



2023

**ANNUAL
REPORT**



PIRMA'S CORE VALUES



PARTNERSHIP

PIRMA is your risk management partner, providing solutions, ideas and guidance to protect your entity.



PROTECTION

PIRMA offers coverage specifically written to the needs and nuances of local government; it's our specialty.



CONFIDENCE

PIRMA supports your risk management every step of the way, so you don't have to worry.

PIRMA'S MISSION

PIRMA SERVES ONLY THE BEST INTERESTS OF OUR MEMBERS IN SUPPORT OF STRONGER PENNSYLVANIA COMMUNITIES.

We deliver upon this purpose through value-added services, comprehensive coverage and strong leadership.

MESSAGE FROM THE CHAIR

GREETINGS PIRMA MEMBERS,

Public entities across the state are facing the same challenges when it comes to the impact of market conditions and risks – from a rise in cyber incidents and weather events to increasing costs in a hardening insurance market. Rest assured that as a PIRMA member you are well protected.

For over four decades, PIRMA has been regarded as the premier local government risk management pool in Pennsylvania. Our team of service providers (H.A. Thomson, Siana Law and Integrated Risk Management) strive to elevate the risk management services provided to PIRMA members.

PIRMA's focus is our members, and these are the three promises that PIRMA continues to deliver to our membership through value-added services, comprehensive coverage, and strong leadership.



PARTNERSHIP.
PROTECTION.
CONFIDENCE.



In addition to casualty and property coverage, PIRMA offers these services to members:

- Free Legal Access Program
- Resource eLibrary
- Risk Services On-Site Surveys and Special Requests
- Property Valuations
- Policy Review and Training
- Safety Committee Training
- Third Thursday Webinars
- Policy Credits for Police Training
- Loss Control Grants

Speak to your H.A. Thomson insurance advisor for more information on any of these programs.



KIMBERLY MORETTI
Chair
PIRMA Board of Directors

BOARD OF DIRECTORS



KIMBERLY MORETTI | CHAIR

Kimberly Moretti has been a member of the PIRMA Board of Directors since 2012 and currently serves as Board Chair. She also chairs the PIRMA Strategic Planning Committee, which has been instrumental in bringing PIRMA educational programs to members throughout the state. Kim represents East Pikeland Township in Chester County, where she has served as the Township Manager for 24 years and has been active in the Chester County Consortium of Municipal Managers. She serves her community as a member of the Phoenixville Public Library Board of Trustees. Kim earned both undergraduate and graduate degrees from Widener University.



DANIEL ANDERSON | VICE CHAIR

Dan Anderson has been a member of the PIRMA Board of Directors for the past 9 years, currently serving as Vice Chair. He has been Township Manager for Indiana Township (Allegheny County) since 2002, before which he gained extensive experience as a Township Manager, Councilman and State Representative. His state and local government experience spans more than 33 years. He is active in the Allegheny League of Municipalities, Pennsylvania State Association of Township Supervisors, the North Hills Council of Governments and other municipal associations.



SHANNON BERKEY | SECRETARY

With a degree from Bloomsburg University, Shannon Berkey has used her expertise derived from her roles as both a Finance Director and Borough Manager to bring great experience to PIRMA. She completed The Pennsylvania Association of Boroughs (PSAB) Certified Borough Officials Program in 2018. During her tenure, she has handled all aspects of municipal government, including budgeting, water and wastewater services, project management and human resources. Shannon has served on various boards enhancing her skills, including the Pennsylvania Municipal Health Insurance Cooperative and the Service 1st Credit Union Supervisory Committee.



NICHOLAS HIRIAK | BOARD MEMBER

Nick has served on the PIRMA Board of Directors since May 2009 and served as Board President from May 2014 - May 2016. Nick has been employed in municipal government for over 30 years and is currently the Director of Finance and Administration for Upper Merion Township (King of Prussia) in Montgomery County. Nick's educational background includes a Bachelor's Degree in Accounting from Alvernia College, a Master of Business Administration Degree in Finance from LaSalle University and a Certificate in Governmental Accounting from Rutgers University. Nick also served a term as the State President of the Pennsylvania Government Finance Officers Association.



PIRMA serves only the best interests of our members in support of stronger Pennsylvania communities.



DALE BEAVER | BOARD MEMBER

Dale Beaver has 45 years of experience in the property and casualty insurance business and becoming an Underwriting Manager with CIGNA. He later worked for PMA where he was an Underwriting Manager. Dale also holds an Associate in Underwriting degree from the Insurance Institutes and served as the President of the Newport (PA) School Board for several years. In addition to his role with Howe Township in Perry County, Dale serves as Director for CAPTAX, and sits on its Executive Committee.



JEFFREY BECK | BOARD MEMBER

Jeffrey Beck is the Secretary/Treasurer for Rice Township (Luzerne County) and is a retired bank president and director. He holds a master's degree in Finance from the University of Delaware and a BA in economics from Ursinus College. He is also an elected member of Nuangola Borough Council in Luzerne County. Jeffrey brings a wealth of financial and management experience to the PIRMA Board of Directors.



DR. DAVID BOLTON | BOARD MEMBER

Abbottstown Borough's office administrator since 2017, Dr. David Bolton previously served for six years as an elected borough councilor in McSherrystown. David currently serves on the Pennsylvania State Association of Boroughs (PSAB) as the Adams County representative to the Board of Directors and is highly involved with legislative matters through its Resolution and Policy Committee. He has served in many leadership roles within several organizations, including the Adams County Boroughs Association (ACBA), Community Media of South-Central PA and the PA Governor's Advisory Council on Rural Affairs.



