

CLAIMS & COVERAGE OVERVIEW

Glenn A. Price, Jr.
Claims & Litigation Director

The Anatomy of MIRMA's Coverage
MIRMA Annual Meeting – July 23rd – 25th , 2025

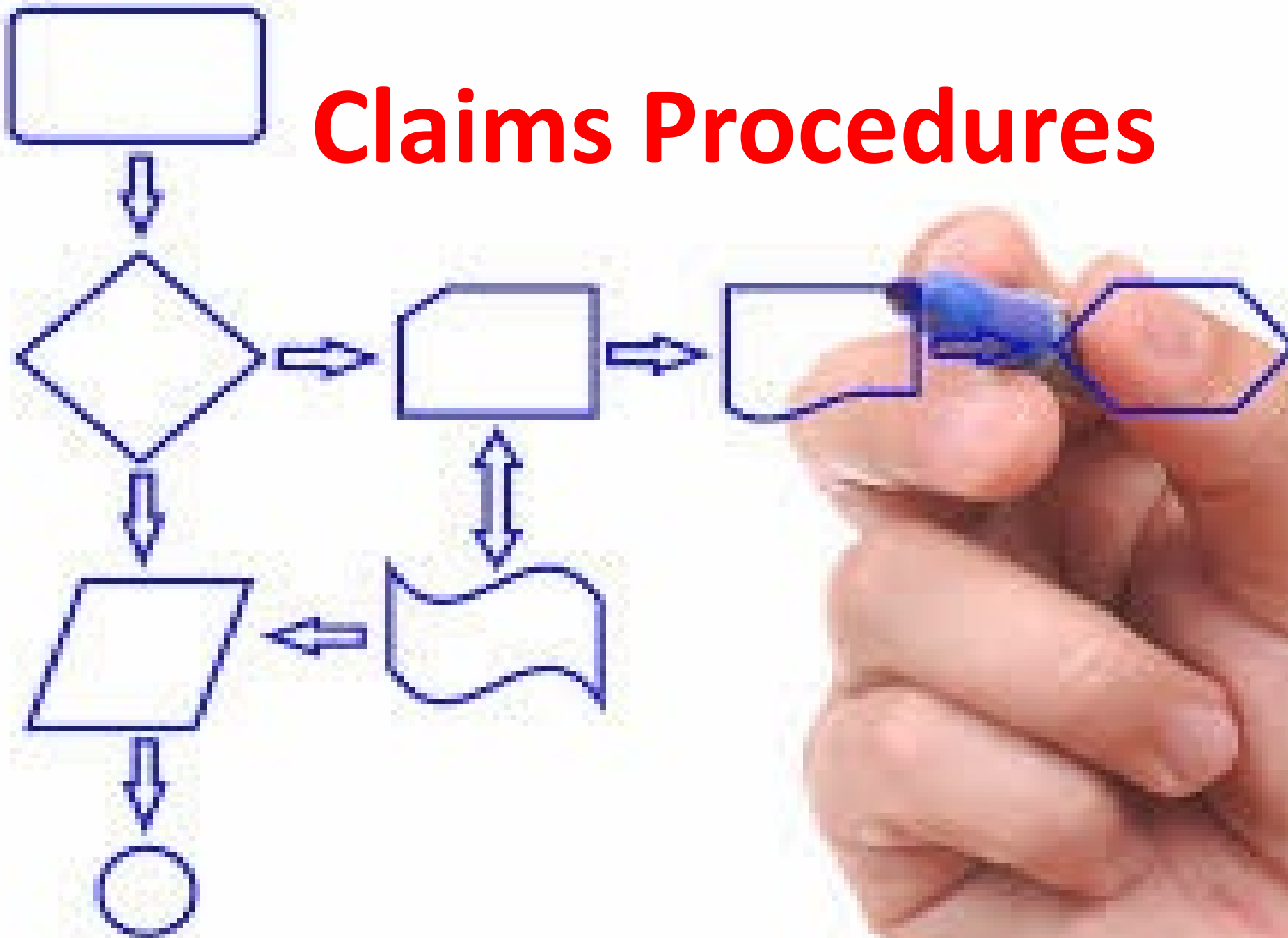
TOPICS

Procedures

Issues

Coverages

Claims Procedures



Claims Procedures



CLAIMS REPORTING



MIRMA WEBSITE



DOCUMENTATION

Claims Reporting – Work Comp

ClinicalCare 24



ClinicalCare24



**IN EVENT OF WORK INJURY,
CALL IMMEDIATELY.**

ClinicalCare24

844-229-8555

24-HOURS A DAY, 7-DAYS A WEEK AND HOLIDAYS.

Claims Reporting – Everything Else

Origami

- ❑ live.origamirisk.com (or the link on MIRMA's website)
- ❑ Enter all information into Origami (red asterisk)
- ❑ Member completes their internal form!
- ❑ Include *all necessary information*
- ❑ *BUT...* don't wait to get every detail either

Documentation

Written Documentation

- ❑ Supervisor's Investigation Report, wage statements, work status slips from the medical provider
- ❑ 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.



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

(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



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 vs. 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, bold, sans-serif font 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

Part II: Commercial Property Part

Section I: Limits of Coverage

Section II: Commercial Property Coverage

Section III: 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



Section II: Crime



Part IV: Miscellaneous Coverages Part

Section IV: Auto Physical Damage



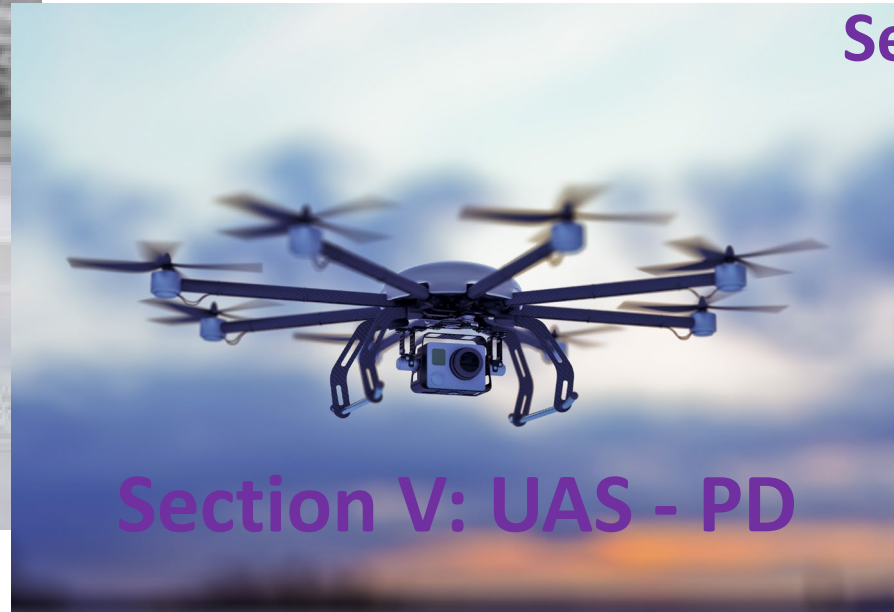
Section VI: SAM



Section III: Work Comp



Section VI: Employment Practices



Rules of Thumb

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



