

# Schedules, Renewal, and Assessments



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# Website Housekeeping



- Websites used for MIRMA:

- MIRMA - [MIRMA.org](http://MIRMA.org)
  - Origami – [live.origamirisk.com](http://live.origamirisk.com)
  - Virtual Academy (police) – [virtualacademy.com](http://virtualacademy.com)
  - MIRMA University – [mirma.localgovu.com](http://mirma.localgovu.com)



## ➤ SERVICES

MIRMA provides its members with the convenience of a single comprehensive multiple line insurance package. Our wide breadth of coverage spans the vast and unique insurance needs of Missouri's municipalities. We also specialize in a variety of risk management services tailored for governmental entities.



## ➤ FILE A CLAIM

Filing a claim should be easy. Our claims portal is custom tailored and straight-forward for our members, so we're ready when you need us. Simply click through, login, and start your claim!



## ➤ WHO WE ARE

MIRMA was founded in 1981 in response to instability in the municipal insurance market. MIRMA is a self-insurance pool, functioning entirely for, and owned entirely by, our participating members. Our incorporated association establishes a protected group self-insurance program for its members. Most importantly, MIRMA provides the most comprehensive single-plan property and casualty coverage available today.



## ➤ TRAINING

Citizens judge their community based on its ability to avoid and mitigate accidents, disasters, and crises. While quality insurance coverage is important to any community, the top priority of every strong community should be to protect their citizens and workers. At MIRMA, we understand that safety and accident prevention is of the utmost importance to strong municipal bodies. That's why we focus so heavily on accident prevention and risk management.



**Schedules in Origami:**

**Property, Heavy Equipment, &  
Vehicle**

# Origami - live.origamirisk.com

- Renewals and Schedules are completed and held here, as well as claims
- Use the Chrome web browser
- Account Name: MIRMA
- User Name: City or Utility
- Password: only one password per member
- “Admin” is the Official Rep – emails for vehicle insurance cards and password resets (\*check junk folder\*)
- Locked out? Call/email me to get it unlocked



ORIGAMI RISK

## Login to your account

Please enter your login credentials below.

Account Name: MIRMA

User Name: Albany

Password:

Login

Forgot your password? [Click here.](#)

Different account? [Click here.](#)

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# Accessing Schedules

The screenshot shows the MIRMA Member Dashboard. The top navigation bar includes links for Dashboards, Loss Control, Claims, Departments/Coverages, Contacts, Reports, and Documents. A dropdown menu is open under 'Departments/Coverages', showing options: Member, Members, Departments, Coverages, Schedules, Property Schedules (highlighted with a red circle), Heavy Equipment Schedule, Vehicles Schedule, and WC Payrolls. The main content area features a 'Notice of Incident/Claim' section with the heading 'Report a Claim to MIRMA'. Below this, it states 'How long will it take?' (Approximately 5 to 15 minutes depending on what happened) and '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.). On the right side, there is a 'Year Policy Change Requests' section with a table listing 'Property', 'Heavy Equipment', and 'Vehicles' with 'Add' and 'Delete' buttons.

- Also on the dashboard page (scroll down)

# Exporting Schedules

**Property Schedules - Upcoming Year Property Schedules**

Member User1 currently working in MIRMA Help Sign Out

Proposal is not empty and Proposal has a record where Rating Program is equal to and Type is equal to Renewal and Cha not equal to "D" Edit Criteria Edit Columns Save Save As

Property	Department	Policy	Proposal	Property Flood #	Plain	Employees	Property Location	Occupancy Description	Year Built	Type of Construction	Number of Stories	Measurements	Value	Type	Sys
TEST-P20499			TEST-2024-2 -	No		10	TEST 03.07	Description	2006	test	2	123	sq ft		Yes
TEST-P20500			TEST-2024-2 -	No		10	TEST 03.07	TEST	2007	test	2	123	cubic ft		Yes
TEST-P20568			TEST-2024-2 -	Yes		1,115	Jenne's House	condo	1983	metal	5	100	gallons		Yes
TEST-P20772			TEST-2024-2 -	No		2	Test Location 1	Test	2020	Brick	1	2,500	sq ft		Yes
TEST-			TEST-	No		10	test loc	test	2004	New	2	1,440	cubic ft		No

**Policy or Assessment**

Policy Set: - None Selected -

Include: All

Apply Filter

**Property Schedule Views**

All Views

All Property Schedules

Upcoming Year Property Schedules

Current Year Property Schedules

**Filter By**

Member

Property






Advanced Search

\*Schedule view defaults to the current year.