MESSAGE FROM GENERAL COUNSEL



By Stephen V. Siana, Esquire
General Counsel to PIRMA

With today's unique challenges and the recent economic, political and legislative headwinds, PIRMA and its municipal members continue to make strides toward bettering our communities. We collectively do so through comprehensive, cost-effective risk prevention and claim defense that allows our members to focus on the good of their communities. Our Board and team of professionals offer comprehensive liability protection for our members unmatched in the industry. And we zealously defend claims brought against our members with experienced, well-regarded legal counsel who are at the forefront of municipal law, and we engage in robust measures to educate members and provide unrivaled risk management and loss control services.

These efforts must be expansive – with our members facing potential liability ranging from personal injury torts; zoning, land use and stormwater management claims; labor and personnel minefields; regulatory claims under the Sunshine Act, Right to Know Act and other various municipal codes; and federal civil rights claims encompassing all of the above. The breadth of these matters highlights the importance of liability protections for municipalities, overseen by a Board and professionals with a municipal mindset at the forefront.

The work of the PIRMA Board and our members is never done. Through initiatives put in place by the Board and consultants, our members enjoy enhanced risk management and loss control programs. We continue to roll out regular educational resources with our PIRMA Third Thursday online presentations, track legislation critical to our member municipalities and offer loss control grants to our member municipalities.

Through PIRMA's leadership in offering these resources and advocating for municipal interests, the ever-shifting legislative and legal landscape need not be as daunting to our members. PIRMA's defense counsel and representatives continue to present at educational seminars to public officials and municipal employees in combination with local, county and statewide municipal associations. PIRMA's Third Thursday sessions and the Legal Access program have strengthened these efforts over the past three years. These initiatives set PIRMA apart, demonstrating its

proactive approach to risk management and protecting member interests. These educational programs promote loss control by sensitizing public officials and municipal employees on the various risks and pitfalls associated with their day-to-day operations. I encourage you to attend these programs or view them online, both of which will afford you a significant benefit in fulfilling your municipal roles. PIRMA's various service providers are happy to provide assistance, training, risk management and loss control training.

The coming year will undoubtedly present many new challenges and opportunities for PIRMA and our members. A fresh attack on the tort liability cap under the Pennsylvania Tort Claims Act is underway. Legislative efforts to amend the cap are likely on the horizon, which could have a lasting effect on the scope of the claims brought against our members. It will be critical to actively track and participate in the statewide consideration of the issue in order to protect our members and be proactive in responding to any legislative change.

Separately, we remain cognizant of the impact of national news events on claims of police bias, use of force incidents (which has prompted calls for legislative reform and created a stigma faced by municipal police departments), and police and personnel shortages. Claimants are also continuing in their efforts to use the Right to Know Act process to further their claims.

Cyber risks, large-scale property damage incidents and escalating jury verdicts round out the list, creating pressures by reinsurance markets adjusting pricing upwards and limiting their coverages (or, in certain other states, to pull coverage altogether).

PIRMA's Board and dedicated team of professionals will continue to work diligently to help members stay abreast of these exposures and challenging markets, to guide the Pool so as to remain among the premier agencies in the Commonwealth and to continue to further PIRMA's core mission of service to and with our members.

A photograph showing several people in business attire sitting around a table. One person is holding a tablet displaying a line graph, while others are looking at documents or devices. The scene is brightly lit, suggesting an office environment.

MARKETING REPORT

For more than 30 years, H.A. Thomson has fully serviced and supported the success of the largest risk management public entity pool in Pennsylvania. With over **600 members**, PIRMA's continued ascent can be attributed to the efforts of all parties involved. Specifically, we acknowledge the various service providers for their dedication and expertise, the Board of Directors for their proven commitment to the membership's interests and the membership, itself, for its loyalty to and support of PIRMA. As a proud partner of this successful and innovative program, we hope to make a positive impact whenever possible and we aspire to deliver the high-level service the PIRMA membership deserves.

With H.A. Thomson's experience as the State's largest provider of municipal coverage, we can offer a wide range of services to PIRMA's members. Among these services are **coverage form analysis, loss control assessments, risk management reviews**, and more. By utilizing our vast resources, we can anticipate and protect your entity from existing and emerging risks specific to municipal governments.

As your risk management partner, H.A. Thomson aims to employ an experienced team with the collective goal of providing guidance and offering solutions for your municipality's needs. H.A. Thomson has multiple team members who hold prominent industry educational designations such as **Chartered Property and Casualty Underwriter (CPCU), Certified Insurance Counselor (CIC), Associate in Risk Management (ARM), and Certified Insurance Services Representative (CISR).**

We are confident that through our commitment to education and specialized industry expertise, H.A. Thomson can provide support and individualized attention when you need them.

H.A. Thomson would like to thank the PIRMA membership and its Board of Directors for their enduring trust, and we will continue to work to maintain the superior service standards you have come to expect.

LOSS CONTROL GRANTS 2023 RECAP

In 2023, loss control grants were awarded to the following PIRMA members: Collegeville Borough (Montgomery Co.), Rosslyn Farms Borough (Allegheny Co.), Ford Cliff Borough (Armstrong Co.), Walnutport Borough (Northampton Co.) and Banks Township (Carbon Co.)

Congratulations to the grant recipients!



