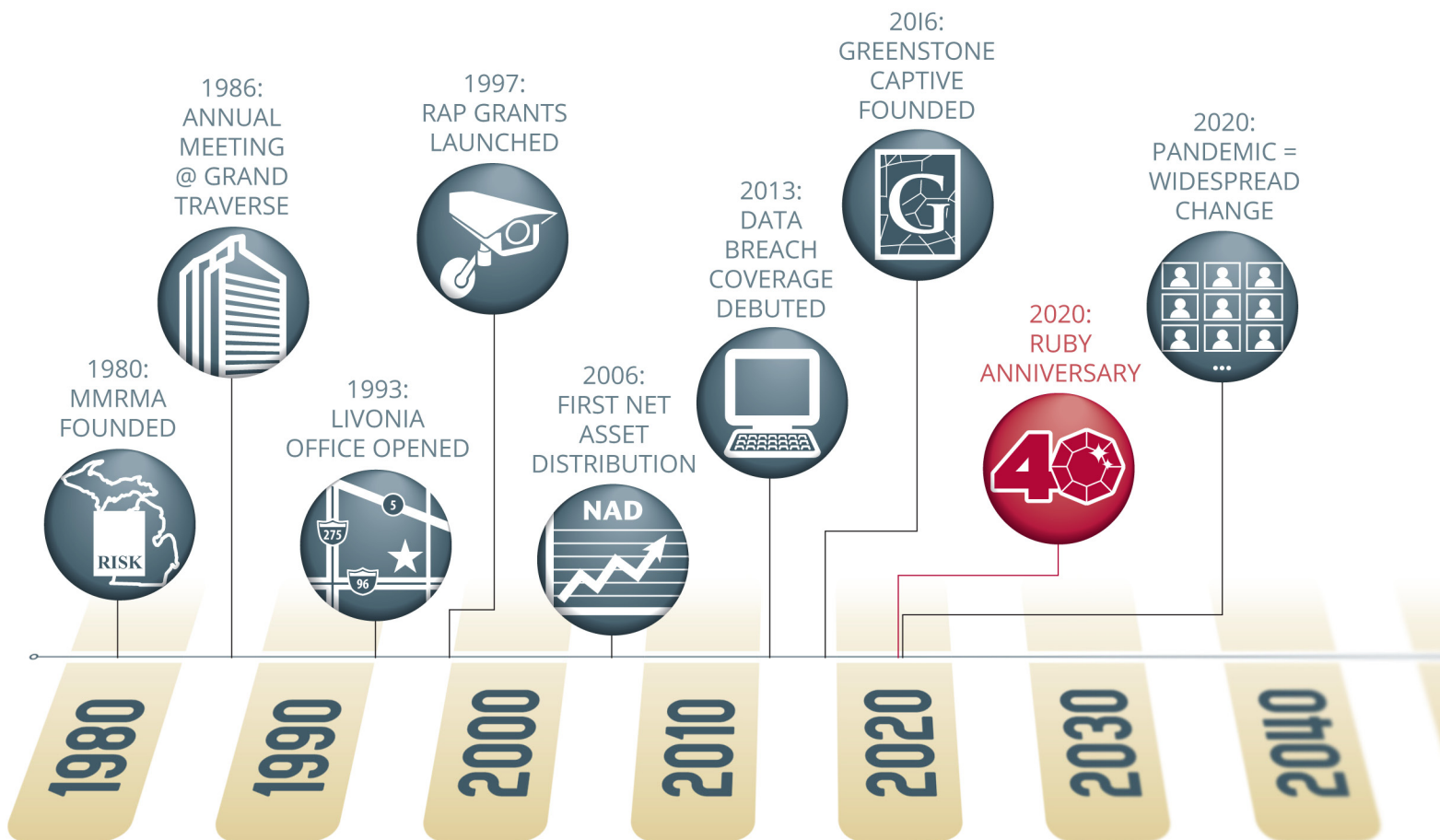


## YEARS OF INNOVATIVE LEADERSHIP



**RISK**

MICHIGAN MUNICIPAL  
RISK MANAGEMENT  
AUTHORITY

2020 **ANNUAL REPORT**

# "2020"

stands apart as a highly unusual year. Amidst unforeseen circumstances without equal in most of our lifetimes, MMRMA members, business partners, and staff have demonstrated unparalleled resilience and unwavering commitment to our individual and collective service missions."

## CONTENTS

2	<b>1980-1989</b>	Member-Driven Governance Membership Growth
4	<b>1990-1999</b>	MMRMA Team Grant Program
6	<b>2000-2009</b>	Net Asset Distributions Risk Control Resources
8	<b>2010-2020</b>	Coverage Greenstone Captive
10	Your Board of Directors	
12	Claims & Financial Data	



In 1986, MMRMA held its Annual Meeting at the Grand Traverse Resort for the first of **34 consecutive years**. Like so many events, the 2020 Annual Meeting was canceled due to the pandemic. It was a difficult but necessary decision in a year filled with them. MMRMA looks ahead with excitement and hope that conditions will allow us to gather for the 2021 Annual Meeting, when we will celebrate MMRMA's "40 Plus One" anniversary.

