



Property Program Proposal Instructions

Please read these instructions carefully before completing your Property Program Proposal.

The property program proposal is a summary of the property schedule and total insured values provided during the renewal period, as well as the deductible levels, rates and assessments for the upcoming fiscal year. Members have the opportunity to make selections for their deductible levels and view the impact of the deductible selections on the assessments prior to accepting the proposal. Members have the opportunity to make deductible selections once per year through this proposal process.

1. You will receive an email titled MMIA “Fiscal Year” Property Program Proposal from Origami Risk. (i.e. MMIA FY 2018/2019 Property Program Proposal)
2. Open the email and click on the link to the Origami Risk platform to complete the proposal.
3. Enter your user name (email address) and your password, then select the “Login” button.



Property Program Proposal Instructions

- Review the deductible level information for each property type. In the example below, this member only participates in Real & Personal Property and Vehicles coverages, and does not participate in Contractors Equipment coverage, so there are only two deductible levels to review.

Members - Montana Municipal Interlocal Authority - Proposals - **R900-PROP-2019-1** Accept Proposal Reject Proposal More

Policy Detail

Member **Montana Municipal Interlocal Authority**
 Underwriting Rule Set Property FY 2018-2019
 Status New
 Proposal Number R900-PROP-2019-1
 Effective Date 07/01/2018
 Expiry Date 06/30/2019

Limits

Layer Type Primary

Coverages

[Add / Edit Coverages](#)

Coverage	Effective Date	Expiry Date	Deductible	TIV	Rate	Assessment
Crime (Pass Through)	07/01/2018	06/30/2019			7.5000	0.00
Real & Personal Property/BI Rents	07/01/2018	06/30/2019	2,500	2,836,300	0.0950	2,694.48
Vehicle Coverage	07/01/2018	06/30/2019	1,000	104,216	0.3190	103.17

Vehicle Schedule

[All Vehicle Schedules](#)

Vehicle Number	Name	Member Inventory Number	Make	Model	VIN	Year	Value	Rate	Assessment
900LV0001	Montana Municipal Interlocal Authority	080LV01	SUBARU	OUTBACK	4S4BRCC8D3279648	2013	26,054.00	0.0990	26
900LV0002	Montana Municipal Interlocal Authority	080LV02	SUBARU	OUTBACK	4S4BRCCC1E3257871	2014	26,054.00	0.0990	26
900LV0003	Montana Municipal Interlocal Authority	080LV03	SUBARU	OUTBACK WAGON	4S4BSAFC8H3242227	2017	26,054.00	0.0990	26
900LV0004	Montana Municipal Interlocal Authority	080LV04	SUBARU	OUTBACK Wagon	4S4BSAFC3H3245858	2017	26,054.00	0.0990	26

Location Schedule

[All Location Schedules](#)

Location Number	Name	Street1	Site Text	Building Value	Contents Value	TIV	Rate	Assessment
900BLD0001	Montana Municipal Interlocal Authority	3115 MCHUGH LANE	900 - NORTH BUILDING	45,600	5,000	50,600.00	0.0950	48
900BLD0002	Montana Municipal Interlocal Authority	3115 MCHUGH LANE	900 - NORTH BUILDING	1,034,900	500,000	1,534,900.00	0.0950	1,458
900BLD0003	Montana Municipal Interlocal Authority	700 CUSTER AVE	900 - SOUTH BUILDING	1,220,800	30,000	1,250,800.00	0.0950	1,188

- After reviewing the information, if there are no changes needed, select the "Accept Proposal" button. Otherwise, proceed to step 6.

Members - Montana Municipal Interlocal Authority - Proposals - **R900-PROP-2019-1** Accept Proposal Reject Proposal More

Policy Detail

Member **Montana Municipal Interlocal Authority**
 Underwriting Rule Set Property FY 2018-2019
 Status New
 Proposal Number R900-PROP-2019-1
 Effective Date 07/01/2018
 Expiry Date 06/30/2019

Limits

Layer Type Primary

Coverages

[Add / Edit Coverages](#)

Coverage	Effective Date	Expiry Date	Deductible	TIV	Rate	Assessment
Crime (Pass Through)	07/01/2018	06/30/2019			7.5000	0.00
Real & Personal Property/BI Rents	07/01/2018	06/30/2019	2,500	2,836,300	0.0950	2,694.48
Vehicle Coverage	07/01/2018	06/30/2019	1,000	104,216	0.3190	103.17

Vehicle Schedule

[All Vehicle Schedules](#)

