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# Coverage Changes

## Part II – Commercial Property Coverage

- Added wording to for Business Personal Property to cover when used for approved remote work.
- Removed exclusion on artificial turf. We will cover the cost to repair the damaged portion regardless of any matching issues or concerns. However, if the damage to the artificial turf is greater than 80% of the entire turf area, MIRMA agrees to pay for the full replacement of the artificial turf. “Actual Cash Value” if the artificial turf is more than 10 years of age.
- Provided coverage for solar farms by removing the existing exclusion #5, and updated the deductible for solar arrays or solar farms greater than 100KW DC to \$1,000 or 10% of the cost to repair or replace, whichever is greater, with a max. of \$250,000
- Made exclusion #29 applicable only to air supported structures greater than 20 years of age.

## Part III – Comprehensive Liability Coverage

- Updated the sovereign immunity limits from \$2,905,664 in 2020 to \$2,940,868 for 2021.
- Updated the sewer deductibles: added Macon Utilities and Hamilton at 25% (their) 1<sup>st</sup> year, and removed Hannibal Utilities, City of Pacific & City of Union
- Added a \$5,000 deductible to all excessive force, pursuit and emergency driving claims arising out of law enforcement activity. This deductible is waived if the “Member” produces body cam and/or dash cam footage documenting the incident from which the claim arose. Effective 1/1/2022.
- Amended exclusion #29 to eliminate coverage for liability claims arising from Covid-19. However, we added \$25,000 in defense costs to defend a “Member” or “employee” that is named as a defendant in a lawsuit arising out the COVID-19 virus.
- Amended exclusion #52 to remove coverage for the failure of the member to remove an employee from any “employee benefit plan”.

## Part IV – Misc.

- Added a requirement that to have Auto Physical Damage coverage the vehicle must be on the member’s vehicle schedule.
- Added a new section which will provide \$1,000,000 of defense and indemnity coverage for the member entity arising from allegations of sexual abuse & molestation, and will provide \$50,000 of defense only coverage for the employee.



