengers in any vehicle that may strike the truck. Thankfully, that has not happened so far. The unit is fulfilling its creators’ vision.

An MMRMA Risk Avoidance Program (RAP) Grant helped bring this creative vehicle to fruition. Congratulations to the Grand Rapids Fire Department for this outstanding honorable mention. Their unique truck also earned an award from the Governor’s Traffic Safety Advisory Commission.
ONE OF THE LONGSTANDING HALLMARKS OF MMRMA IS ITS EXEMPLARY RISK CONTROL PROGRAM.

As your trusted guide, MMRMA understands that the troubled waters of municipal risk can be difficult to navigate, even in the best of times. That’s why MMRMA offers the tools and services to help its members not only survive but excel in those challenging circumstances.

- Model policy and procedure brochures
- On-site-surveys by our knowledgeable risk control consultants
- Award-winning training courses for member employees

These key features of MMRMA’s risk control program are essential to the ongoing success of the organization and its membership. They reflect the knowledge and experience of MMRMA’s staff, service providers, and member experts on the various risk control advisory committees. These tools benefit members in every area of municipal government, from administration and public services to law enforcement and fire/EMS.

Here, some highlights from another highly successful year of training and development.

Emergency Vehicle Operation Liabilities and Strategies

This three-hour seminar goes beyond standard driver’s training to outline safe, legal, and efficient response for fire and EMS agencies. The course focuses on Michigan laws as it presents the proper protocols for emergency driving, safely entering and exiting intersections, safe stopping distances, vehicle care and maintenance, and driver reaction times. Participants also learn about organizational and personal liability, legal definitions of “reckless disregard” and “due regard,” and the limitations of emergency equipment.

MMRMA presents several Emergency Vehicle Operation sessions each year across the state, and attendees’ reviews are always excellent. In their own words:

“Both presenters are not only very knowledgeable, but passionate... which helps the audience absorb the information.”

“Fifteen years in fire service and this was one of the best training sessions I’ve had since my [exam prep courses for] Fire Fighter I and Fire Fighter II.”

“The instructors were experienced and connected well with the class.”

“The course changed my thinking about driving.”

A New Standard: Reality-Based Training

It is an ongoing challenge to keep law enforcement officers’ skills finely honed and to expand and enhance their proficiency at their jobs, all while budgets are shrinking and staff numbers diminishing along with

Trainers and participants engage in simulated scenarios based on real-life incidents in MMRMA’s popular Tactical Encounters for Patrol Officers course.
them. According to MMRMA Risk Control Consultant Mike Bertha, reality-based, or scenario-based, training is a cutting-edge method for enhancing officers’ skills using a controlled environment to place officers into situations based upon actual events. This style of training is designed to test the officers’ skills in a variety of circumstances and to provide an opportunity to evaluate their performance. It has rapidly become a law enforcement industry standard.

MMRMA currently offers two training sessions using the principles of scenario-based training: Tactical Encounters for Patrol Officers and Rapid Deployment to Active Shooter. Both programs use actual events from an FBI study entitled Violent Encounters: A Study of Felonious Assaults on Our Nation’s Law Enforcement Officers, as well as real-life incidents reported by MMRMA members.

To recreate the encounters, trained officers play various roles in the scenarios, and participants use simunition equipment such as protective gear and modified firearm platforms that are adapted to allow actual exchanges of “gun fire” (actually paint cartridges that are similar to paint balls but are much more powerful).

A third program, Advanced Tactical Encounters for Patrol Officers, is also in the planning stages.

With these and other training opportunities, as well as its RAP grants for risk control measures, MMRMA will continue to serve as a trusted guide to its members, assisting them in avoiding risk in all areas while maintaining high standards and skilled employees.

YOUR TRUSTED GUIDE TO SAFETY

MMRMA Launches Safety and Accident Review Committee Program

MMRMA now offers its members a new template for forming, operating, and realizing the many benefits of a Safety and Accident Review Committee (SARC).

Risk Control Consultants Kevin Denecke and Al Smolen presented a seminar on implementing the SARC at the 2012 Risk Management Workshop. The program includes discussions on selecting Safety and Accident Review Committee members; scheduling and effective management of the committee’s meetings; identifying risks; analyzing “near misses” as well as actual incidents; developing policies, reporting procedures, and risk transfer initiatives; and maintaining employee morale while providing training on safety and accident prevention.