## TO OUR MEMBERS

WE ARE PLEASED AND PROUD TO PRESENT THIS ANNUAL REPORT TO MEMBERS FOR FISCAL YEAR 2020, WHICH MARKS MMRMA'S 40TH (RUBY) ANNIVERSARY.

Thank you to the membership for your loyalty, commitment, and good work. By practicing sound risk management and sharing your expertise with one another, MMRMA members help elevate the entire organization day in and day out.

### MMRMA THEN AND NOW

As we celebrate 40 Years of Innovative Leadership, we hope you will join us in reflecting on the evolution of MMRMA. You, our members, are the driving force behind this ongoing success story.

In these pages, we highlight some of MMRMA's key milestones in each decade, examining both their origins and their enduring impact on the organization today. From our member governance model to our evolving coverage and much more, these developments helped shape MMRMA throughout the years.



Board of Directors Chairman  
Michael Bosanac

Each person, program, and innovation allowed us to further benefit the entire membership as it grew from 3 to 414 public entities across Michigan.

### A YEAR APART

The second half of our fiscal year coincided with a global pandemic that continues to unfold and affect MMRMA and our members. 2020 stands apart as a highly unusual year. Amidst unforeseen circumstances without equal in most of our lifetimes, MMRMA members, business partners, and staff have demonstrated unparalleled resilience and unwavering commitment to our individual and collective service missions.

In March, MMRMA shifted gears to remote work, continuing to conduct business and serve our membership. Many member employees did the same, using



Executive Director  
Michael Rhyner

personnel in law enforcement, corrections, and health care – stayed on the front lines to protect Michiganders. Their jobs also looked different, as they faced personal protective equipment shortages, quarantines, infections, and loss.

### THE FUTURE AWAITS

Every year brings its own challenges, and every well-run organization seizes opportunities in response. While 2020 has been unique in many ways, MMRMA's 40 years of history – to date – established a stable foundation that allowed us to meet it head on.

We look forward to the coming years. Through member loyalty and the strategic vision of the Board of Directors, together we will pave the way for many future decades of continued success.

1980-1989

1980

MMRMA founded.  
First Board of Directors convened.  
Finance Committee (now Investment Committee) established.

1981

Rules Committee (forerunner of Membership Committee) formed.

1982

1983

Michigan statute revised to authorize the sharing of municipal risk.

1984

1985

Hard turn in insurance market led to influx of 133 new members, and to MMRMA's decision to retain risk.

1986

MMRMA held its Annual Meeting at the Grand Traverse for the first of 34 consecutive years.

1987

First Executive Director, Rufus Nye, joined MMRMA.

1988

MMRMA debuted *Risk Journal* newsletter.

1989

MMRMA WAS BORN WHEN THREE PUBLIC ENTITIES – REDFORD TOWNSHIP, THE CITY OF ISHPEMING, AND LIVINGSTON COUNTY – UNITED TO COOPERATIVELY FINANCE AND MANAGE RISK. These founding members have remained with MMRMA ever since, a testament to their commitment to a then-novel concept hailed as either innovative or untenable, depending on who you asked. Forty years later, it is clear to see our founders were proven right.

1985

MEMBERSHIP GROWTH

In our first four years, MMRMA grew from 3 to 55 members. To meet their expanding needs, MMRMA added casualty coverage in 1981 and, in 1983, increased casualty limits to \$10 million per occurrence. (For more on coverage, see page 9.)

Midway through MMRMA's inaugural decade, the commercial insurance industry took a hard turn for public entities, sending rates ever higher while coverage plummeted. This led to an influx of new members, with 133 joining in 1985 and 53 more in 1986. Also in 1985, drawing on its financial strength, MMRMA began to retain a portion of risk directly, another innovation that has stood the test of time.

2020

**MANY OF THOSE EARLY ADOPTERS REMAIN MEMBERS TO THIS DAY.** As of June 30, 2020, MMRMA membership was 414 strong: 122 Individual Members, 273 State Pool Members, and 19 Community Colleges in the affiliate program Michigan Community College Risk Management Authority (MCCRMA).

Our risk retention model has grown more sophisticated over the years, with a tiered approach that leverages members' self-insured retention, MMRMA's own layer, and the judicious use of reinsurance. This provides the coverage members need in the ever-changing conditions of the 21st century.

