



**NEW MEXICO COUNTY INSURANCE AUTHORITY POOL**  
**Administered by New Mexico Counties**

December 15, 2022

Dear Multi-Line and Law Enforcement Members,

At its December 14, 2022 meeting yesterday the NMCIA Board of Directors voted to decline renewal quotes for liability reinsurance coverage for 2023 from our current carrier Berkley Public Entity. The NMCIA Board voted to accept coverage from the Pool's captive reinsurance company, New Mexico County Reinsurance, Inc. (NMCRE).

The Board also voted to increase minimum Law Enforcement deductibles to \$50,000 for all members.

Berkley's 2023 renewal offered less coverage for more money, effectively reducing the Pool's annual aggregate from \$15 million to \$6 million among many other changes. The 2023 per occurrence limit for law enforcement liability claims will be \$4,000,000.

Members with an accredited detention facility receive a 5% reduction on the detention portion of their Law Enforcement contribution and the same is true for members who have an accredited sheriff office. If your county does not have an accredited facility or sheriff office, please contact Greg Rees in the Loss Prevention department to apply to begin the accreditation process.

No other carriers would quote the Pool for Law Enforcement coverage and the Board ultimately decided to accept coverage from its captive reinsurance company for both Multi-Line and Law Enforcement.

Also, the Board voted on member contributions, capping increases for Law Enforcement at 40% and decreases at 15% and for Multi-Line a 6% cap on increases and a cap on decreases at 4%. Staff is preparing each member's deductible authorization form and will send that to you in the coming weeks.

The next page shows a visual representation of the current structure and the structure approved by the Board yesterday.

We encourage you to reach out to either of us or your Board representative with any questions on the new reinsurance coverage structure.

Sincerely,

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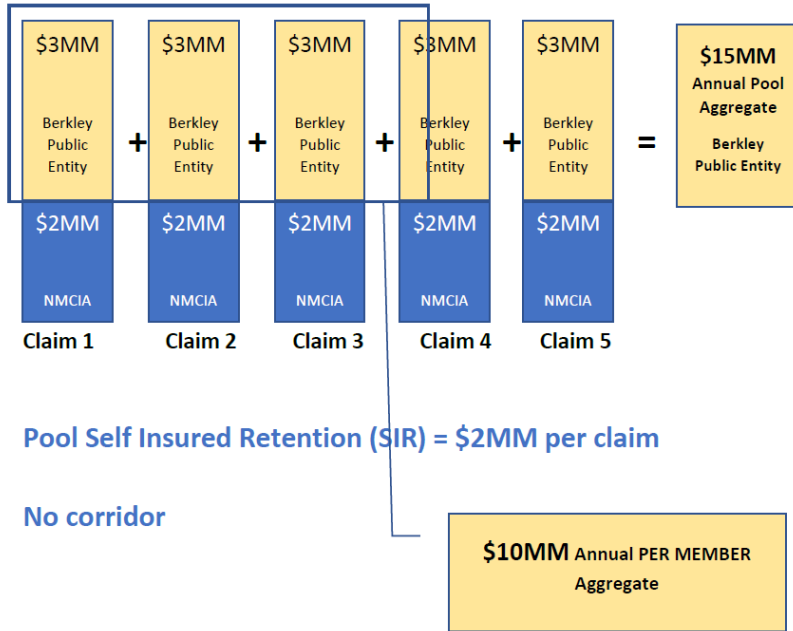
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**NMCOUNTIES.ORG**

Current (2022)

**NMCIA Law Enforcement Reinsurance Structure**  
**Per Occurrence Limits = \$5MM**  
(NMCIA quota shares IM/MH claims 50/50 with reinsurer)



Below are the terms of coverage the Board voted to accept yesterday for the Law Enforcement program with additional coverage offered to Class A members if they choose to accept it.

**Per Occurrence Limits = \$4MM**  
(NMCIA quota shares IM/MH claims 50/50 with reinsurer)