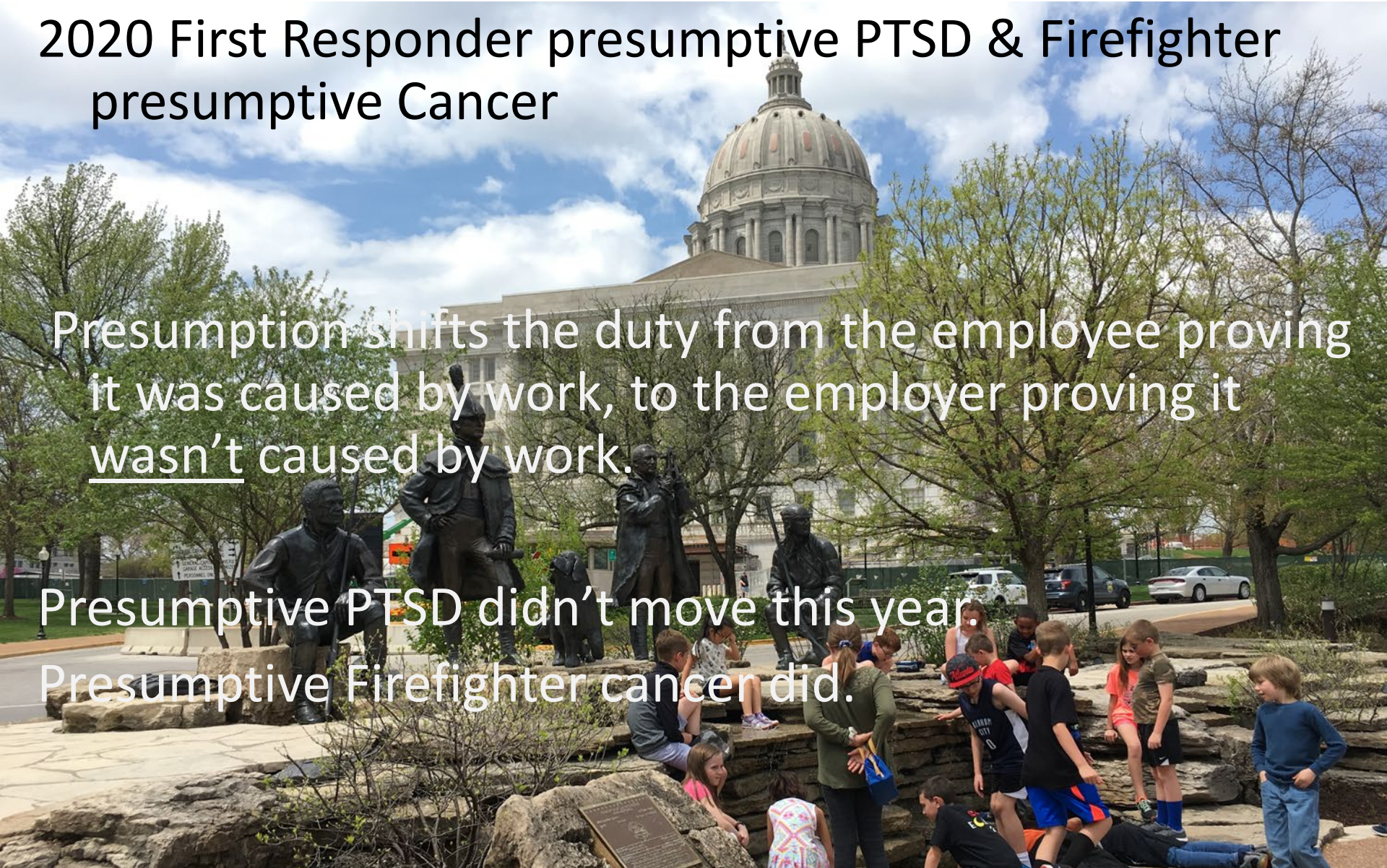
# Work Comp Legislation

## 2020 First Responder presumptive PTSD & Firefighter presumptive Cancer

Presumption shifts the duty from the employee proving it was caused by work, to the employer proving it wasn't caused by work.

Presumptive PTSD didn't move this year.

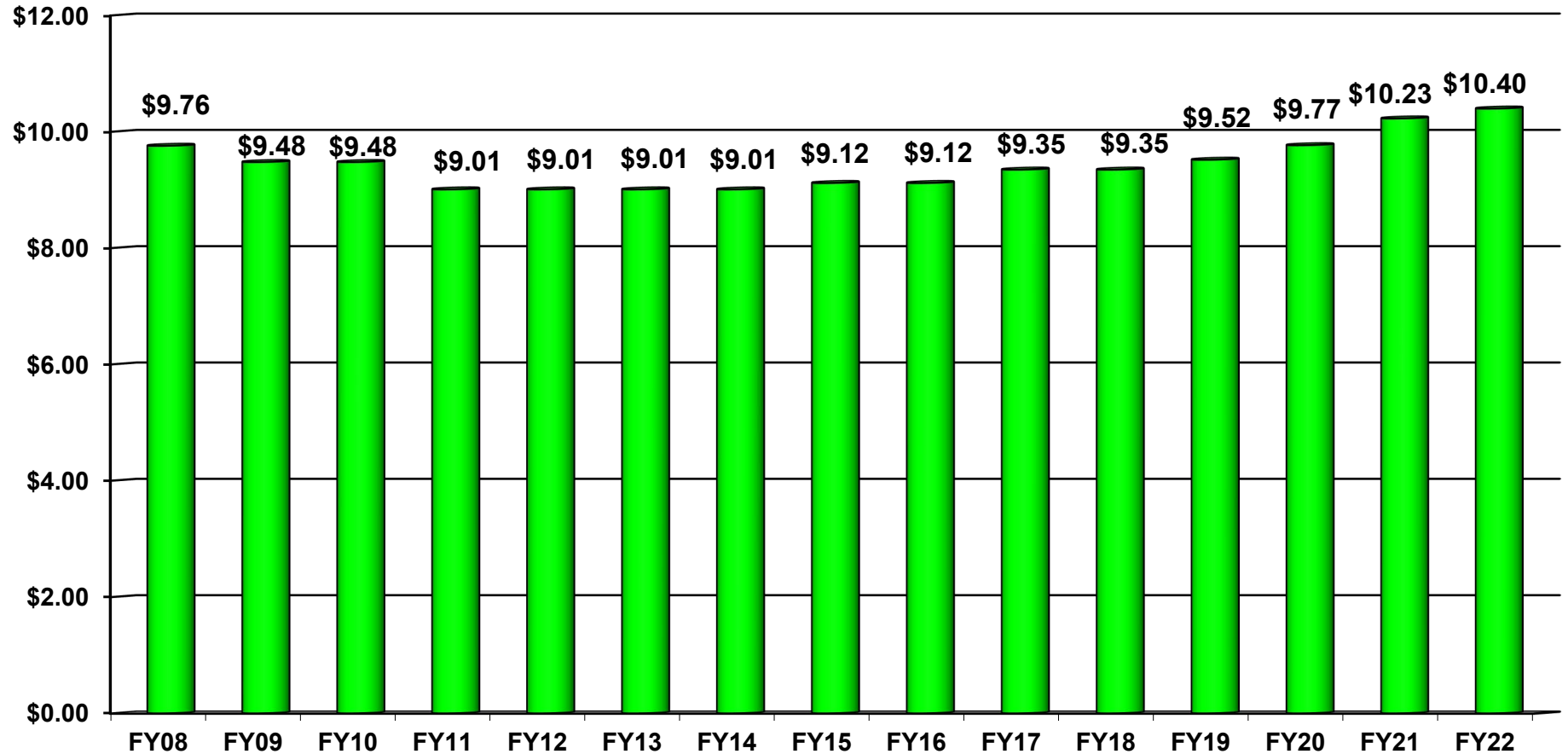
Presumptive Firefighter cancer did.