MEMBER SERVICES & PROGRAMS

LEGAL ACCESS PROGRAM

FREE CONSULTATIONS

PIRMA members are eligible **for up to 120 minutes of free legal consultation annually** on a wide range of matters, including employment issues, wage and hour questions, zoning and land use matters, law enforcement and civil liability issues, open records and open meetings laws, public works liability issues, contract review and recommendations, governmental immunities and much more. PIRMA members seeking legal consultation for their entity may call: **1-855-607-4762**.

PIRMA THIRD THURSDAY WEBINARS

LIVE AND ON-DEMAND WEBINARS

PIRMA hosts a Third Thursday webinar each month on various topics. These webinars are virtual educational sessions that address a wide range of hot topics throughout the year. For more information visit: www.pirma.org.

POLICY CREDITS FOR POLICE TRAINING

When members utilize services such as Power DMS, LLRMI, and Lexipol, policy credits are available. The credits reduce the member's law enforcement liability premium. Accredited departments are eligible for further credits.

RESOURCE ELIBRARY

More than 60 new courses were added to NeoGov LEARN (formerly PEU) in 2023, including a new workplace college entitled Public Officials and Zoning. In this new workplace college, PIRMA members will find titles such as:

- Township Basics for Newly Elected Officials
- Social Media for Public Officials
- Budgeting for Elected Officials
- Ethics: Personal Financial Gain by Public Officials
- Media Training Part 1: Crafting Your Message
- Media Training Part 2: Preparing for the Interview
- Zoning Basics (5 part series)

New courses were also added to the General Safety workplace college such as Emergency Prep & Response for Floods, Tornadoes, Terrorism, and Winter Storms. In addition, courses were added to the Employment Liability workplace college including:

- Employer Responsibilities for Domestic Abuse
- Ethics for Public Officials
- Rights for Employees
- Rights for Supervisors
- Interacting with Unhoused People

Log into the PIRMA website at www.pirma.org to sign up today!



RISK CONTROL

RISK REDUCTION ON-SITE SURVEYS

Members receive on-site visits from credentialed risk management professionals that include a review of operations and facilities. Certified playground safety inspections are also performed. The survey identifies and recommends specific actions members can take to reduce risk. Resources to help in risk reduction are provided.

PROPERTY EVALUATIONS

Member buildings are valued on an as-needed and requested basis. Members receive peace of mind knowing their property is properly valued and adjusted for inflation and other building cost variables.

LOSS CONTROL GRANT

UP TO \$5,000 FOR MEMBERS

PIRMA has an annual grant program where members can apply for a grant of **up to \$5,000** to help pay for projects or trainings that reduce risk and fund risk management projects.

SAFETY COMMITTEE TRAINING

ANNUAL TRAININGS

PIRMA's loss control personnel can provide the annual training required for certified workplace safety committees and help in establishing committees.

CYBER & HR PORTAL

Through Zywave, our newly-implemented platform, PIRMA members have access to the cyber and HR portal that provides members with a number of cybersecurity and Human Resources material.

The cyber portal provides members with online cyber trainings, seminars and essential webinars. Also included are:

- IT Security Audit Kit & Risk Assessment
- Cyber Best Practices
- Regulations & State Law Resources
- Cyber Tip of the Day

The HR portal provides members with information on state and federal employment laws, interviewing, background check guidelines and applications. It also includes:

- Disaster & Emergency Center
- Customizable Forms & Policies
- Employee Handbook Generator
- Drug & Alcohol Policies

Log in at www.pirma.org to sign up under Resources today.



REGIONAL EDUCATIONAL WORKSHOPS

IN-PERSON EDUCATIONAL WORKSHOPS + 5% POLICY DISCOUNT

PIRMA offers ½ day, in-person regional educational workshops throughout the Commonwealth. These workshops include updates on PIRMA and presentations from PIRMA's experienced defense counsel team on hot topics. Members that attend receive policy credits.

FINANCIAL OVERVIEW

BALANCE SHEET	2023	2022
Assets		
Cash and cash equivalents	\$3,679,177	\$2,320,087
Investment securities - at fair value	25,564,231	24,155,361
Restricted assets	1,000,000	1,000,000
Member contributions - to be billed in future	21,390,464	19,917,958
Other assets	1,028,091	976,053
<i>Total assets</i>	<i>52,661,963</i>	<i>48,369,459</i>
Liabilities		
Claims and claim adjustment expense reserves	22,817,300	20,681,325
Unearned premium reserves	188,112	133,410
Other liabilities	972,254	922,866
<i>Total liabilities</i>	<i>23,977,666</i>	<i>21,737,601</i>
Total net position	\$28,684,297	\$26,631,858
INCOME STATEMENT	2023	2022
Operating Revenue		
Member contributions	\$18,827,926	\$17,242,021
Reinsurance premiums ceded	(4,028,741)	(3,753,739)
Change in contributions - billed in future for unpaid claims	1,472,506	(459,990)
<i>Total operating revenue</i>	<i>16,271,691</i>	<i>13,028,292</i>
Operating Expenses		
Provision for claims	10,895,599	9,322,843
General and administrative expenses	5,876,179	5,440,424
<i>Total operating expenses</i>	<i>16,771,778</i>	<i>14,763,267</i>
<i>Net operating (loss)</i>	<i>(500,087)</i>	<i>(1,734,975)</i>
Nonoperating Revenue (expenses)		
Interest and dividend income	330,026	220,077
Net realized and unrealized gains (losses) on investments	2,237,270	(2,397,955)
<i>Total nonoperating revenue (expenses)</i>	<i>2,567,476</i>	<i>(2,177,878)</i>
Withdrawals - Member capital	(14,950)	(63,626)
Change in net position	2,052,439	(3,976,479)
Net position, beginning of year	26,631,858	30,608,337
Net position, end of year	\$28,684,297	\$26,631,858

INDEPENDENT REVIEW AND **RISK TRANSFER**



REINSURANCE

Adequate and appropriate reinsurance is essential to protect the financial integrity of a group self-insurance program. PIRMA reinsures its casualty claims through APEEP, Genesis Reinsurance and Market Global Reinsurance. Property and vehicle losses are reinsured through APEEP, Travelers, Travelers BoilerRe and Great American.