RISK

1981

MEMBER-DRIVEN GOVERNANCE

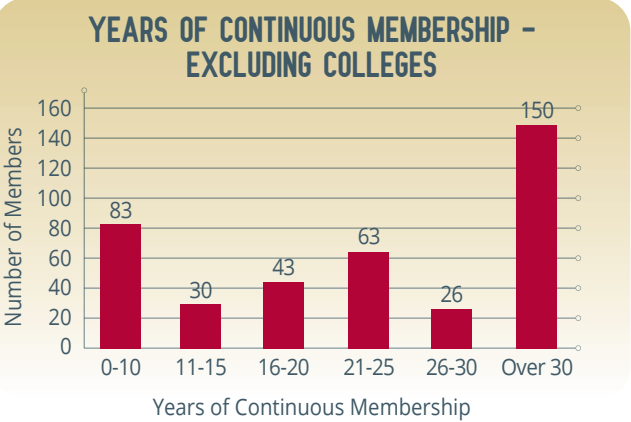
A member-owned and member-driven governance model plays a big role in the success and longevity of MMRMA. Since the earliest days, member officials served on the Board of Directors and two foundational committees:

- In 1980, the first Board of Directors met and the first Finance Committee was established.
- A year later, MMRMA introduced the Rules Committee, the forerunner to the Membership Committee.



**Member Loyalty and Growth** (above) illustrates the early, rapid expansion in MMRMA's first five years, and the membership's steady growth ever since.

**Years of Continuous Membership** (right) tells its own powerful story about member loyalty. 150 public entities have been continuous members for over 30 years, and another 89 have been members for 21 years or more.



2020

**THIS GOVERNANCE MODEL REMAINS ROBUST AND EFFECTIVE TODAY.** The Board of Directors enacts its role with care and conviction on behalf of the membership (see page 10 for more).

Meanwhile, those two early committees paved the way for many additional member participants in the years that followed. Today, over 100 people from the membership lend their time and expertise by serving on our Standing Committees and Risk Control Advisory Committees. Together, these contributors give their fellow members peace of mind in the organization's stewardship and help MMRMA provide timely, valuable risk control resources and training.

- Standing Committees**
- Investment
  - Membership
  - State Pool
  - Events Planning
- Risk Control Advisory Committees**
- Administrative
  - Corrections
  - Facilities Management
  - Fire and EMS
  - Law Enforcement
    - Lower Peninsula
    - Upper Peninsula
  - Parks and Recreation
  - Public Services
  - Technology and Cyber Security



1990-1999

1990

MMRMA published its first Annual Report to Members.

1991

Risk control and underwriting services brought in-house.

1992

Claims services brought in-house.

1993

Livonia home office opened.

1994

MMRMA earned certification for meeting Public Risk Management Association (PRIMA) standards. It was the first public entity risk pool in Michigan to receive this important recognition.

1995

1996

1997

Risk Avoidance Program (RAP) launched.

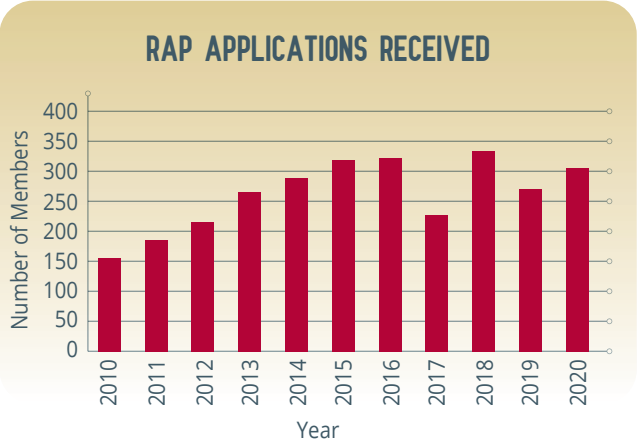
1998

Liability coverage limits raised from \$10 million to \$15 million, the first increase since 1983. Increasingly unpredictable jury verdicts led to the decision.

1999

An example of sound risk management, computer systems were prepped for Y2K at MMRMA and across the globe, ensuring a smooth transition to the year 2000.

**MMRMA'S SECOND DECADE WAS TRANSFORMATIVE.**  
As the membership steadily grew, so did the team, as more staff moved in-house and under one roof in a new office, streamlining processes and boosting collaboration. MMRMA also harnessed its flourishing financial strength to increase liability limits and introduce the groundbreaking Risk Avoidance Program (RAP).



1997

**GRANT PROGRAM**

In 1997, MMRMA launched a groundbreaking new way to manage risk. Tapping the organization's financial strength, MMRMA created the Risk Avoidance Program (RAP), offering grants to help members finance equipment, training, and practices to reduce risk exposure for their entities and the entire membership.

The grant program has grown considerably over the years, both in breadth and in annual budget, which started at \$500,000 and was most recently increased to \$1.75 million by the Board of Directors in 2018.

Other milestones:

- 1999:** \$1 million in total RAP grants funded.
- 2005:** \$4 million in total grants funded.
- 2010:** \$7.4 million in total grants funded. 1,500 total applications received.
- 2014:** Certification and Accreditation Program (CAP) added to fund professional training for members.
- 2015:** \$11.4 million in total grants funded.