# Legislation SB45

- ✓ The 2020 Firefighter cancer workers' compensation presumption was estimated to cost the Association \$1,400 per firefighter per year.
- ✓ We testified twice against the legislation and proposed the creation of a voluntary cancer pool.
- ✓ Over the summer and Fall of 2020 the firefighter groups decided to support the creation of a voluntary cancer pool.
- ✓ We worked with that group closely since last fall, legislation was passed this spring, and on July 8<sup>th</sup> the Governor signed our bill into law.
- ✓ Participating departments will pay an estimated \$300 per paid firefighter & \$120 per volunteer, and if a firefighter is diagnosed with a covered cancer then the firefighter gets an automatic payment, no questions asked.
- ✓ Payments are organized into tiered award levels, ranging from \$300 up to \$300,000 depending on the covered individual's type and stage of cancer.
- ✓ Participating in the pool doesn't prevent filing a work comp claim.
- ✓ The cancer pool is forming now and will start providing coverage 1-1-2022.
- ✓ This afternoon the Board will be discussing funding a portion of the costs for our participating members.

# History of Rate/\$100





# Fund Balance History



Our independent actuary determined MIRMA's optimal surplus fund balance to be \$18.5-\$22.5M

# Assessable

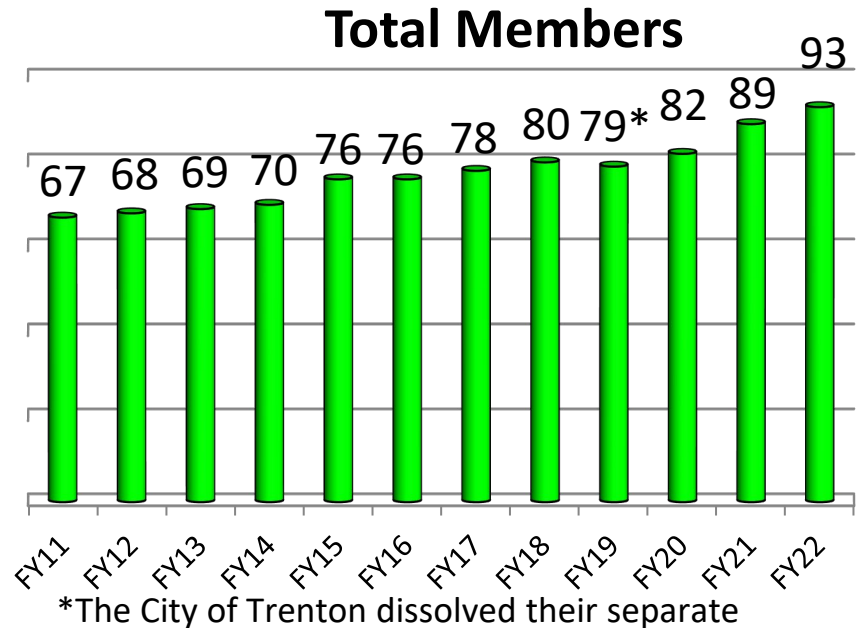
- MIRMA was established to provide a stable, cost effective solution for municipal risk.
- MIRMA maintains actuarially adequate surplus; however, MIRMA does not retain excessive surplus.
- The statute that MIRMA is formed under gives our Board of Directors ability to both return surplus funds and levy a supplemental assessment when losses for a specific policy year are excessive.
- A supplemental assessment has been necessary on only one occasion since the mid 80's. It addressed excessive losses for FY98, FY99 and FY01, and was invoiced in three installments in 2002 and 2003 as follows:

○ 1998	\$0.40/100	\$ 431,492
○ 1999	\$0.64/100	\$ 616,331
○ 2001	\$1.36/100	\$1,278,528
- This collected \$2,326,351 (14.0% of this year's assessment).
- During FY98, FY99 and FY01 we returned \$3,247,264 to the membership.
- In the 10 year period proceeding 2001 we returned a total of \$10,082,438.

# Period of Growth

- In 2021 we added five new members:

- Brynes Mill 1/1/21
- Marceline 1/1/21
- Monroe City 1/1/21
- Centralia 4/1/21
- Rogersville 6/1/21



**The City of Doniphan left 6/30/2021 after 4.5 years of membership.**

**The Mayor said the City wasn't dissatisfied with MIRMA's coverage or services, but that with the March 31<sup>st</sup> notice date the City couldn't adequately check prices without leaving.**

**The quotes they received in June were \$111,906 & \$146,640. MIRMA's would have been \$74,897**

**Doniphan paid MIRMA \$371,912 in assessments, they had \$1,059,080 of losses, and received \$14,803.25 in grants.**



# Member satisfaction & financial stewardship

- The average length of membership is currently 21.5 years. If you don't include the 12 members that have joined in the last two years, the average is 24.6 years.
- 43 of our 89 members have been with MIRMA over 30 years, and 7 of the 8 original founding members still participate (only missing Columbia).
- MIRMA has an annual actuarial review of our loss projections and recently had an actuary determine our optimal surplus fund balance range of \$16.2 - \$19.8M.
- We evaluate excess and reinsurance markets annually.
- MIRMA members are not subject to competitive bidding per state statute 537.620. <http://www.moga.mo.gov/statutes/C500-599/5370000620.HTM> So the decision of if or how often to bid is entirely yours.
- MIRMA has developed sample bid specs for use when seeking bids.
- To provide members more flexibility, five years ago we moved the notice of membership termination from January 30th to March 31st.
  - (Renewal Questionnaires are still due January 30<sup>th</sup>)
- We do ask that if you obtain bids or estimates that you let us know so we can see how MIRMA is positioned in the marketplace.

# Missouri Revised Statutes

## Chapter 537

### Torts and Actions for Damages

Political subdivisions may jointly create entity to provide insurance--entity created not deemed an insurance company or insurer.

537.620. Notwithstanding any direct or implied prohibitions in chapter 375, 377, or 379, any three or more political subdivisions of this state may form a business entity for the purpose of providing liability and all other insurance, including insurance for elderly or low-income housing in which the political subdivision has an insurable interest, for any of the subdivisions upon the assessment plan as provided in sections 537.600 to 537.650. Any public governmental body or quasi-public governmental body, as defined in section 610.010, and any political subdivision of this state or any other state may join this entity and use public funds to pay any necessary assessments. Except for being subject to the regulation of the director of the department of insurance, financial institutions and professional registration under sections 375.930 to 375.948, sections 375.1000 to 375.1018, and sections 537.600 to 537.650, any such business entity shall not be deemed to be an insurance company or insurer under the laws of this state, and the coverage provided by such entity and the administration of such entity shall not be deemed to constitute the transaction of an insurance business. **Risk coverages procured under this section shall not be deemed to constitute a contract, purchase, or expenditure of public funds for which a public governmental body, quasi-public governmental body, or political subdivision is required to solicit competitive bids.**



**IN EVENT OF WORK INJURY,  
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**REMEMBER:** All injuries should be immediately reported to your supervisor. All injuries requiring medical care should be reported to FirstNurse before seeking treatment.

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**Pharmacy Inquires**

Mitchell Script Advisor

ID: SSN+DOI (xxxxxxxxMMDDYY)

Group: IPS001050TC

Bin: 004410

PCN: SCI

Customer Service: 866-846-9279

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