CROWE LLP

An independent auditor, Crowe LLP, conducted an annual audit of PIRMA's financial statements and issued an unmodified opinion, the highest level of opinion available.



DEMOTECH, INC.

Demotech, Inc. is a financial analysis firm with over 36 years of experience in providing independent opinions on the financial stability of property and casualty insurance companies, title underwriters and government risk pools. Demotech conducted an analysis in four key areas: financial stability, loss reserves, administration and overall performance. Demotech issued PIRMA the highest rating of AAA in each area, based upon 2022 financial data.

PIRMA

MEMBERSHIP

Abbottstown Borough, Adams County
Adams Township Municipal Authority, Snyder County
Adams Township, Snyder County
Albion Borough & Authority, Erie County
Allegheny Township, Potter County
Allegheny Township, Venango County
Allen Township & Fire Company, Northampton County
Amity Township, Erie County
Armstrong Township, Indiana County
Armstrong Township, Lycoming County
Ashville Borough, Cambria County
Atglen Borough, Chester County
Auburn Borough Schuylkill County
Auburn Municipal Authority, Schuylkill County
Avalon Borough, Allegheny County
Avondale Borough, Chester County
Avonworth Municipal Authority & Recreational Development
B.C.I. Municipal Authority, Clearfield County
Baden Borough Municipal Authority, Beaver County
Baden Borough, Beaver County
Baden Borough VFC, Beaver County
Bainbridge Water Authority, Lancaster County
Bald Eagle Township & Authority, Clinton County
Banks Township, Carbon County
Bastress Township, Lycoming County
Bath Borough, Northampton County
Beallsville Borough, Washington County
Bear Creek Village Borough, Luzerne County
Beaver Township, Snyder County
Beaver Valley Regional Police Commission, Beaver County
Belle Vernon Borough, Fayette County
Bendersville Borough & Municipal Authority
Benton Borough & Municipal Water & Sewer Authority
Berks County Emergency Response Team
Bern Township, Berks County
Bern Township Municipal Authority, Berks County
Bernville Borough, Berks County
Bessemer Borough & Authority, Lawrence County
Bethel Township Sewage Authority, Fulton County
Birmingham Borough, Huntingdon County
Birmingham Township, Chester County
Black Creek Township, Luzerne County
Blair Region Code Administration Committee, Blair County
Blair Township, Blair County
Bloomfield Township Sewage Authority
Bloomfield Township, Crawford County
Blythe Township, Schuylkill County
Bradford Woods Borough, Allegheny County
Brady Township, Butler County
Brady Township, Clarion County
Bradys Bend Township, Armstrong County
Branch Township, Schuylkill County
Brecknock Township, Berks County
Brecknock Township, Lancaster County
Briar Creek Borough, Columbia County
Bristol Borough & Authority, Bucks County
Bristol Borough Recreation Authority, Bucks County
Brown Township Municipal Authority, Mifflin County
Brownstown Borough, Cambria County
Brownsville Township, Fayette County
Bryn Athyn Borough, Montgomery County
Buckingham Township, Wayne County
Buffalo Valley Recreation Authority, Union County
Burnside Borough, Clearfield County
Butler Township, Schuylkill County

BWB Emergency Management Agency, Berks County
California Borough & Recreation Authority
Carroll Township, Washington County
Cassville Borough & Authority, Huntingdon County
Catawissa Borough, Columbia County
Catharine Township, Blair County
Center Township, Butler County
Centralia Borough, Columbia County
Centre Hall-Potter Sewer Authority
Ceres Township, McKean County
Chadds Ford Township Sewer Authority
Chapman Borough, Northampton County
Cherry Grove Township, Warren County
Cherry Ridge Township, Wayne County
Chest Township, Cambria County
Chest Township, Clearfield County
Chester County Emergency Response Team
Christiana Borough & Christiana Borough Authority
City of Pottsville, Schuylkill County
Clay Township, Butler County
Claysville Borough, Washington County
Clinton Township, Wayne County
Clymer Borough & Clymer Borough Municipal Authority
Coaldale Borough, Schuylkill County
Coaldale-Lansford-Summit Hill Sewer
Cochranon Borough, Crawford County
Cogan House Township, Lycoming County
Colerain Township, Lancaster County
Collegeville Borough, Montgomery County
Collegeville-Trappe Municipal Authority, Montgomery County
Collegeville-Trappe Joint Public Works, Montgomery County
Colonial Regional Police Commission
Colombia Borough, Lancaster County
Columbus Township & Authority, Warren County
Concord Township, Erie County
Conelway Regional Emergency Management Agency, Erie County
Conoy Township, Lancaster County
Cooke Township, Cumberland County
Coolspring-Jackson-Lake Latonka Joint Authority
Coopersburg Borough, Lehigh County
Craffon Borough, Allegheny County
Cressona Borough Authority, Schuylkill County
Cressona Borough, Schuylkill County
Cross Roads Borough, York County
Cumberland Township, Adams County
Cumberland Township Authority, Adams County
Curtin Township, Centre County
Dallastown-Yoe Water Authority
Dallastown Borough, York County
Danville Borough, Montour County
Danville Municipal Authority, Montour County
Dean Township & Authority, Cambria County
Decatur Township, Mifflin County
Deemston Borough, Washington County
Deer Lake Borough, Schuylkill County
Deerfield Township, Tioga County
Delano Township, Schuylkill County
Delaware County Housing Authority
Delaware Township, Juniata County
Dingman Township, Pike County
Donegal-Elizabethtown Area Appeals Board
Donegal Township, Washington County
Dorrance Township, Luzerne County
Dover Borough, York County