# Schedule Changes – Add/Delete

Please add and delete items throughout the year, as this should help save time during the Renewal!

**Current Year Policy Change Requests**

<b>Vehicles</b>	 Add	 Delete
<b>Property</b>	 Add	 Delete
<b>Heavy Equipment</b>	 Add	 Delete

# Adding a Vehicle

## Policy Change - Add New Vehicle Schedule

Change

Add Vehicle Schedule

Change Type \*

Interim Change

Leave as "Interim Change"

Add Date \*

Description

Justification

Complete these if you want, but not required.

Member

zTEST MEMBER

Policy

TEST-2023 - 2022-07-01

Department

Vehicle

Empty to autogenerate







Member Vehicle  
Number

VIN \*

Make \*

Model \*

Year \*

Current Year Policy Change Requests	
Vehicles	
	Add
	Delete
Property	
	Add
	Delete
Heavy Equipment	
	Add
	Delete

Anything that has an \* is a required field, on any schedule.

Is this vehicle bigger than a regular passenger vehicle?

\*

☐ Yes ☐ No

Vehicle Weight

Purchase Date \*

Purchase Price \*

Location Where  
Parked \*

Street Address \*

Use "Take Home" if the employee takes it home every evening.



# Vehicles

- Be sure to add new vehicles throughout the year
- Trailers go on the Vehicle Schedule (unless it has a piece of equipment permanently mounted – then it's heavy equip.)
- Vehicle ID cards – printing instructions went out recently
  - Cards are emailed to the Official Rep
  - TWO METHODS to get cards:
    - ALL cards emailed in one PDF
    - INDIVIDUAL cards emailed in individual emails
  - Changes from last year:
    - Fleet card option (in email and on MIRMA's website under "Forms")
    - Department listed on card

# Vehicle ID Cards

- **Method 1: - To print ALL cards**
- To print ID cards for ALL vehicles (this will send one email for all vehicles)
- Click on: Department/Coverages
- Then click on your city/utility name
- Scroll down to **Polices** and click on the top policy (ends in 2026)
- Click on “Email ALL Vehicle Insurance Cards” button on top right.
- *This will send an email to the official rep with a PDF of all the vehicles cards. It will have 2 cards per vehicle.*

# Vehicle ID Cards

- **Method 2: To print INDIVIDUAL cards**
- **To print ID cards for only selected vehicles (this will send an email for EACH vehicle):**
- Hover over Departments/Coverages tab, then click on Vehicle Schedules
- Click on “Download Vehicle Insurance Cards”, and then select the vehicles you wish to have cards printed for. Or, click on the vehicle you want and then “Download Vehicle....”
- *This will send a separate email for each vehicle to the official rep with a PDF of the vehicles cards. It will have 2 cards per vehicle.*

# Adding Heavy Equipment

## Policy Change - Add New Heavy Equipment Schedule

Change

Add Heavy Equipment Schedule

Change Type \*

Interim Change

Leave as "Interim Change"

Add Date \*

Description

Justification

Member

zTEST MEMBER

Policy

TEST-2023 - 2022-07-01

Department

Equipment

Empty to autogenerate

Member Equipment Number

- Can input whatever you'd like here

Description \*

Make \*

Model \*

Year \*

Purchase Date \*

Current Market Value \*

### Current Year Policy Change Requests

Vehicles



Add



Delete

Property



Add



Delete

Heavy Equipment



Add



Delete


Anything that has  
an \* is a required  
field, on any  
schedule.

# Heavy Equipment

- Land vehicles, including any attached machinery or equipment: bulldozers, mowers, forklifts, graders, power cranes, diggers, **golf carts**, **UTVs**, etc.
- Equipment permanently mounted to a trailer – list total value (otherwise, trailers should be listed on vehicle schedule): air compressors, pumps, or generators, which are permanently mounted to trailer
- Don't list equipment if value is less than \$1,000 deductible
- Valued at ACV or current market value
- Don't list Building Contents items here- ie. car jacks, TVs, chainsaws
- Leased Equipment – permanent use (leasing for a year, or lease to own, etc)



# Adding New Property

Current Year Policy Change Requests	
Vehicles	
 Add	 Delete
Property	
 Add	 Delete
Heavy Equipment	
 Add	 Delete

## Policy Change - Add New Property Schedule

Change Add Property Schedule

Change Type \*

Interim Change

Leave as "Interim Change"

Add Date \*

Description

Justification

Complete these if you want, but not required. This is where you can put your description of changes.