1991

**MMRMA TEAM**

In MMRMA's formative years, a network of service providers conducted its daily business. As the organization evolved over time, so did our operational structure.

In 1987, MMRMA hired its first Executive Director (see page 6). Starting in the early 1990s, several key functions were brought in-house as part of a professional staff that has continued to serve members ever since:

- 1991:** Risk control and underwriting services came in-house.
- 1992:** Claims services followed. In both cases, key personnel from prior outside providers meant a continuity of experience, expertise, and member relationships.
- 1993:** MMRMA moved into the current home office in Livonia.
- 2009:** Accounting and finance functions came in-house.

Over the years, MMRMA also added several Risk Managers to the in-house team while continuing our relationship with four Regional Risk Manager firms – Ibex Insurance Agency, Associated Risk Management, U.P. Insurance Specialists, and Lighthouse Insurance Group – many of whom played instrumental roles in the early days of formation and years of membership growth.

2020

**TODAY, MMRMA'S FAMILY INCLUDES A HOST OF SEASONED BUSINESS PARTNERS:**

general counsel James Mellon; legal firms Cummings, McClorey, Davis, & Acho and Rosati, Schultz, Joppich & Amtsbuechler; actuarial and reinsurance consultants Practical Actuarial Solutions, Willis Towers Watson, and Guy Carpenter; auditors and consultants Plante Moran; investment advisor AndCo; event planner Denise McGinn of Association Guidance; and many more valued partners who help with technology projects and other key functions.

Together our partners and staff apply professional experience, day in and day out, to deliver the best possible services to members.

2020

**AS OF JUNE 30, 2020, MMRMA HAS ALLOCATED MORE THAN \$19.3 MILLION IN GRANT FUNDS TO MEMBERS.** MMRMA staff and the Membership Committee jointly administer the program. They regularly examine RAP/CAP criteria, matching percentages, types of projects, and standard grant guidelines, seeking ways to best leverage the program.

Members face ever-increasing cyber risks in today's technology age, and this area of exposure is reflected in applications and funds granted. In 2020, MMRMA added several standard grants to address these exposures, including vulnerability and penetration testing, two-factor authentication (2FA) for secure logins, and general cybersecurity training.

2020's global pandemic also led several members to apply for funding to manage virus-related risks. To date, MMRMA has approved such grants for several members, helping pay for UV disinfecting robots and temperature taking kiosks.

2000-2009

2000

MMRMA marked its 20-year anniversary: "A Perfect Score." First Executive Director, Rufus Nye, announced he would resign.

2001

Michael Rhyner, current Executive Director, joined MMRMA.

2002

MMRMA joined the nation in evaluating and redoubling emergency preparedness efforts in the wake of 9/11.

2003

MMRMA Annual Meeting was an oasis amidst widespread power outages across the U.S. and Canada.

2004

2005

2006

MMRMA introduced its Net Asset Policy and began making excess net asset distributions to members.

2007

2008

TASER project earned PRIMA Achievement Award for First Place in the Pooling Category.

2009

Finance department brought in-house.

AS THE CENTURY TURNED, MMRMA CELEBRATED ITS 20TH ANNIVERSARY AND USHERED IN ANOTHER DECADE OF GROWTH AND CHANGE. A new Executive Director at the helm, MMRMA drew on past successes while discovering new ways to innovate, including a Net Asset Policy that has driven direct distributions to members and many other benefits.



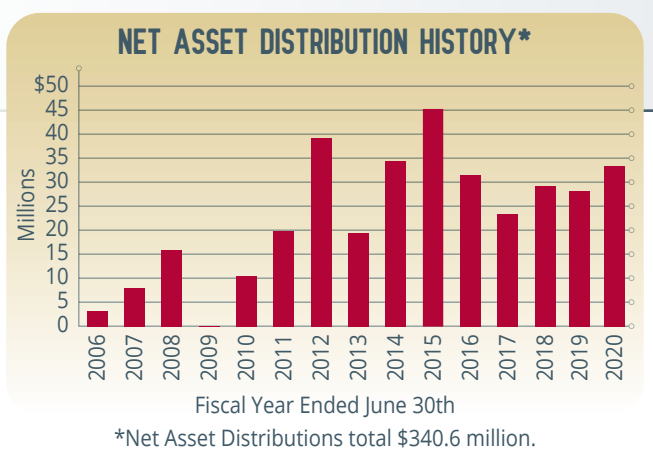
**IN MEMORIAM**  
**RUFUS NYE**  
**1941-2020**  
In 1987, the Board of Directors identified the need for an Executive Director to manage MMRMA's daily operations and hired Rufus Nye, who served commendably in the role for 14 years before retiring. We are grateful for Nye's contributions to MMRMA.  
In 2001, Michael Rhyner was hired as MMRMA's second Executive Director and continues to steer the MMRMA ship today.