Doylestown Township, Bucks County
Doylestown Township Municipal Authority, Bucks County
Drumore Township, Lancaster County
Dunlevy Borough, Washington County
Dyberry Township Supervisors
Eagles Mere Borough & Authority, Sullivan County
East Bradford Township, Chester County
East Brunswick Township, Schuylkill County
East Caln Township, Chester County
East Cameron Township, Northumberland County
East Chillisquaque Township, Northumberland County
East Conemaugh Borough, Cambria County
East Donegal Sewer Authority, Lancaster County
East Donegal Township, Lancaster County
East Fallowfield Township, Chester County
East Finley Township, Washington County
East Hills Recreation Commission
East Hopewell Township, York County
East Nantmeal Township, Chester County
East Nottingham Township, Chester County
East Pikeland Township, Chester County
East Vandergrift Borough, Westmoreland County
East Washington Borough, Washington County
East York County Emergency Management Agency
Eastern Adams Regional Police Commission
Eastern York County Sewer Authority
Economy Borough Municipal Authority
Economy Borough, Beaver County
Eden Township, Lancaster County
Elco Borough, Washington County
Elderton Borough, Armstrong County
Eldred Township, Jefferson County
Eldred Township, Lycoming County
Eldred Township, Monroe County
Elgin Borough, Erie County
Elizabethtown Borough, Lancaster County
Elizabethtown Regional Sewer Authority
Elizabeth Township, Lancaster County
Elkland Borough, Tioga County
Elk Township, Chester County
Elk Township, Tioga County
Elverson Borough & Municipal Authority Chester County
Emporium Borough & VFC, Cameron County
Emsworth Borough, Allegheny County
Enon Valley Borough, Lawrence County
Ephrata Area Joint Authority
Fairfield Borough, Adams County
Fairfield Municipal Authority, Adams County
Fairview Township, Mercer County
Fallston Borough, Beaver County
Fannett Township, Franklin County
Fawn Township Sewer Authority, Allegheny County
Fawn Township, Allegheny County
Fawn Township, York County
Fermanagh Township, Juniata County
First Regional Compost Authority, Northampton County
Ford Cliff Borough, Armstrong County
Frailey Township, Schuylkill County
Franklin Borough, Cambria County
Franklin Township, Beaver County
Franklin Township, Butler County
Franklin Township, Carbon County
Franklin Township, Chester County
Franklin Township, Lycoming County
Franklintown Borough & Municipal Authority, York County

Frankstown Township, Blair County
Frankstown Township Sewer Authority, Blair County
Freedom Township Adams County
Gallitzin Borough Sewer & Distribution Authority, Cambria County
Gallitzin Borough & Water Authority, Cambria County
Gallitzin Township, Cambria County
Gamble Township, Lycoming County
Genesee Township, Potter County
Germany Township, Adams County
Girard Township, Erie County
Glen Campbell Borough, Indiana County
Glen Rock Borough, York County
Glendon Borough, Northampton County
Great Bend Borough, Susquehanna County
Green Lane Marlborough Joint Authority, Montgomery County
Green Township, Forest County
Greensboro Borough, Greene County
Greenwood Township, Clearfield County
Greenwood Township, Juniata County
Gregg Township Municipal Authority, Union County
Hamilton Township, Adams County
Hamilton Township & Ludlow Volunteer Fire Company
Hamlin Township, McKean County
Harborcreek Township Sewer Authority, Erie County
Hawley Area Authority, Wayne County
Hegins Township, Schuylkill County
Heidelberg Township, Lebanon County
Hellam Township, York County
Hempfield Township & Municipal Authority, Mercer County
Hickory Township Park Authority, Lawrence County
Hilltown Township Water & Sewer Authority, Bucks County
Hollenback Township, Luzerne County
Homer Township, Potter County
Honey Brook Borough Authority, Chester County
Honey Brook Township, Chester County
Hopewell Township, Beaver County
Hopewell Township, York County
Houston Borough, Washington County
Howe Township Municipal Authority, Perry County
Howe Township, Perry County
Hughesville-Wolf Joint Municipal Authority, Lycoming County
Huston Township Authority, Centre County
Huston Township, Blair County
Hydetown Borough, Crawford County
Hyndman Borough Municipal Authority, Bedford County
Independence Township, Beaver County
Indian Lake Borough, Somerset County
Indiana Township, Allegheny County
Jackson Township, Columbia County
Jackson Township, Mercer County
Jackson Township, Susquehanna County
Jacobus Borough, York County
Joint Municipal Authority of Wyomissing Valley
Jonestown Borough, Lebanon County
Jordan Township, Clearfield County
Jordan Township, Lycoming County
Jordan Township, Northumberland County
Keating Township, McKean County
Kennett Area Park Authority
Kennett Township, Chester County
Kreamer Municipal Authority, Snyder County
Lafayette Township, McKean County
Lafayette Township Sewer Authority, McKean County
Laporte Township, Sullivan County
Larksville Borough, Luzerne County