In explaining the importance of the new SARC program, Smolen quotes Gordon Graham, risk management professional: “If it’s predictable, it’s preventable.” By fostering awareness, collecting data, identifying risks, and cultivating a pro-active, preventative approach to safety in the workplace, municipalities with effective SARCs can dramatically reduce the frequency and severity of losses. MMRMA presents this program as another means by which to guide its members – and the entire organization – to continued success.
AT MMRMA, GUIDANCE COMES IN MANY FORMS. YOUR MEMBERSHIP NOT ONLY GRANTS ACCESS TO EXTRAORDINARY RISK CONTROL SERVICES AND TRAINING, IT ALSO PROVIDES FOR THOSE OCCASIONS WHEN LOSSES HAPPEN. AND THEY WILL.

“Despite the best risk control efforts, no organization can completely avoid incurring losses,” says Director of Claims Michael Ellis. When your municipal entity undergoes a loss, MMRMA’s experienced claims adjusters are prepared to manage it as effectively and efficiently as possible.

When lawsuits enter into the equation, MMRMA draws on the legal expertise of attorneys at Cummings, McClurey, Davis & Acho, P.L.C., and Johnson, Rosati, Schultz & Joppich, P.C., its two longstanding principal law firms, and other attorneys as needed. Together, MMRMA and its legal associates provide members with the very best claims management and litigation services.

**Fire Repairs to Historic Bay City Hall Nearly Complete**

For the second year in a row, MMRMA’s financials reflect the impact of the fire at Bay City Hall. The repairs were so extensive that they could not be completed within the first year. As the work has continued, so have payments, which have an ongoing impact on MMRMA’s balance sheet.

On October 12, 2010, during renovations to the roof of the historic building, a fire broke out. It quickly activated the sprinkler system; soon thereafter, firefighters from 10 surrounding departments arrived to fight the blaze. Fortunately, no one was hurt. However, the building suffered smoke, fire, and water damage.

MMRMA adjusters arrived onsite within hours. The first priority was to get the Bay City staff moved into temporary offices to prevent disruption of services. The next step was to remove and store all building contents and dry out the structure. After that, repairs promptly commenced.

Because the building holds historic significance for the city and the State of Michigan, Bay City chose to preserve the appearance of City Hall as much as possible. This meticulous and detailed work continues but is expected to wrap up soon, and Bay City plans a grand opening to reintroduce City Hall in its beautifully restored state.
Coverage Document Gets a New Format

MMRMA’s Coverage Document provides members with a detailed description of what is provided under their property and liability coverage. In Fiscal Year 2012, a committee of MMRMA staff members from its claims and underwriting teams convened to consider revisions to the document language and format. In phase one of the project, the group made very few alterations to the wording, but they did change the way the material is assembled and presented.

“Until now, the Coverage Document was provided to members as a staple-bound booklet that could not be updated without an entire reprinting process,” says Senior Underwriter Lorraine Zurenko. Now the Coverage Document’s pages are printed, three-hole punched, and collated in a three-ring binder. Not only is this new format more attractive and user-friendly, it provides for an easier process when revisions are required. The edited pages can be printed and inserted into the binder, replacing their predecessors, which can be stored in another part of the binder for a historical record if the member so desires.

MMRMA unveiled the newly formatted Coverage Document in 2012 and began providing the binders to members at their 2013 renewals. Subsequent phases of the committee’s work will examine the language more closely to ensure that the Coverage Document is up to date and accurately reflects the mission and vision of MMRMA.

CLAIMS AND LEGAL TEAM ADD TO TRAINING CATALOG

MMRMA Presents Seminars on Public Act 222, Electronic Discovery

It’s important to MMRMA that its members stay informed on issues that affect municipalities, including potential legal issues as well as judicial and legislative developments and their implications. Once again, MMRMA serves as a guide in such matters. Its experts stay continuously informed via research, contacts, and current cases, and they look for opportunities to pass their knowledge on to the membership in newsletter and web articles, presentations, and seminars.

In 2012, MMRMA hosted several such seminars in its brand new, state-of-the-art training center. The new facility was first unveiled for a session on Sewer Backups: A Practical Guide to Public Act 222. A trio of presenters – Director of Claims Michael Ellis, Tim Ferrand of Cummings, McClure, Davis & Acho, and Anne McLaughlin of Johnson, Rosati, Schultz & Joppich – discussed the history of the Act, handling a run-of-the-mill sewer backup claim, and dealing with a large-scale sewage disposal event. “MMRMA members need to know the political, public relations, and legal ramifications of a catastrophic sewer loss,” says Ellis. Turnout was excellent; the seminar and the facility earned excellent feedback.