2006  
**NET ASSET DISTRIBUTIONS**

MMRMA established the Net Asset Policy in 2006 and made the first distribution of excess net assets to renewing Individual and State Pool members. Every year, MMRMA has an actuarial analysis performed to identify any excess net assets available for the benefit of the membership.  
These distributions have allowed members to return funds to their municipal operations and, for many, to further improve the health of their retention fund balances.

2020

IN FISCAL YEAR 2020, THE BOARD OF DIRECTORS DECLARED A \$33.6 MILLION DISTRIBUTION TO MEMBERS, BRINGING THE TOTAL CUMULATIVE DIRECT DISTRIBUTIONS TO \$340.6 MILLION. MMRMA also allocated an additional \$7.6 million in excess net assets to benefit members in 2020, funding Michigan vehicle assessments, RAP/CAP grants, data breach coverage, and more.  
Since 2015, MMRMA has similarly conducted an annual actuarial analysis of the State Pool Retention Fund. In 2020, the Board accepted the State Pool Committee's recommendation to declare a \$1 million distribution of excess net assets from the State Pool Retention fund to renewing State Pool members. To date, over \$9.4 million has been distributed to State Pool members through this process.  
Managing Director Bryan Anderson and the finance team, along with the Investment Committee, investment consultant, and fund managers, attentively oversees MMRMA's assets.  
It goes without saying that 2020 has been challenging for everyone. While MMRMA's conservative, diversified investment strategy has helped weather much of the volatility thus far, our team remains vigilant and cautiously optimistic about what lies ahead.



2008  
**RISK CONTROL RESOURCES**

In 2008, MMRMA's TASER project earned the Public Risk Management Association (PRIMA) Achievement Award for First Place in the Pooling Category by demonstrating innovation and value in helping manage risk for our members.  
Risk control initiatives are a key component of our enduring success. For decades, MMRMA Risk Control Consultants have brought their expertise to member facilities, identifying exposures and providing guidance. They also work closely with members on our Risk Control Advisory Committees to develop training and resources in every area of public entity service from cybersecurity to facilities management, administration, and more.

2020  
**RISK CONTROL WAS REBRANDED MEMBERSHIP SERVICES IN 2017, MORE ACCURATELY REFLECTING THE BREADTH OF THEIR WORK.** MMRMA debuted Rescue Task Force training in 2018, teaching first responders to facilitate triage and medical care during active violence incidents.  
In 2020, MMRMA and the Legal and Liability Risk Management Institute (LLRMI) developed and published a library of 65 resources for members who manage corrections facilities; additional law enforcement resources will follow.  
The pandemic has significantly limited gatherings worldwide and here at home. While MMRMA canceled many in-person events, we provided virtual drone and leadership courses and are planning more virtual training.

2010-2019

2010

MMRMA celebrated "Thirty Years of Lighting the Way" at its August Annual Meeting. CBIZ hired to conduct appraisals of member properties.

2011

2012

2013

Data Breach Coverage added.

2014

MMRMA expanded Risk Avoidance Program to include additional funding for Certification and Accreditation (CAP) grants.

2015

Board declared first distribution from State Pool Retention Fund to renewing State Pool Members.

2016

MMRMA added Aerial Vehicle (aka Drone) Coverage effective July 1, 2016. MMRMA formed Greenstone, a wholly-owned captive insurance company.

2017

2018

Data breach coverage expanded to address new and emerging risks.

2019

**MMRMA CONTINUED TO BUILD ON ITS STRENGTH, STABILITY, AND SERVICE MISSION OVER THE LAST DECADE.** This meant a new array of benefits for the membership on several fronts, including expanded coverage, additional grant dollars and opportunities, and strategic and financial investments in technology.

2016

**GREENSTONE**  
In December 2016, MMRMA formed Greenstone Insurance Company, LLC, a wholly-owned captive insurance company. A key initiative arising from the Board of Directors' strategic planning efforts, the captive offers several advantages, including helping MMRMA manage retained risk and reduce reliance on commercial reinsurance. Greenstone writes annual statutory aggregate excess insurance policies for both MMRMA and MCCRMA and is one of several reinsurers participating in MMRMA's tiered casualty reinsurance structure, boosting long-term stability in capacity and pricing. Our captive remains a key priority as we continuously seek new ways to serve the membership and strengthen the organization for decades to come.

2020


**THROUGH GREENSTONE, MMRMA INTRODUCED A COUNTY TAX BOND PROGRAM TO MEMBERS IN 2018 THAT HAS SEEN STEADY GROWTH.** Under the guidance of Greenstone's Board of Managers – five individuals from MMRMA's Board of Directors – the executive, underwriting, and risk management staff are exploring additional ways to leverage the success of the captive for members' benefit.