PIRMA

MEMBERSHIP

Latimore Township, Adams County
Laureldale Borough, Berks County
Lausanne Township, Carbon County
Lehigh County Authority, Lehigh County
Lehman Township, Pike County
Lewis Township, Lycoming County
Lewisberry Area Joint Authority, York County
Lewisberry Borough, York County
Liberty Township, Adams County
Liberty Township, Mercer County
Ligonier Township Municipal Authority, Westmoreland County
Limerick Township & Limerick Fire Department
Limestone Township, Montour County
Limestone Township, Warren County
Linesville Borough & Municipal Authority, Crawford County
Little Beaver Township, Lawrence County
Little Britain Township, Lancaster County
Liverpool Township, Perry County
Londonderry Township, Chester County
Long Branch Borough, Washington County
Longswamp Township, Berks County
Lower Alsace Township, Berks County
Lower Chanceford Township, York County
Lower Oxford Township, Chester County
Lower Pottsgrove Sewer Authority
Lower Pottsgrove Township, Montgomery County
Luzerne Borough & Luzerne Borough Authority
Lyons Borough Municipal Authority, Berks County
Lyons Borough, Berks County
Madison Township & Authority, Columbia County
Mahanoy City Sewer Authority, Schuylkill County
Mahoning Township, Carbon County
Mahoning Township, Montour County
Maidencreek Township Authority, Berks County
Maidencreek Township, Berks County
Borough of Malvern, Chester County
Manchester Township, York County
Manheim Township, York County
Manorville Borough, Armstrong County
Marietta-Donegal Joint Authority, Lancaster County
Marshall Township, Allegheny County
Marshall Township Sanitary Authority, Allegheny County
Mayberry Township, Montour County
Maytown-East Donegal Township Fire Department
McVeytown Borough, Mifflin County
Meadville Area Recreational Authority, Crawford County
Mechanicsville Borough, Schuylkill County
Menno Township, Mifflin County
Metal Township, Franklin County
Mid-Mon Valley Regional Planning & Zoning Commission
Mid-Mon Valley Water Pollution Control Authority
Middle Taylor Township, Cambria County
Middle Taylor Township Sewer Authority, Cambria County
Mifflin Borough, Juniata County
Mifflin County Municipal Authority
Mifflin County Regional Police Commission
Mifflin County Solid Waste Authority
Mifflinburg Borough & Municipal Authority, Union County
Mifflintown Borough, Juniata County
Milesburg Borough & Milesburg Borough Water Authority
Milford Borough Municipal Authority, Pike County
Milford Borough, Pike County
Milford Township, Juniata County
Milford Township, Pike County
Mill Hall Borough, Clinton County
Millcreek Township, Lebanon County

Miller Township, Huntingdon County
Millersville Borough, Lancaster County
Millville Borough, Columbia County
Monongahela Township, Greene County
Monroe Township, Bradford County
Mont Alto Borough & Authority, Franklin County
Montgomery County SWAT Western Division
Montour County Council of Governments
Montour Area Recreation Commission
Montrose Municipal Authority, Susquehanna County
Morris Township, Tioga County
Morris Township, Washington County
Morris-Cooper Regional Police Department, Clearfield County
Morrisville Borough Municipal Authority
Morrisville Borough, Bucks County
Mount Carbon Borough, Schuylkill County
Mount Gretna Borough & Authority, Lebanon County
Mount Joy Township, Lancaster County
Mount Pleasant Township, Wayne County
Mountaintop Area Municipal Authority, Centre County
Muncy Creek Township & Muncy Creek Township Sewer Authority
Muncy Township, Lycoming County
Nazareth Borough Municipal Authority, Northampton County
Nesquehoning Borough, Carbon County
New Beaver Borough, Lawrence County
New Berlin Borough, Union County
New Berlin Municipal Authority, Union County
New Buffalo Borough, Perry County
New Columbus Borough, Luzerne County
New Freedom Borough & Authority, York County
New London Township, Chester County
New Milford Borough, Susquehanna County
New Milford Municipal Authority, Susquehanna County
New Philadelphia Borough, Schuylkill County
New Sewickley Township, Beaver County
Newell Municipal Authority, Fayette County
Newton Township, Lackawanna County
Nockamixon Township, Bucks County
North & South Shenango Joint Municipal Authority
North Abington Township, Lackawanna County
North Centre Township, Columbia County
North Codorus Township & Sewer Authority, Fire Department
North Columbia County Regional Council of Government
North Coventry Township, Chester County
North Fayette County Municipal Authority
North Heidelberg Township, Berks County
North Hopewell Township, York County
North Mahoning Township, Indiana County
Northern Berks Regional Police Department
Northern Lebanon County Authority
Northern Regional Police Department of Allegheny County
Northern Tier Regional Library Association
Northern York Regional Police Commission
Northwest Crawford County Sewer Authority
Northwest Regional Lancaster County Police Commission
Northwestern Chester County Municipal Authority
Noyes Township, Clinton County
Oakland Borough, Susquehanna County
Ohioville Borough, Beaver County
Oley Township, Berks County
Oneida Township, Huntingdon County
Ontelaunee Township, Berks County
Oswayo Borough, Potter County
Oswayo Township, Potter County