Member

zTEST MEMBER

If the Property item needs to be scheduled as Functional Replacement Cost instead of Replacement Cost, please contact the MIRMA office at (573) 817-2554 for assistance.

Policy

TEST-2023 - 2022-07-01

Department

Property

Empty to autogenerate

Member Property Number

Street 1

City

State ID

Postal Code

Insure Contents Only

☐

Use when you are leasing a building.

Building Value ⓘ \*

Building OR Structure – Use Replacement Value

Content Value \*

Total Value

 0

Name \*

Property Location \*

Occupancy Description \*

Purchase Date \*

Year Built \*

Major Remodel Dates

Number Stories \*

Sprinkler System \*

Type of Construction \*

Measurement Type \*

Measurement Value \*

Building Value/Sq Ft

Flood Plain \*

Number of Employees \*

Construction Types

Frame (ISO 1)

Joisted Masonry (ISO 2)

Non Combustible (ISO 3)

Masonry Non Combustible (ISO 4)

Modified or Semi FR (ISO 5)

Fire Resistive (ISO 6)

Outdoor Property

Ft, sq ft, cu ft, gal, mi, N/A

How many: Ft, sq ft, cu ft, gal, mi

 0

# of ee's working at this location

Anything that has an  
\* is a required field,  
on any schedule.

You can use ZERO ("o") in a required field!

If appropriate....not just because you don't know. ☺

# Property

- Building/Structure Value vs Contents Value
  - Attached: Building/Structure value
  - Unattached: Contents value
- Don't add:
  - Vacant land (you're still covered for liability purposes)
  - Asphalt parking lots or concrete pads
  - High Risk buildings
    - Leased by high risk tenants (example: manufacturing)
    - Risk/coverage should be transferred to the tenant in the lease agreement

# Property – Replacement Value

- Schedule items at **replacement value**
- Coverage is limited to 120% of the scheduled value
- Inflation factor applied annually (during renewal) to the Building/Structure Value



# Split by Structure/Building

- Power plants
  - Water plant
  - Wastewater plants
  - Sports complexes
  - Etc.
- 
- Split these out by structure!



# Construction Types

1. **Frame (ISO 1)** – a wood-framed building, even one with a brick veneer, pole barns and other public works buildings with wood interior supporting structure (most common construction)
2. **Joisted Masonry (ISO 2)** - combination of building construction comprised of exterior load bearing walls of masonry or concrete.
3. **Non-combustible (ISO 3)** - The main structural elements of the walls and roof are unprotected steel. These are lightweight metal buildings like “Butler Buildings” with a steel frame, and Quonset Huts.
4. **Masonry non-combustible (ISO 4)** - The main structural elements of the walls are masonry or concrete.
5. **Modified or semi-fire resistive (ISO 5)** - The main structural elements are noncombustible. Examples of these materials are heavy steel with spray-on insulation or enclosed in double layers of sheet rock. Basically, protected steel construction.
6. **Fire resistive (ISO 6)** - The main structural elements are noncombustible. Examples of these materials would be masonry and concrete. Basically, all concrete construction.
7. **Outdoor Property** – This will somewhat be the “catch-all” for anything that is not a building (doesn’t have 4 walls). This will be for playground equipment, pavilions or shelters with no walls, ballfield backstops and fencing, bleachers, water towers, tanks and standpipes, water and wastewater basins, clarifiers, oxidation ditches, transformers, signs, storm sirens, etc.

# Property – Flood Zone

- ***\*\*Flood Coverage will not be extended to property within the SFHA if it has not been identified as such\*\****
- MIRMA's Flood coverage is excess of NFIP coverage for eligible property
  - MIRMA's coverage picks up after \$500,000 per building and \$500,000 contents per building
- Deductible is \$50,000 for ineligible property (slides, lift stations, fencing)

# Property Schedule – Functional Replacement Cost

- Contact MIRMA to set this up!
- Functional replacement for a property that you would not build back the same as the original
  - Example:
    - City hall is an old high school
    - Would want to build back a normal city hall, not a school
  - Do not use if you have a brick warehouse, and want to build back a metal warehouse
- Limited to 100% of scheduled value
  - Be sure to include the cost of demo

# What happens after I add or delete an item on the schedule?

- After you “add” (or “delete”) an item to any schedule, it will need to be “approved” by MIRMA staff.
- After the item has been “approved”, you will be able to see it on your schedule (or removed if deleted).
- Vehicle insurance cards are automatically emailed to the Official Rep after they are “approved”.