2013

**COVERAGE**  
MMRMA's property and casualty coverages have long been our bedrock, covering a wide array of likely exposures for public entities. As the world turns, new exposures unforeseen by earlier stewards of MMRMA can emerge. Over the past decade, we added two noteworthy offerings to meet members' evolving needs:  
**Data Breach and Privacy Liability**  
MMRMA introduced Data Breach and Privacy Liability coverage in 2013. As members rely more and more on technology, MMRMA recognized the growing threat of unauthorized access or unintended release of data. The coverage addresses:  
*First-party claims* from members, including software remediation, media replacement, forensic expenses, and costs of breach notices and credit monitoring services for affected individuals.  
*Third-party claims* made by those who allege damages due to the release of their personal information.  
**Unmanned Aircraft (aka Drones)**  
Another sign of the technological times, many public entities opt to use drones in public services, law enforcement, and fire departments. In 2016, MMRMA launched optional liability coverage for unmanned aircraft.

2020

**MMRMA'S DATA BREACH AND PRIVACY LIABILITY COVERAGE INITIALLY HAD LIMITS OF \$1 MILLION PER OCCURRENCE.** It was – and still is – funded through excess net assets and provided to all Individual and State Pool members at no added cost. In 2016, MMRMA significantly increased coverage limits to \$5 million per occurrence, and expanded coverage in 2018 to include provisions for more exposures, including credit card and telecommunications breaches. A team of underwriting, risk management, claims, and membership services staff continue to collaborate on the coverage document, proposing annual revisions to the Board of Directors based on emerging claim and exposure trends.



**PANDEMIC**  
**WHILE MMRMA HAS WEATHERED ITS SHARE OF TURBULENT TIMES, 2020 HAS PROVEN TO BE A YEAR LIKE NO OTHER.** COVID-19 brought unfathomable changes and upended daily life as we knew it. MMRMA shifted to remote work in March, as did some business partners and members. The pandemic challenged IT professionals, cybersecurity experts, and employees everywhere in new ways that continue to unfold. Of course, many public entity services are essential: hundreds of member employees have remained on the front lines every day, navigating the risks and doing their jobs. Through it all, MMRMA is here to serve and inform members, whose ongoing activities and risks do not stop to accommodate a global pandemic. We will continue to provide additional resources to help members meet the unique needs of this long and challenging situation. To each of you, our overriding message as we reflect on 2020 is one of gratitude. Thank you.





# BOARD OF DIRECTORS

## FEW THINGS ARE CERTAIN EXCEPT CHANGE.

Every year, MMRMA's Board of Directors rises to meet the incessant tides of change, month in and month out, through strategic vision and strong governance. 2020 was no exception.

For 40 years, the Board has led MMRMA through the development and evolution of the initiatives shared in this Annual Report, and many more.

By establishing key strategic priorities in recent years, including technology and membership services, the Board helped provide the tools and resources with which the MMRMA team served members through extraordinary times.

Succession planning is another important strategic focus. As the organization continues to mature, we must cultivate the people, relationships, and skills that will set the stage for successful future years, from the Board itself to member representatives, committee members, business partners, and staff.

The vision of our committed, experienced Board of Directors positioned us to successfully navigate 2020, and their foresight maps the way forward for MMRMA's continued success, whatever lies ahead.

## IN MEMORIAM

### GERALD BUCKLESS

1929-2020

Gerald Buckless was a trusted leader in Livingston County and a founding member of MMRMA. He served on the Board of Directors from 1980-2002.

Gerald once said: "We were fortunate that we had people with the vision and foresight to take up the challenge" of forming MMRMA.



*Gerald in the early days of MMRMA (left) and at the 2010 Annual Meeting (right), where several past Board members helped celebrate our 30th anniversary.*

2020

MMRMA and members cope with global pandemic.



THE ORIGINAL BOARD OF DIRECTORS - INCLUDING JAMES KELLY, GERALD BUCKLESS, AND RICHARD BURKE (PICTURED BELOW) - LIKELY NEVER IMAGINED MEETING ANY WAY BESIDES FACE-TO-FACE. TODAY'S BOARD QUICKLY ADAPTED TO THE PANDEMIC, CONVENING VIA ZOOM TO PROVIDE THEIR CUSTOMARY LEADERSHIP FOR THE BENEFIT OF MMRMA MEMBERS.





CLAIMS FILED BY LINES OF COVERAGE†

	2015	2016	2017	2018	2019	2020
Auto Liability	335	326	333	399	404	331
Auto Physical Damage	604	685	671	745	749	720
General Liability*	11,639**	823	1,215	1,099	1,101	895
Property	345	356	387	410	420	406
Data Breach	-	1	-	4	7	5
<b>TOTAL</b>	<b>12,923</b>	<b>2,191</b>	<b>2,606</b>	<b>2,657</b>	<b>2,681</b>	<b>2,357</b>

† Not including litigated claims.

