

# **MMIA 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. Log in to the Origami Risk platform with your user name (your email address) and your password.

**ORIGAMI RISK**

**Login to your account**

Please enter your login credentials below.

Account Name **MMIA**

User Name

Password

[Login](#)

Forgot your password? [Click here.](#)

Different account? [Click here.](#)

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- Review the information for each property type for deductible levels. 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** Limits

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

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.

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

**Policy Detail** Limits

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 Underwriting Rule Set: Property FY 2018-2019  
 Status: New  
 Proposal Number: R900-PROP-2019-1  
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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

6. 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** **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

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**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
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900LV0002	Montana Municipal Interlocal Authority	080LV02	SUBARU	OUTBACK	4S4BRCCCE3257871	2014	26,054.00	0.0990	26
900LV0003	Montana Municipal Interlocal Authority	080LV03	SUBARU	OUTBACK WAGON	4S4BSAFC8H3242227	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

7. For each coverage that you participate in, such as Contractor Equipment, Real & Personal Property/BI Rents and Vehicle Coverage, use the drop down menu 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 | 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

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

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

9. If the changes to the deductible levels and assessment amounts meet your needs, select Save Changes. If they do not meet your needs, see 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

10. 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.

11. 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](#) 

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**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**

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