Otto Township, McKean County
Oxford Area Recreation Authority, Chester County
Palmyra Area Recreation & Parks Commission, Lebanon County
Palo Alto Borough, Schuylkill County
Paradise Township, Monroe County
Parrysville Borough, Carbon County
Penn Forest Township, Carbon County
Penn Township Municipal Authority, Perry County
Penn Trafford Area Recreation Commission
Penn Township, Centre County
Penn Township, Chester County
Penn Township, Cumberland County
Pennsburg Borough, Montgomery County
Pequea Township, Lancaster County
Perkiomen Township Municipal Authority
Perkiomen Township, Montgomery County
Perry Township, Mercer County
Petersburg Borough, Huntingdon County
Pike Township, Berks County
Pine Grove Borough, Schuylkill County
Pine Township, Columbia County
Pocono Jackson Joint Water Authority, Monroe County
Port Allegany Area Recreation Authority
Port Allegany Borough, McKean County
Port Clinton Borough, Schuylkill County
Porter Township Municipal Authority
Porter Township, Pike County
Porter Township Supervisors, Clinton County
Possum Valley Municipal Authority, Adams County
Pottstown Borough, Authority & PDIDA, Montgomery County
Price Township, Monroe County
Pulaski Township Municipal Authority, Lawrence County
Municipal Authority of Ralpho Township
R.E.S.A. Regional Police Commission, Washington County
Ransom Township, Lackawanna County
Red Lion Borough, York County
Red Lion Municipal Authority, York County
Reilly Township, Schuylkill County
Renovo Borough, Clinton County
Rice Township, Luzerne County
Richland Township, Allegheny County
Ridgway Borough & Authority, Elk County
Ridgway Township Municipal Authority, Elk County
Ringtown Borough & Authority, Schuylkill County
Rockledge Borough, Montgomery County
Rome Township, Crawford County
Roscoe Borough, Washington County
Rosslyn Farms Borough, Allegheny County
Royersford Borough, Montgomery County
Ruscombmanor Township, Berks County
Rush Township, Northumberland County
Rush Township, Schuylkill County
Rutledge Borough, Delaware County
Rye Township, Perry County
Sadsbury Township, Chester County
Sadsbury Township Municipal Authority
Saint Lawrence Borough, Berks County
Saint Thomas Township Municipal Authority, Franklin County
Sandy Lake Borough, Mercer County
Sandy Lake Township, Mercer County
Schuylkill Township, Schuylkill County
Schwenksville Borough, Montgomery County
Seda-Cog Joint Rail Authority
Sergeant Township, McKean County
Sharon Township, Potter County
Sheakleyville Borough, Mercer County
Shenandoah Borough Municipal Authority, Schuylkill County
Shenandoah Borough, Schuylkill County
Shickshinny Borough, Luzerne County

Shippensburg Township, Cumberland County
Shohola Township, Pike County
Shrewsbury Township, York County
Sinking Spring Borough, Berks County
Slippery Rock Township, Lawrence County
Smithfield Township, Huntingdon County
Snow Shoe Borough, Centre County
Snyder Township, Blair County
South Annville Township & Authority, Lebanon County
South Canaan Township, Wayne County
South Franklin Township, Washington County
South Hanover Township, Dauphin County
South Manheim Township, Schuylkill County
South Renovo Borough, Clinton County
South Side Recreation Authority, Lycoming County
Southampton Township, Cumberland County
Southern Clarion County Regional Police Commission
Southern Regional Police Department, York County
Southwest Regional Police Board, Fayette County
Southwest Township, Warren County
Southwestern Regional Police Department
Speers Borough, Washington County
Spring City Borough, Chester County
Spring Grove Borough, York County
Springbrook Township Sewer Authority
Springfield Township York County Sewer Authority
Springfield Township, York County
Springhill Township, Fayette County
Steelton Borough Authority & Stormwater
Stillwater Borough, Columbia County
Strasburg Borough & Strasburg Borough Authority
Stroud Region Open Space & Recreation
Sugar Grove Borough, Warren County
Sugar Grove Township, Warren County
Sugarcreek Township, Armstrong County
Summit Township, Potter County
Susquehanna Regional Police Commission, Lancaster County
Susquehanna Township, Juniata County
Susquehanna Township, Lycoming County
Taylor Township, Blair County
Telford Borough Authority, Bucks County
Telford Borough, Bucks/Montgomery County
Terre Hill Borough, Lancaster County
Thompson Borough & Sewer Authority, Susquehanna County
Thompson Township, Fulton County
Thompstontown Borough, Juniata County
Thornbury Township, Chester County
Tioga Township, Tioga County
Towamensing Township, Carbon County
Townville Borough, Crawford County
Tremont Borough, Schuylkill County
Tremont Township, Schuylkill County
Tunkhannock Borough Municipal Authority, Wyoming County
Twin Boroughs Sanitary Authority, Juniata County
Twin County Joint Municipal Authority, Luzerne County
Tyrone Township Adams County
Tyrone Township, Perry County
Union City Borough Municipal Authority, Erie County
Union Township Municipal Authority, Berks County
Union Township Municipal Authority, Mifflin County
Union Township, Berks County
Union Township, Centre County
Union Township, Erie County
Union Township, Lebanon County
Union Township, Luzerne County
Upper Frankford Township Volunteer Fire
Upper Frankford Township, Cumberland County
Upper Hanover Authority, Montgomery County
Upper Mahanoy Township, Northumberland County