\*Also includes law enforcement, public officials, and sewer claims.

\*\*In FY 2015, 10,635 claims were reported by residents of our members as a result of a single August 11, 2014 storm. It produced unusually significant rain, which caused flooding and sewer system backups.

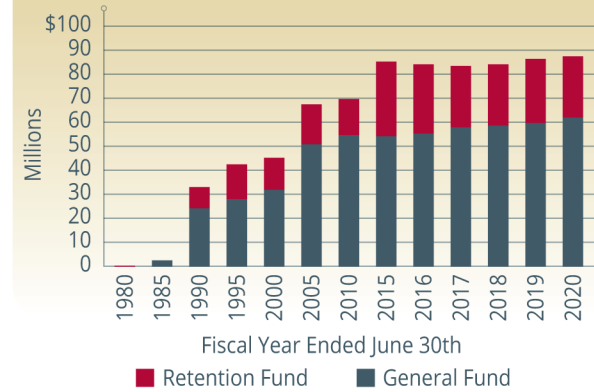
LITIGATION CLAIMS ONLY

	2015	2016	2017	2018	2019	2020
Files Opened	321	347	275	289	389	355
Files Closed	307	306	297	326	329	288

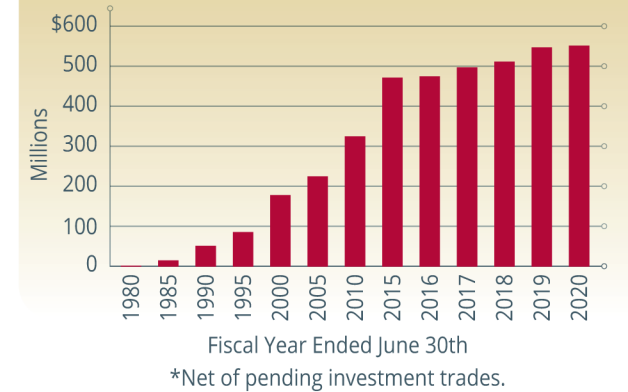
FINANCIAL HIGHLIGHTS

	2015	2016	2017	2018	2019	2020
Member Contributions - General Fund and Retention Fund - Gross	\$84,671,203	\$82,519,381	\$81,646,595	\$83,216,449	\$86,633,655	\$87,622,429
Claims and Claim Adjustment Expenses Paid - General Fund and Retention Fund - Gross	33,137,880	39,778,615	34,674,572	35,112,562	34,014,063	32,999,306
Net Asset Distributions to Members	45,152,750	31,814,134	23,749,971	29,000,000	28,000,000	33,575,603
Cash and Investments at Fair Market Value - net of pending trades	472,104,272	478,439,928	498,294,239	510,924,977	544,067,450	550,016,229
Investment Income - includes realized and unrealized gains/losses, interest, dividends, and other income	17,228,284	30,010,314	28,630,398	25,453,301	37,107,020	11,042,883
Reserves for Claims and Claim Adjustment Expenses - reported and IBNR	59,653,755	62,886,669	66,296,258	65,425,821	64,748,916	71,847,448
Net Position						
Net Investment in Capital Assets	4,053,823	3,650,987	3,294,151	3,070,857	2,602,056	1,887,656
Unrestricted Net Position	297,582,549	298,974,109	313,080,265	324,245,522	347,908,274	333,529,760
Total	\$301,636,372	\$302,625,096	\$316,374,416	\$327,316,379	\$350,510,330	\$335,417,416

MEMBER CONTRIBUTIONS HISTORY  
GENERAL FUND AND RETENTION FUND



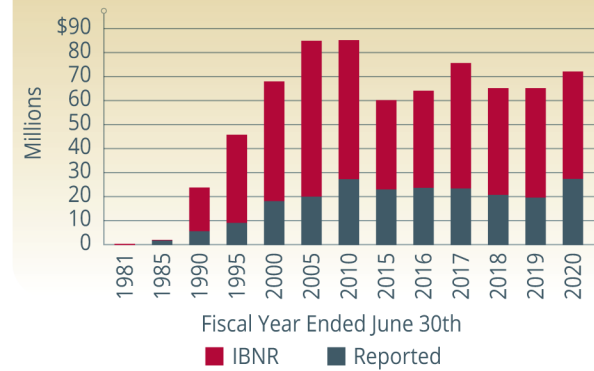
CASH AND INVESTMENT HISTORY\*



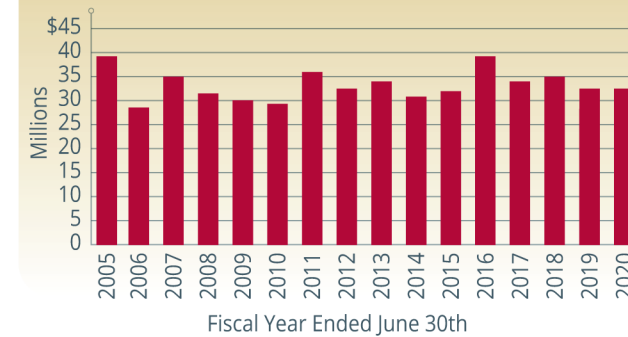
\*Net of pending investment trades.