Recent Schedule Changes					...
Change Action	Generated Summary	Status	Bound Date	Effective	
Delete <a href="#">🔗</a>	Vehicle Schedule (WAY-V14151) removed.	Bound	07/11/2024	07/11/2024	
Add <a href="#">🔗</a>	Vehicle Schedule (EKA-V16045) added.	Bound	07/10/2024	07/10/2024	
Add <a href="#">🔗</a>	Vehicle Schedule (CAB-V16046) added.	Bound	07/10/2024	07/10/2024	
Add <a href="#">🔗</a>	Vehicle Schedule (EKA-V16047) added.	Bound	07/10/2024	07/10/2024	

# Timeline to make schedule changes

- Additions or Deletions – Can be done all year long
  - Add new acquisitions or delete items that have been sold/disposed
  - This is done through the Origami dashboard widget
  - Cannot change current scheduled items mid-year because we don't allow values changes throughout the year
    - Contact Terri or Jenne if you need to make any changes (dept, description, etc)
- Update/change items that are already on the schedule:
  - December/January – Renewal
    - Can make any changes which will show up on the following year's schedule
    - This is done through the emailed Renewal Origami link or through the “update” button on Origami dashboard
  - May/June – Mid-Year Update
    - Can make any changes which will show up on the following year's schedule
    - This is done through the “update” button on Origami dashboard



# Membership Renewal – in Origami




# Purpose of Renewal Process

- Establishing coverage for the year
- Update or change schedule values
- Purchase excess insurance
- ~~Assessment calculations~~
- Self-insurance taxes
- Begins early December
- Renewal process closes January 30<sup>th</sup>!





# Renewal Items



[Dashboards](#) [Values Campaign](#) [Tasks](#) [Emails](#) [Claims](#) [Financials](#) [Members](#) [Cont](#)

Jenne Au

Value Collection Assignment - MIRMA 2025 Renewal Questionnaire

Reassign ?

0% IN PROGRESS

8 TOTAL

Location / Member	Value Collection Group	Status	Comments	Due Date
<a href="#">zTEST MEMBER</a>	Membership Renewal Questionnaire	<input type="checkbox"/> Assigned		
<a href="#">zTEST MEMBER</a>	Cyber Liability	<input type="checkbox"/> Assigned		
<a href="#">zTEST MEMBER</a>	Aviation Supplemental Application	<input type="checkbox"/> Assigned		
<a href="#">zTEST MEMBER</a>	Correction Facilities Supplemental Application	<input type="checkbox"/> Assigned		
<a href="#">zTEST MEMBER</a>	Utilities Supplemental Application	<input type="checkbox"/> Assigned		
<a href="#">zTEST MEMBER</a>	Payroll Schedule	<input type="checkbox"/> Assigned		
<a href="#">zTEST MEMBER</a>	Vehicle Schedule	<input type="checkbox"/> Assigned		
<a href="#">zTEST MEMBER</a>	Heavy Equipment Schedule	<input type="checkbox"/> Assigned		
<a href="#">zTEST MEMBER</a>	Property Schedule			

1 to 8 of 8

Hello

This is your Welcome Page.

Please complete your 2024 Renewal Questionnaire.

[Go to My Values Survey](#)

# Questionnaire & Applications

- Can see your prior year's submission info for the applications
  - Either in a field below
  - Or the application may come pre-filled, so be sure to check those!
- Assign parts to specific individuals
- Save your progress

# Questionnaire & Applications

MIRMA 2024 Renewal Questionnaire

0% IN PROGRESS

Location: zTEST MEMBER (TEST) Membership Renewal Questionnaire

ASSIGNED

This is our help section for general exposure data questionnaire.

**General Information**

Member: zTEST MEMBER

Entry Date: 07/13/2021 10:39 AM

Person Completing Form \*

Title \*

Phone \* ext.

Email \*

**Statistical Data**

Budgeted Expenditures of All Funds (for most recent year ended; normal operating, not capital unless using city):

Answer: \*

Prior Yr Answer: -

Current Population:

Answer: \*

Prior Yr Answer: -

**General Exposure Data**

Does the Member own an unmanned aircraft system (UAS, aka 'drone')?