Upper Hanover Authority, Montgomery County
 Upper Mahanoy Township, Northumberland County
 Upper Merion Township, Montgomery County
 Upper Oxford Township, Chester County
 Upper Pottsgrove Township, Montgomery County
 Upper Providence Township, Montgomery County
 Upper Salford Township, Montgomery County
 Upper Tulpehocken Township, Berks County
 Upper Yoder Township Authority, Cambria County
 Upper Yoder Township, Cambria County
 Valencia Borough, Butler County
 Valley Forge Sewer Authority, Chester County
 Valley Township Municipal Authority, Montour County
 Valley Township, Montour County
 W. W. F. Joint Park & Recreation Authority
 Walker Township & Municipal Authority, Huntingdon County
 Walker Township, Juniata County
 Walker Township, Schuylkill County
 Wallace Township and Municipal Authority, Chester County
 Walnutport Borough, Northampton County
 Warren Township, Franklin County
 Washingtonville Borough, Montour County
 Washingtonville Borough Municipal Authority
 Washington Township Volunteer Fire Company
 Washington Township, Butler County
 Washington Township, Jefferson County
 Washington Township, Lawrence County
 Washington Township, Lycoming County
 Wattsburg Borough, Erie County
 Waymart Borough, Wayne County
 Wayne Township Municipal Authority
 Wayne Township, Schuylkill County
 Wayne Township & Wayne Township Municipal Authority
 Wayne Township & Wayne Township Sewer Authority
 Weaverland Valley Fire Department
 Wells Township, Bradford County
 West Bradford Township, Chester County
 West Brandywine Township Municipal Authority, Chester County
 West Brandywine Township, Chester County
 West Brunswick Township, Schuylkill County
 West Caln Township, Chester County
 West Chillisquaque Township & Authority, Northumberland County
 West Conshohocken Borough, Montgomery County
 West Cornwall Township, Lebanon County
 West Donegal Township, Lancaster County
 West Elizabeth Borough, Allegheny County
 West Fallowfield Township, Chester County
 West Fallowfield Township, Crawford County
 West Grove Borough, Chester County
 West Hills Regional Police Commission, Cambria County
 West Lampeter Township, Lancaster County
 West Manchester Township. Water Authority, York County
 West Manchester Township, York County
 West Marlborough Township, Chester County
 West Mayfield Borough, Beaver County
 West Nantmeal Township, Chester County
 West Penn Township, Schuylkill County
 West Pike Run Township, Washington County
 West Pikeland Township, Chester County
 West Shenango Township, Crawford County
 West Shore Recreation Commission, York County
 West Shore Regional Police Department, Cumberland County
 West Whiteland Township, Chester County
 Westtown–East Goshen Regional Police Department
 Westtown Township, Chester County
 Wexford Volunteer Fire Company, Allegheny County
 Williams Township, Dauphin County
 Wilmington Township, Lawrence County
 Wilmington Township Sewer Authority, Lawrence County
 Wilson Borough, Northampton County
 Wind Gap Municipal Authority, Northampton County
 Windsor Township, Berks County
 Winslow Township, Jefferson County
 Wolf Township, Lycoming County
 Woodbury Township, Blair County
 Woodward Township, Lycoming County
 Worthington/West Franklin Joint Municipal
 Worthington Borough, Armstrong County
 Wrightstown Township, Bucks County
 Yardley Borough Sewer Authority, Bucks County
 York Springs Borough & Authority, Adams County
 Zerbe Township, Northumberland County

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GENERAL COUNSEL SIANA LAW

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(610) 321-5500

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961 Pottstown Pike
Chester Springs, PA 19425
(800) 610-2444

ADMINISTRATION SEDGWICK

300 Galleria Officentre,
Suite 200
Southfield, MI 48034
(800) 367-4818

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Chester Springs, PA 19425
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RISK CONTROL H.A. THOMSON

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Chester Springs, PA 19425
(800) 362-1011



PAST BOARD MEMBERS

APPRECIATION IS EXTENDED TO THE FOLLOWING INDIVIDUALS WHOSE KNOWLEDGE AND COMMITMENT HAVE CONTRIBUTED TO THE SUCCESS OF PIRMA.

PAUL KAHLER

Bath Borough
1987 - 1999

RODNEY JARINKO

Moore Township
1987 - 1988

CAROL SAMBOL

Baden Borough
1987 - 2012

CHARLES FEINDLER

Telford Borough
1988 - 1998

JOE DIGERLANDO

Bushkill Township
1988 - 1994

HENRY PENNLIN

Carroll Township
1988 - 1995

JOE DIGERLANDO

Bushkill Township
1988 - 1994

ROBERT GLASS

Limerick Township
1989 - 1991

DORIS CONCORDIA

Exeter Township
1989 - 1998

JOSEPH JANASIK

Tredyffrin Township
1991 - 1998

STERLING SMITH

Red Lion Borough
1994 - 2006

VAN MONTAGUE

Dublin Township
1995 - 2008

DAVID JONES

Doylestown Township
1999 - 2000

KATHARINE TROLIER

Upper Uwchlan Township
2006 - 2007

DONALD CARMAN

Elkland Borough
2008

HELEN JACKSON

New Beaver Borough
2009 - 2010

STEPHANIE MASON

Doylestown Township
2003 - 2016

BETTY ANN MOYER

Danville Borough
1998 - 2021

ROBERT SOFTCHECK

North Fayette County Municipal Authority
1999 - 2021

ELIZABETH RANDZIN

Wallace Township, Chester County
2016 - 2021

From 1988 - 2000, a representative of the Pennsylvania State Association of Boroughs (PSAB) also served on the Board of Directors. At various periods, Charles Feindler and Sterling Smith were appointed as the PSAB representative.



**PENNSYLVANIA
INTERGOVERNMENTAL
RISK
MANAGEMENT
ASSOCIATION**

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