Vehicle Number	Name	Member Inventory Number	Make	Model	VIN	Year	Value	Rate	Assessment
900LV0001	Montana Municipal Interlocal Authority	080LV01	SUBARU	OUTBACK	4S4BRCC8D3279648	2013	26,054.00	0.0990	26
900LV0002	Montana Municipal Interlocal Authority	080LV02	SUBARU	OUTBACK	4S4BRCCC1E3257871	2014	26,054.00	0.0990	26
900LV0003	Montana Municipal Interlocal Authority	080LV03	SUBARU	OUTBACK WAGON	4S4BSAFC8H3242227	2017	26,054.00	0.0990	26
900LV0004	Montana Municipal Interlocal Authority	080LV04	SUBARU	OUTBACK Wagon	4S4BSAFC3H3245858	2017	26,054.00	0.0990	26

Location Schedule

[All Location Schedules](#)

Location Number	Name	Street1	Site Text	Building Value	Contents Value	TIV	Rate	Assessment
900BLD0001	Montana Municipal Interlocal Authority	3115 MCHUGH LANE	900 - NORTH BUILDING	45,600	5,000	50,600.00	0.0950	48
900BLD0002	Montana Municipal Interlocal Authority	3115 MCHUGH LANE	900 - NORTH BUILDING	1,034,900	500,000	1,534,900.00	0.0950	1,458
900BLD0003	Montana Municipal Interlocal Authority	700 CUSTER AVE	900 - SOUTH BUILDING	1,220,800	30,000	1,250,800.00	0.0950	1,188



Property Program Proposal Instructions

- If you would like to change deductible levels, select the Add/Edit Coverages link. You will be able to view the impact of the changes on the assessment prior to confirming the change in deductible level.

Members - Montana Municipal Interlocal Authority - Proposals - **R900-PROP-2019-1** Accept Proposal Reject Proposal More

Policy Detail Member **Montana Municipal Interlocal Authority** Limits Layer Type **Primary**

Underwriting Rule Set Property FY 2018-2019
Status New
Proposal Number R900-PROP-2019-1
Effective Date 07/01/2018
Expiry Date 06/30/2019

Coverages Add / Edit Coverages

Coverage	Effective Date	Expiry Date	Deductible	TIV	Rate	Assessment
Crime (Pass Through)	07/01/2018	06/30/2019			7.5000	0.00
Real & Personal Property/BI Rents	07/01/2018	06/30/2019	2,500	2,836,300	0.0950	2,694.48
Vehicle Coverage	07/01/2018	06/30/2019	1,000	104,216	0.3190	103.17

Vehicle Schedule All Vehicle Schedule

Vehicle Number	Name	Member Inventory Number	Make	Model	VIN	Year	Value	Rate	Assessment
900LV0001	Montana Municipal Interlocal Authority	080LV01	SUBARU	OUTBACK	4S4BRBCC8D3279648	2013	26,054.00	0.0990	26.00
900LV0002	Montana Municipal Interlocal Authority	080LV02	SUBARU	OUTBACK	4S4BRCCC1E3257871	2014	26,054.00	0.0990	26.00
900LV0003	Montana Municipal Interlocal Authority	080LV03	SUBARU	OUTBACK WAGON	4S4BSAFC8H3242227	2017	26,054.00	0.0990	26.00
900LV0004	Montana Municipal Interlocal Authority	080LV04	SUBARU	OUTBACK Wagon	4S4BSAFC3H3245858	2017	26,054.00	0.0990	26.00

Location Schedule All Location Schedule

Location Number	Name	Street1	Site Text	Building Value	Contents Value	TIV	Rate	Assessment
900BLD0001	Montana Municipal Interlocal Authority	3115 MCHUGH LANE	900 - NORTH BUILDING	45,600	5,000	50,600.00	0.0950	48.06
900BLD0002	Montana Municipal Interlocal Authority	3115 MCHUGH LANE	900 - NORTH BUILDING	1,034,900	500,000	1,534,900.00	0.0950	1,458.86
900BLD0003	Montana Municipal Interlocal Authority	700 CUSTER AVE	900 - SOUTH BUILDING	1,220,800	30,000	1,250,800.00	0.0950	1,188.76

- For each coverage that you participate in, such as Contractor Equipment, Real & Personal Property/BI Rents and Vehicle Coverage, use the drop down menu(s) to select the deductible level that you desire. **Please note: You may only select a deductible level that is no more than two deductible levels above or below your current deductible level for each coverage.**

R900-PROP-2019-1 - Add/Edit Coverages Save and Continue Save Changes or Cancel

Please select the coverages to add to this proposal.