GENERAL FUND CLAIM LOSS RESERVE HISTORY

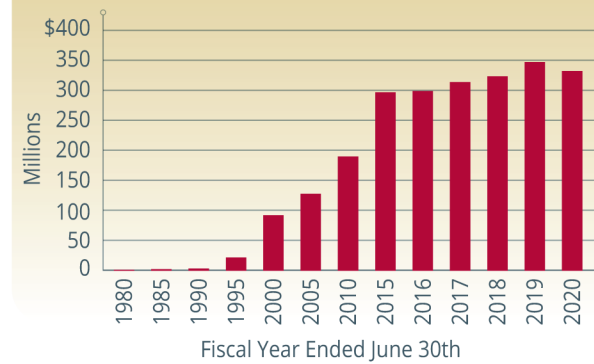
Based on the actuarial valuation performed by Willis Towers Watson.



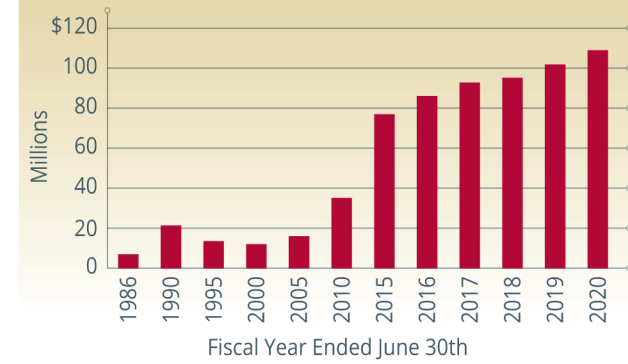
CLAIM AND CLAIM ADJUSTMENT EXPENSES PAID HISTORY



UNRESTRICTED NET POSITION



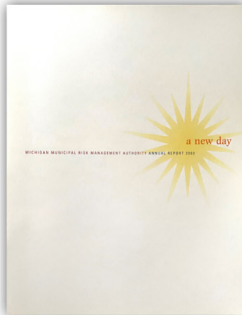
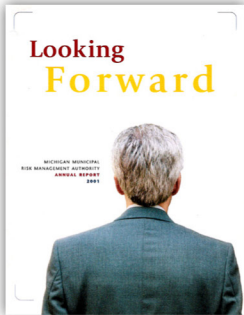
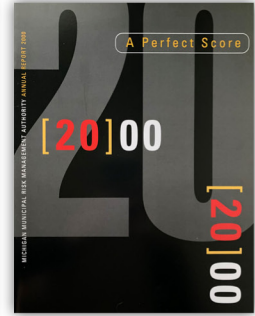
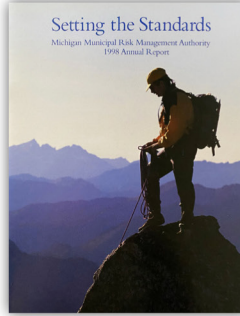
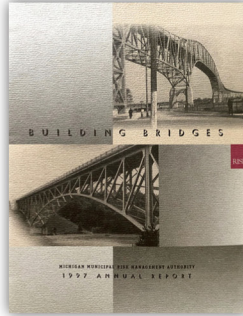
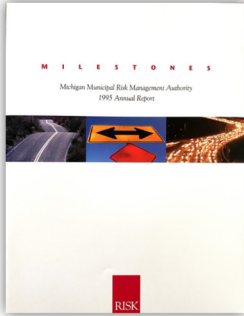
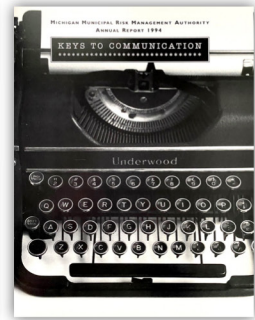
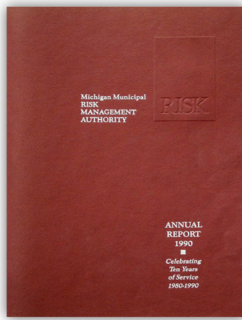
RETENTION FUND BALANCE HISTORY\*



\*Retention fund began on June 30, 1986.



MMRMA BEGAN  
PUBLISHING  
ITS ANNUAL  
REPORT TO  
MEMBERS  
IN 1990



**RISK**

# 40

**YEARS OF INNOVATIVE LEADERSHIP**

**MICHIGAN MUNICIPAL  
RISK MANAGEMENT  
AUTHORITY**

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1980 2020