MIRMA does NOT provide coverage for an owned UAS. If you would like to purchase coverage for the member's UAS, please contact MIRMA for an application.

\* ☐ Yes ☐ No

8 TOTAL

Filtered List (8) Back

Status is equal to Assigned or Pending or Changes Requested

1 of 8

- zTEST MEMBER Membership Renewal Questionnaire Assigned
- zTEST MEMBER Cyber Liability Assigned
- zTEST MEMBER Aviation Supplemental Application Assigned
- zTEST MEMBER Correction Facilities Supplemental Application Assigned
- zTEST MEMBER Utilities Supplemental Application Assigned
- zTEST MEMBER Payroll Schedule Assigned
- zTEST MEMBER Vehicle Schedule Assigned
- zTEST MEMBER Heavy Equipment Schedule Assigned

Save your progress  
so you don't lose  
what you've  
completed!

# Schedules During Renewal

- Property, Heavy Equipment, Vehicle
- This is the time to update values\* if needed!
  - Property:
    - DO update building value if significant improvements/changes
    - DO update to correct the value
    - DO update values of building contents
    - DON'T update values for inflation (inflation factor applied annually on the Building/Structure Values)

\*The only other time to update values will be during the “mid-year update” opportunity during May/June.

# Reported Payroll

- This is in a “schedule” format
- Use **Gross** payroll, broken down by NCCI code
- Include:
  - City Volunteer firemen
  - City officials
  - Individually contracted employees (ex: umpires)
  - **City attorney or prosecuting attorney – ONLY if they are an EMPLOYEE (not individual contractors)**

Job Class	Number Of Employees	Payroll
9403 - Garbage or Refuse Collection	9	361,921.44
7580 - Sewage Treatment	8	406,348.59
8810 - Clerical	8	509,270.65
7520 - Waterworks Operation	10	550,673.37
7539 - Electric Power Company	18	1,074,059.63

# Reported Payroll

- Following NCCI guidelines
- Include:
  - Bonuses
  - Payouts for accrued vacation/sick time
- Exclude:
  - Work uniform allowances
  - Severance/dismissal payments
  - Premium portion of OT
    - \$10/hr = Regular wage
    - \$15/hr = OT wage
    - \$5 difference is the 'premium' that can be excluded

## PAYROLL REPORTING GUIDELINES

*This list is to serve as a guideline for reporting member's payroll to MIRMA.*

Payroll should **include**:

1. Wages or salaries (includes all regular wages and salaries paid to all elected or appointed officials, full and part-time employees, and individually contracted employees such as recreation officials, umpires, or instructors)
2. Commissions
3. Bonuses
4. Pay for overtime work (less the premium portion)
5. Pay for holidays, vacations, or periods of sickness
6. Payment withheld from employees to meet statutory obligations for insurance or pension plans such as FICA or Medicare
7. Payment for any basis other than time worked, such as piecework, profit sharing, or incentive plans
8. Payments for salary reduction, employee savings plans, retirement, or cafeteria plans (IRC 125) that are made through employee-authorized salary reduction from the employee's gross pay
9. Davis-Bacon wages or wages from a similar prevailing wage law
10. Expense reimbursements to employees to the extent that the employer's records do **not** confirm as a valid business expense

Payroll should **exclude**:

1. Premium portion of overtime
2. Tips or gratuities
3. Payments by employer to group insurance or group pension plans for employees, other than those covered by #6 and #8 above
4. Payments by an employer into third-party trusts for the Davis-Bacon Act or a similar prevailing wage law provided the pension trust is qualified under IRC Sections 401(a) and 501(a)
5. Dismissal or severance payments except for time worked or vacation accrued
6. Payments for active military duty
7. Expense reimbursements to employees to the extent that the employer's records confirm as a valid business expense
8. Supper money for late work
9. Work uniform allowances
10. Sick pay paid to an employee by a third party
11. Employer contributions to employee benefit plans such as: employee savings plans, retirement plans, cafeteria plans (IRC 125)
12. Payments to an attorney (i.e. city attorney or prosecuting attorney) if it is an individual contractor

