

Claims & Coverage Overview

The Anatomy of MIRMA's Coverage

MIRMA Annual Meeting, July 21 - 23, 2021

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Claims & Litigation Director

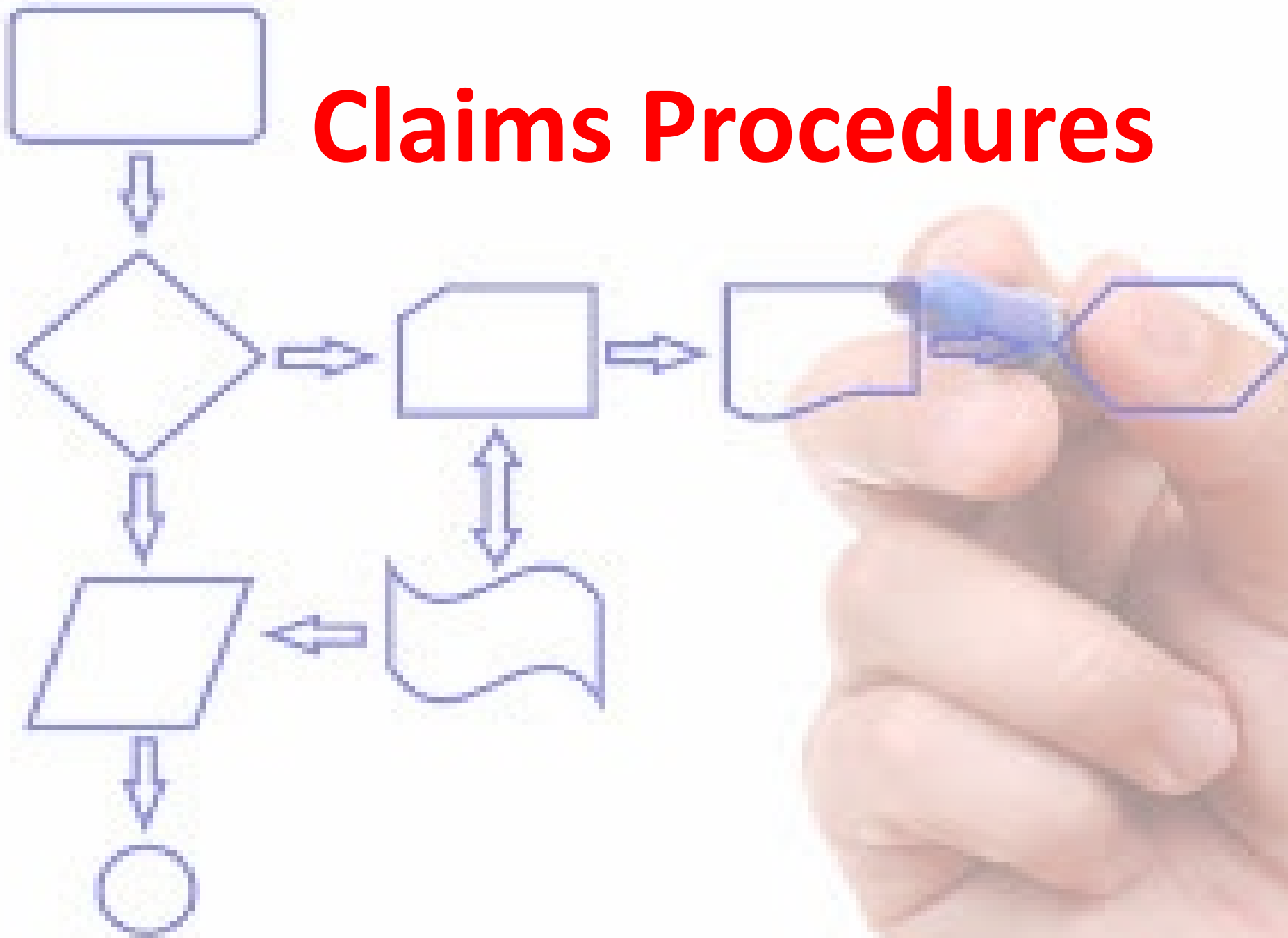




TOPICS

- Procedures
- Issues
- Coverages

Claims Procedures



Claims Procedures

- Claims Reporting
- MIRMA Website
- Documentation

Reporting (Work Comp)

First Nurse (844) 229-8555

- ❑ MIRMA site has link to Origami
- ❑ Member User ID and Passcode
- ❑ Claims reports are on Origami as well

Reporting (Liability)

~~Paper~~/Electronic

- ☐ ~~Use Notice of Occurrence Form~~ Origami!!!
- ☐ ~~Please do not submit handwritten forms~~
- ☐ Member completes the form!!!
- ☐ Include *all necessary information*
- ☐ *BUT* ... don't wait to get every detail either

Notice of Occurrence/Claim Form

Submit/Email Claim

MEMBER: TODAY'S DATE:
 MEMBER CONTACT:
 Name: Title: Phone#: Fax#:

ACCIDENT INFORMATION

Date of Accident/Loss:
 Time of Accident/Loss:
 Date Reported to Member:
 Department:
 Description of Accident/Loss:

Type: ☐ CLAIM ☐ RECORD ONLY

MIRMA Use Only

DAMAGE TO MEMBER-OWNED PROPERTY (If item# comes from the Heavy Equipment Property Schedule)

Vehicle/Equipment: Year:
 If Vehicle, VIN#: Equipment, Item#:
 Operator/Employee: Home#: Work#:
 Address: City: State: Zip:
 Building/Contents: Item#: Description:
 Item#: Description:
 Item#: Description:
 Damage Description: Estimate Amt:

LIABILITY CLAIMS – CLAIMANT(S)

Name: Home#: Work#:
 Address: City: State: Zip:
 Property/Auto Damaged: Estimate Amt:
 Injury: Date of Birth:
 Name: Home#: Work#:
 Address: City: State: Zip:
 Property/Auto Damaged: Estimate Amt:
 Injury: Date of Birth:

WITNESS

Name: Home#: Work#:
 Address: City: State: Zip:

ADDITIONAL REMARKS



Ph#: (573) 817-2554

Fax#: (573) 441-0515 or (877) 562-1127

newclaim@mirma.org

Revised March, 2019

Data is current. [Refresh Data](#)

Favorites: [Adjuster Dashboard](#) | [Glenn TEST Dashboard](#) | [Loss Control Dashboard](#) | [Manager Dashboard](#) | [Member Dashboard](#) | [MIRMA Dashboard](#)

Use Saved View: [None]

Notice of Incident/Claim

Report a Claim to MIRMA

How long will it take?
Approximately 5 to 15 minutes depending on what happened.

What you will need:
Basic information such as what happened, when the incident happened and where.
More specific information such as the vehicles, drivers, passengers, property and damages involved.

Don't worry if you don't have all the details – just tell us what you know. We can gather additional information later.

Select the type of Incident you are reporting:

Auto Liability (damaged non-member vehicle in auto accident)

Comprehensive Liability (sewer backups, trip/fall, use of force, pothole claims, etc.)

Crime

Employment Practices Liability

Auto Physical Damage (damaged member vehicle)

Equipment Breakdown (generator or transformer internal failure)

Property

Workers' Compensation

Multi Incident Event
(use for multiple claimants or multiple damaged properties/autos; auto accident with more than one vehicle damaged or injured parties, hail storm to various properties/autos)

Report Listing

Report Name	Description
MEMBER - Claim Activity Detail	
MEMBER - Detail Loss Run	
MEMBER - Loss and Claim Experience	
MEMBER - Unit Loss Summary	

Documentation

Written Documentation

- ❑ Supervisor's Investigation Report
- ❑ Written Statements, police reports, etc.
- ❑ Maintenance Records, audit reports, training reports

Audio/Visual Documentation

- ❑ Pictures and/or video of the incident
- ❑ 911 recordings
- ❑ Maps (sewer, FEMA, etc.)

SUPERVISOR'S INVESTIGATION REPORT

To assist our loss control efforts, please identify the factors causing the loss and state the remedy proposed or taken to prevent future occurrences.



Member:		Location Code:
Location of Accident:		Department:
Date & Time of Accident:		
Name of Injured Worker:	Injured Worker's Department:	Injured Worker's Job Title:
Description of Injury:		
Description of Accident:		
Unsafe Condition Causing or Contributing to the Accident (floor lighting, oily surface, guards missing or not functioning, etc.):		
Unsafe Act or Work Procedure (Guard removed, adjusting moving machine, a specific item of substandard performance or procedure, etc.):		
Remedy (What action has been taken or is proposed to prevent same or similar event):		
Supervisor:	Reviewed & Approved by:	Date of Report:

(Use reverse side for diagram or additional detail)



3002 Falling Leaf Court, Columbia, MO 65201 ▲ Tel 877-562-1125 ▲ Fax 877-562-1127

newclaim@mirma.org

Claims Issues



Claims Issues

- ❑ Back up reporter
- ❑ Handling your own claim
- ❑ Late Reporting (25% deductible up to \$5,000)
- ❑ Documentation
- ❑ Communication
- ❑ Record Only v. Record Only (Investigate)
- ❑ Liability / Coverage Decisions
- ❑ ACV v. RCV

Handling Your Own Claim

C. Claims Handling by Members not Permitted

“The handling and/or the defense of any claim ... that falls under the coverages provided by the Association shall be the sole right and obligation of the Association. Therefore, any action by a “member” ... acting independently of or contrary to the Association ... shall be strictly prohibited. Should such action occur, the Association coverages shall not apply”

Coverage Disclaimer v. Liability Denial



Coverage Disclaimer

- deals with policy issues/concerns
- 1st or 3rd party

Liability Denial

- deals with the City's Negligence
- 3rd party only

ACV v. RCV



Coverages

A man in a dark pinstripe suit and a black fedora hat is seen from behind, holding a large red umbrella. The word "Coverages" is written in white text across the center of the umbrella. The background is plain white.

Coverages

Protected Self Insurance Coverage Packet

Part I: Common Coverage Conditions

Part II: Property Coverage Part

Part III: Comprehensive Liability Coverage Part

Part IV: Miscellaneous Coverage Part

Coverages

Group Purchase Coverages

1. Airport Liability
2. Cyber
3. Drone

Part II: Commercial Property Part

Section I: Limits of Coverage

Section II: Commercial Property Coverage

Section III: ~~Boiler & Machinery~~ Equipment Breakdown Coverage

Section IV: Special Conditions



Part III: Comprehensive Liability Coverage

Section I: Limits of Coverage

Section II: Deductibles

Section III: Common Exclusions

Section IV: BI & PD Liability

Section V: Personal & Advertising Injury Liability

Section VI: Errors & Omissions

Section VII: Auto Liability Coverage

Section VIII: Special Conditions



Part IV: Miscellaneous Coverages Part

Section IV: Auto Physical Damage



Section II: Crime

Section III: Work Comp



Section V: Employment Practices Liability



Rules of Thumb

1. If it's not excluded, it's covered
2. Sudden and accidental
3. External Cause of Loss



