

**PROGRAM DESCRIPTION**

**Department** Office of Administration

**HB Section(s):** 5.175

**Program Name** Missouri Public Entity Risk Management Fund (MOPERM)

**Program is found in the following core budget(s):**

**1a. What strategic priority does this program address?**

MOPERM ensures access to liability and property coverage for political subdivisions and public entities. Because laws and legal immunities affect public entities differently than individuals and nongovernment entities, coverage is often not available in the private insurance market, either at all or at competitive rates.

**1b. What does this program do?**

MOPERM underwrites liability and property risk, invoices participating public entities for coverage, and pays claims accruing from and against public entities participating in MOPERM.

**2a. Provide an activity measure(s) for the program.**

MOPERM provides coverage for 1,001 (currently) counties, cities, school districts, and other local government entities. MOPERM received 1,070 claims during calendar year 2020, and adjusted and closed 1,273 claims during the same calendar year.

**2b. Provide a measure(s) of the program's quality.**

MOPERM members stay with MOPERM year after year, at a rate that exceeds 98%. Of the public entities requesting quotes for coverage from MOPERM, over 52% accept that quote and coverage from MOPERM.

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**2c. Provide a measure(s) of the program's impact.**

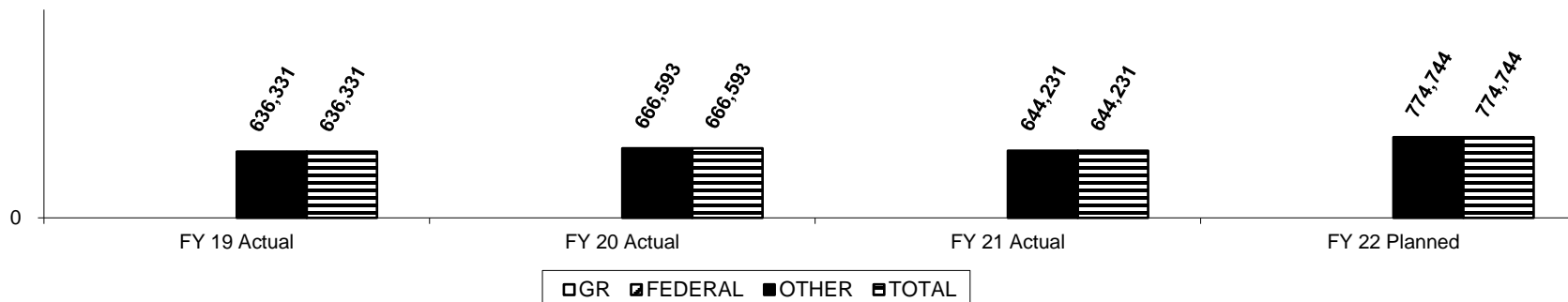
MOPERM provides coverage for 49 Missouri counties, 258 Missouri municipalities, and over 700 other Missouri public entities.

**2d. Provide a measure(s) of the program's efficiency.**

MOPERM's ratio of expenses to claims payments made is nearly 10% less than that for typical commercial insurers.

**3. Provide actual expenditures for the prior three fiscal years and planned expenditures for the current fiscal year. (Note: Amounts do not include fringe benefit costs.)**

**Program Expenditure History**



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**4. What are the sources of the "Other " funds?**

The majority of MOPERM's operating funds are derived from payments from MOPERM's participating public entities. MOPERM's employees are provided by the Office of Administration, and MOPERM reimburses the State for all payroll and benefit costs, pursuant to Section 537.705, RSMo.

**5. What is the authorization for this program, i.e., federal or state statute, etc.? (Include the federal program number, if applicable.)**

Sections 537.700-537.756, RSMo

**6. Are there federal matching requirements? If yes, please explain.**

No

**7. Is this a federally mandated program? If yes, please explain.**

No