**\*Guidelines can also be found on MIRMA website**

# Payroll v

- External payroll reports to be submitted to MIRMA
- Due by [redacted] following year
- Example
  - If payroll was [redacted] on the Renewal Questionnaire due January, [redacted]
  - Payroll verification will be [redacted] for the [redacted] roll
  - CY [redacted] used to calculate [redacted] cents
- If payroll [redacted]
  - Over-reported: [redacted] assessment (FY26)
  - Under-reported:  $\text{invoiced difference} \times \text{rate}/\$100$

# Adios Payroll Verifications – Why?

- We are no longer using the “reported payroll” to calculate assessments
- Using W-3 payroll (Box 5) for assessments
  - Collecting Federal Form 941 Quarterly
  - Collecting Form W-3 Annually
- FY26 assessments were calculated with the W-3 payroll

**Form 941 for 2025: Employer's QUARTERLY Federal Tax Return** (Rev. March 2025) Department of the Treasury – Internal Revenue Service OMB No. 1545-0029

Employer identification number (EIN)  -

Name (not your trade name)

Trade name (if any)

Address  
Number  Street  Suite or room number   
City  State  ZIP code   
Foreign country name  Foreign province/county  Foreign postal code

**Report for this Quarter of 2025** (Check one.)  
☐ 1: January, February, March  
☐ 2: April, May, June  
☐ 3: July, August, September  
☐ 4: October, November, December  
 Go to [www.irs.gov/Form941](https://www.irs.gov/Form941) for instructions and the latest information.

Read the separate instructions before you complete Form 941. Type or print within the boxes.

**Part 1:** Answer these questions for this quarter. Employers in American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, and Puerto Rico can skip lines 2 and 3, unless you have employees who are subject to U.S. income tax withholding.

1 Number of employees who received wages, tips, or other compensation for the pay period including: Mar. 12 (Quarter 1), June 12 (Quarter 2), Sept. 12 (Quarter 3), or Dec. 12 (Quarter 4)	1 <input type="text"/>
2 Wages, tips, and other compensation	2 <input type="text"/>
3 Federal income tax withheld from wages, tips, and other compensation	3 <input type="text"/>
4 If no wages, tips, and other compensation are subject to social security or Medicare tax	<input type="checkbox"/> Check here and go to line 6.