The Training Center also hosted Michael Rosati and Dan Klemptner of Johnson, Rosati, Schultz & Joppich for a discussion on Handling Electronic Discovery and Related Issues. The half-day seminar taught attendees how to understand the legal and workplace challenges created by the networks, computers, and gadgets that most of them – and their coworkers and employees – use every day.
MMRMA UNDERSTANDS THAT THE MOST CAPABLE GUIDES RELY NOT ONLY ON THEIR OWN INSTINCTS AND EXPERTISE BUT ON THE BEST TOOLS AVAILABLE.

From the original bold idea to form MMRMA, through the latest developments in its programs, resources, and member services, innovation – in the organization’s design, structure, and implementation – has always been a top priority.

**New Data Systems Enhance Member Services**

In 2010, MMRMA launched a new website and widely expanded its use of electronic communications to members. Meanwhile, other technological advancements were in the works, and in 2012, MMRMA unveiled its new, and much improved, core business data systems.

The previous systems dated back to the mid 1990s, when many key services were brought in-house. While functional, those systems became inefficient and lagged several generations behind current information technology for insurance entities, lacking many key functions that are essential in MMRMA’s ongoing mission to members.

In 2011, MMRMA embarked on the ambitious mission of replacing its legacy systems. An interdisciplinary team from underwriting, claims, and finance worked closely with project managers from Plante & Moran throughout every phase of the project.

The first step – a business process analysis – helped optimize operational efficiency. Then the team addressed the technological aspects of the project, preparing detailed specifications and seeking potential vendors. After an extensive search, MMRMA selected Microsoft Dynamics GP for the finance system; for underwriting, rating, policy administration, and claims administration, the team went with Finys, a system developed by Innovative Computer Systems, a firm out of Troy, Michigan.

Servers, workstations, and related hardware all received upgrades as part of the process. The new systems incorporate Internet browser-based functionality on a single, fully integrated platform for all underwriting, rating, and claims activities.

The new technology has streamlined workflow and improved efficiency in MMRMA’s business processes immeasurably. It also allows for advanced functionality in reporting, information analysis, and communications.

Members will benefit directly through more timely, cost-effective, and accurate products and services.

Moving forward, MMRMA will be able to integrate more data with its website for easy access by members through their laptops, tablets, and, eventually, smartphones. The system also provides for improved disaster recovery, giving MMRMA the ability to protect these critical functions of its operation.

This investment is a key component of MMRMA’s service to members and demonstrates MMRMA’s ongoing commitment to excellence in all facets of its operation.

**Renovation Includes State-of-the-Art Training Center**

While the finishing touches have just been applied to MMRMA’s headquarters in Livonia, work completed earlier in the remodeling job has already provided space for members to attend hours of training in the brand new Training Center. MMRMA has hosted sessions on Public Act 222 (see page 7), electronic discovery, use of force, and autism awareness for law enforcement officers, among others.
In 2010, the Board of Directors authorized the phased renovation. “MMRMA acquired the building in 1993 while it was still under construction,” says Executive Director Michael Rhyner, “following the financial demise of its developer.” After hiring an architect and contractor to complete construction, MMRMA moved in and, aside from very minor remodeling, performed no changes on the interior spaces or furnishings for almost 20 years. The interior had become worn and the technological infrastructure outdated.

In the first phase of the renovation, underutilized space was converted to the Training Center, which not only hosts MMRMA training sessions but is also available for members to use, schedules permitting. Conference and meeting rooms were also enhanced, not just aesthetically but also with new conferencing technology to improve their usefulness and facilitate remote participation. While MMRMA is proud of its new Training Center, many educational opportunities will still be offered in other parts of the state for members’ convenience.

The second phase included carpets, finishes, and staff workstations, which now conform to the latest ergonomic standards. The contractors, with the help of MMRMA’s information services staff, also upgraded the building-wide technology network.

“I expect these renovations to have a useful life of 15 to 20 years,” says Rhyner. The new Training Center and other needed enhancements will allow MMRMA to continue providing members with attentive, dependable guidance for the next decade and beyond.
AS MMRMA MEMBERS, YOU ELECT THE TEN MEN AND WOMEN WHO STAND AT THE HELM. Their exemplary leadership plays a large part in MMRMA’s ability to serve as your trusted guide through whatever challenges await.

And there will be challenges. Anyone working in municipal government – or living on planet earth – can attest to that. Thankfully, you are in the care of a Board of Directors who, individually and collectively, has the best interests of MMRMA members in mind at every stage of the journey.