Contractor Equipment

Crime (Pass Through)
Coverage Details

Coverage Crime (Pass Through)
Effective Date * 07/01/2018
Expiry Date * 06/30/2019
Tail Date
Retro Date

Limits

Limit
Aggregate Limit
Attach Amount
Deductible
Aggregate Deductible
Assessment 0.00

Real & Personal Property/BI Rents
Coverage Details

Coverage Real & Personal Property/BI Rents
Effective Date * 07/01/2018
Expiry Date * 06/30/2019
Tail Date
Retro Date

Limits

Limit
Aggregate Limit
Attach Amount
Deductible 2,500
Aggregate Deductible
Assessment 2,694.48

Vehicle Coverage
Coverage Details

Coverage Vehicle Coverage
Effective Date * 07/01/2018
Expiry Date * 06/30/2019
Tail Date
Retro Date

Limits

Limit
Aggregate Limit
Attach Amount
Deductible 1,000
Aggregate Deductible
Assessment 103.17



Property Program Proposal Instructions

- To see the impact of the deductible level change on the assessment prior to finalizing the change, select “Save and Continue” button. This step will recalculate the assessment for each coverage that had a deductible level change, and display the updated assessment amount(s), however it will not finalize the changes.

R900-PROP-2019-1 - Add/Edit Coverages Save and Continue Save Changes Cancel

Coverage changes saved.

Please select the coverages to add to this proposal.

Contractor Equipment

Crime (Pass Through)
Coverage Details

Coverage	Crime (Pass Through)
Effective Date *	07/01/2018
Expiry Date *	06/30/2019
Tail Date	
Retro Date	

Limits

Limit	
Aggregate Limit	
Attach Amount	
Deductible	
Aggregate Deductible	
Assessment	0.00

Real & Personal Property/BI Rents
Coverage Details

Coverage	Real & Personal Property/BI Rents
Effective Date *	07/01/2018
Expiry Date *	06/30/2019
Tail Date	
Retro Date	

Limits

Limit	
Aggregate Limit	
Attach Amount	
Deductible	5,000
Aggregate Deductible	
Assessment	2,495.94

Vehicle Coverage
Coverage Details

Coverage	Vehicle Coverage
Effective Date *	07/01/2018
Expiry Date *	06/30/2019
Tail Date	
Retro Date	

Limits

Limit	
Aggregate Limit	
Attach Amount	
Deductible	2,500
Aggregate Deductible	
Assessment	97.96



Property Program Proposal Instructions

- If the changes to the deductible levels and assessment amounts meet your needs, select "Save Changes" button. If they do not meet your needs, proceed to step 10.

R900-PROP-2019-1 - Add/Edit Coverages Save and Continue Save Changes or Cancel

Coverage changes saved.

Please select the coverages to add to this proposal.

Contractor Equipment

Crime (Pass Through)
Coverage Details
 Coverage: Crime (Pass Through)
 Effective Date: 07/01/2018
 Expiry Date: 06/30/2019
 Tail Date:
 Retro Date:
Limits
 Limit:
 Aggregate Limit:
 Attach Amount:
 Deductible:
 Aggregate Deductible:
 Assessment: 0.00

Real & Personal Property/BI Rents
Coverage Details
 Coverage: Real & Personal Property/BI Rents
 Effective Date: 07/01/2018
 Expiry Date: 06/30/2019
 Tail Date:
 Retro Date:
Limits
 Limit:
 Aggregate Limit:
 Attach Amount:
 Deductible: 5,000
 Aggregate Deductible:
 Assessment: 2,495.94

Vehicle Coverage
Coverage Details
 Coverage: Vehicle Coverage
 Effective Date: 07/01/2018
 Expiry Date: 06/30/2019
 Tail Date:
 Retro Date:
Limits
 Limit:
 Aggregate Limit:
 Attach Amount:
 Deductible: 2,500
 Aggregate Deductible:
 Assessment: 97.96

- If the changes to the deductible level and assessment amount do not meet your needs, you may repeat steps 6 through 8 of these instructions to reach the desired deductible levels and corresponding assessment amounts.

- Upon completion of steps 9 and 10, select the Accept Proposal button.

Members - Montana Municipal Interlocal Authority - Proposals - **R900-PROP-2019-1** Accept Proposal Reject Proposal More

Policy Detail **Limits**
 Member: Montana Municipal Interlocal Authority Layer Type: Primary
 Underwriting Rule Set: Property FY 2018-2019
 Status: New
 Proposal Number: R900-PROP-2019-1
 Effective Date: 07/01/2018
 Expiry Date: 06/30/2019

Coverages Add / Edit Coverages

Coverage	Effective Date	Expiry Date	Deductible	TIV	Rate	Assessment
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900LV0004	Montana Municipal Interlocal Authority	080LV04	SUBARU	OUTBACK Wagon	4S4BSAFC3H3245858	2017	26,054.00	0.0990	26

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900BLD0002	Montana Municipal Interlocal Authority	3115 MCHUGH LANE	900 - NORTH BUILDING	1,034,900	500,000	1,534,900.00	0.0950	1,458
900BLD0003	Montana Municipal Interlocal Authority	700 CUSTER AVE	900 - SOUTH BUILDING	1,220,800	30,000	1,250,800.00	0.0950	1,188