In 2012, the Board declared a $38,644,191 distribution of excess net assets to current renewing members. This was the sixth such distribution and the largest ever, bringing to $95,602,130 the total excess net assets distributed by MMRMA to members since 2006. This direct distribution was the largest component of an over $45,000,000 deployment of excess net assets for the benefit of MMRMA members in 2012.

The Board of Directors and MMRMA is able to provide these benefits to members thanks to sustained, strong performance results due to better than expected loss trends in recent years, member responsiveness to risk control recommendations, good management practices by members that resulted in fewer losses, and, most importantly, positive investment results. However, the number one factor that allows MMRMA to deploy excess net assets is the long-term commitment its members have made to the organization.

To demonstrate that it reciprocates that commitment to you, the members, MMRMA’s Board of Directors is steadfast in its dedication to sound governance. To that end, it has developed a policy governance model, whereby the Board operates through the adoption of a series of policies. Those that are adopted are incorporated into a Governance Manual, which the Board reviews each year for content and compliance. Policies may be added, updated, or deleted as necessary.

In addition to the duties set forth in the Joint Powers Agreement, the Board’s role is to assume accountability for MMRMA’s success by overseeing its organizational strategy, performance, strategic planning, and policy development.

Collectively, the Board of Directors is committed to upholding the following responsibilities:

• Speaking with one voice to members and all others.
• Developing and approving the Mission Statement and core values.
• Developing long-term goals and a strategic planning process to achieve such goals.
• Developing and adopting written policies in the areas of governance, organizational planning, finance, operations, and others as may be determined.
• Establishing expected outcomes and measuring performance against those outcomes.
• Monitoring management’s activities and performance to ensure compliance with policies and procedures.
• Ensuring ethical behavior and compliance with laws and regulations, auditing and accounting principles, and the organization’s governing documents.
Receiving feedback from the membership.

Reviewing the effectiveness of the Board as part of its strategic planning process.

The Board upholds these objectives for you, the members of MMRMA. Thanks in large part to their integrity, dedication, and expertise, MMRMA will proudly continue its longstanding role as your trusted guide.
## Financials

### CLAIMS FILED BY LINES OF COVERAGE

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<th>Gen Liability</th>
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### LITIGATION

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### FINANCIAL HIGHLIGHTS

| Year | Member Contributions - General Fund and Retention Fund - Gross | Claims and Claim Adjustment Expenses Paid - General Fund and Retention Fund - Gross | Net Asset Distributions to Members | Cash and Investments at Fair Market Value | Investment Income - includes realized and unrealized gains/losses, interest, dividends, | Reserves for Claims and Claim Adjustment Expenses - reported and IBNR | Net Assets |
|------|-------------------------------------------------------------|---------------------------------------------------------------------------------|-----------------------------------|------------------------------------------|--------------------------------------------------------------------------------|----------------|
| 2007 | $70,931,706                                                 | $34,524,235                                                                     | 7,573,675                         | 305,107,090                              | 37,231,234                                                                     | 89,122,053    |
| 2008 | $71,788,290                                                 | $32,735,013                                                                     | 15,628,856                        | 310,946,143                              | (10,619,115)                                                                  | 84,663,987    |
| 2009 | $72,784,656                                                 | $30,400,379                                                                     | –                                 | 280,848,304                              | (35,039,400)                                                                  | 78,048,595    |
| 2010 | $70,315,934                                                 | $30,046,434                                                                     | 10,260,745                        | 328,828,201                              | 33,064,222                                                                   | 85,583,448    |
| 2011 | $73,947,538                                                 | $36,949,598                                                                     | 19,660,124                        | 384,382,823                              | 54,450,653                                                                   | 82,108,876    |
| 2012 | $73,044,682                                                 | $33,749,598                                                                     | 19,660,124                        | 392,414,791                              | 33,747,341                                                                   | 72,917,118    |

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MEMBER CONTRIBUTIONS
General Fund and Retention Fund*

CASH AND INVESTMENTS
General Fund and Retention Fund*

TOTAL LIABILITY PAID
By Year

MMRMA'S MEMBERS' PROPERTY VALUES
Continue to Increase

RATE HISTORY
2007 - 2013

BENCHMARK AND ACTUAL RATE COMPARISON

*Includes contributions from MCCRMA, but excludes Energy Choice Program revenue.

*Net of pending trades.

*Net Earned Contributions