Column 1 Column 2

**33333** \* Control number For Official Use Only: OMB No. 1545-0029

<b>b Kind of Payer</b> (Check one) <input type="checkbox"/> 941 Military <input type="checkbox"/> 942 Military <input type="checkbox"/> 943 Military <input type="checkbox"/> 944 Military <input type="checkbox"/> 945 Military <input type="checkbox"/> 946 Military <input type="checkbox"/> 947 Military <input type="checkbox"/> 948 Military <input type="checkbox"/> 949 Military <input type="checkbox"/> 950 Military <input type="checkbox"/> 951 Military <input type="checkbox"/> 952 Military <input type="checkbox"/> 953 Military <input type="checkbox"/> 954 Military <input type="checkbox"/> 955 Military <input type="checkbox"/> 956 Military <input type="checkbox"/> 957 Military <input type="checkbox"/> 958 Military <input type="checkbox"/> 959 Military <input type="checkbox"/> 960 Military <input type="checkbox"/> 961 Military <input type="checkbox"/> 962 Military <input type="checkbox"/> 963 Military <input type="checkbox"/> 964 Military <input type="checkbox"/> 965 Military <input type="checkbox"/> 966 Military <input type="checkbox"/> 967 Military <input type="checkbox"/> 968 Military <input type="checkbox"/> 969 Military <input type="checkbox"/> 970 Military <input type="checkbox"/> 971 Military <input type="checkbox"/> 972 Military <input type="checkbox"/> 973 Military <input type="checkbox"/> 974 Military <input type="checkbox"/> 975 Military <input type="checkbox"/> 976 Military <input type="checkbox"/> 977 Military <input type="checkbox"/> 978 Military <input type="checkbox"/> 979 Military <input type="checkbox"/> 980 Military <input type="checkbox"/> 981 Military <input type="checkbox"/> 982 Military <input type="checkbox"/> 983 Military <input type="checkbox"/> 984 Military <input type="checkbox"/> 985 Military <input type="checkbox"/> 986 Military <input type="checkbox"/> 987 Military <input type="checkbox"/> 988 Military <input type="checkbox"/> 989 Military <input type="checkbox"/> 990 Military <input type="checkbox"/> 991 Military <input type="checkbox"/> 992 Military <input type="checkbox"/> 993 Military <input type="checkbox"/> 994 Military <input type="checkbox"/> 995 Military <input type="checkbox"/> 996 Military <input type="checkbox"/> 997 Military <input type="checkbox"/> 998 Military <input type="checkbox"/> 999 Military	<b>c Kind of Employer</b> (Check one) <input type="checkbox"/> None apply <input type="checkbox"/> 501(c)(3) non-profit <input type="checkbox"/> 501(c)(4) non-profit <input type="checkbox"/> 501(c)(6) non-profit <input type="checkbox"/> 501(c)(29) non-profit <input type="checkbox"/> 501(c)(28) non-profit <input type="checkbox"/> 501(c)(27) non-profit <input type="checkbox"/> 501(c)(26) non-profit <input type="checkbox"/> 501(c)(25) non-profit <input type="checkbox"/> 501(c)(24) non-profit <input type="checkbox"/> 501(c)(23) non-profit <input type="checkbox"/> 501(c)(22) non-profit <input type="checkbox"/> 501(c)(21) non-profit <input type="checkbox"/> 501(c)(20) non-profit <input type="checkbox"/> 501(c)(19) non-profit <input type="checkbox"/> 501(c)(18) non-profit <input type="checkbox"/> 501(c)(17) non-profit <input type="checkbox"/> 501(c)(16) non-profit <input type="checkbox"/> 501(c)(15) non-profit <input type="checkbox"/> 501(c)(14) non-profit <input type="checkbox"/> 501(c)(13) non-profit <input type="checkbox"/> 501(c)(12) non-profit <input type="checkbox"/> 501(c)(11) non-profit <input type="checkbox"/> 501(c)(10) non-profit <input type="checkbox"/> 501(c)(9) non-profit <input type="checkbox"/> 501(c)(8) non-profit <input type="checkbox"/> 501(c)(7) non-profit <input type="checkbox"/> 501(c)(6) non-profit <input type="checkbox"/> 501(c)(5) non-profit <input type="checkbox"/> 501(c)(4) non-profit <input type="checkbox"/> 501(c)(3) non-profit <input type="checkbox"/> 501(c)(2) non-profit <input type="checkbox"/> 501(c)(1) non-profit <input type="checkbox"/> 501(c)(0) non-profit
<b>d Total number of Forms W-2</b>	<b>e Establishment number</b>
<b>f Employer's name</b>	<b>g Employer's address and ZIP code</b>
<b>h Other EIN used this year</b>	<b>i Other EIN used this year</b>
<b>15 State</b>	<b>16 State wages, tips, etc.</b>
<b>17 State income tax</b>	<b>18 Local wages, tips, etc.</b>
<b>19 Local income tax</b>	<b>20 Local income tax</b>
<b>21 State income tax</b>	<b>22 Local income tax</b>
<b>23 State income tax</b>	<b>24 Local income tax</b>
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<b>93 State income tax</b>	<b>94 Local income tax</b>
<b>95 State income tax</b>	<b>96 Local income tax</b>
<b>97 State income tax</b>	<b>98 Local income tax</b>
<b>99 State income tax</b>	<b>100 Local income tax</b>

Under penalties of perjury, I declare that I have examined this return and accompanying documents, and, to the best of my knowledge and belief, they are true, correct, and complete.

Signature: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

Form **W-3 Transmittal of Wage and Tax Statements** 2025 Department of the Treasury Internal Revenue Service



# Common Issues in Origami

- I can't log in, and I'm not getting the password reset email.
  - Be sure you're using [live.origamirisk.com](https://live.origamirisk.com) and have the correct login username and password. The password reset emails go to the Official Rep, and you may need to check the junk folder.
- I can't see a certain schedule or application within the Renewal.
  - Either the schedule/application has been submitted as "completed" already (let us know and we can change it back to "pending"), OR the schedule/application has been "assigned" to someone else so you no longer have the ability to access it.
- I changed a value, but don't see it reflected on the schedule.
  - If changing in the Renewal, value changes won't be effective until the following year, so you won't see it on your current year's schedule, but you can see them in the Change Request area at the bottom of the screen.
- I added a vehicle (or property or heavy equipment), but don't see it on the schedule.
  - Additions won't be added to the schedule until approved by MIRMA. But it also depends on if it was added through the dashboard widget (to current year schedule, or if it was added during the renewal (to next year's schedule).



# Renewal Ends January 30

- Allows time to get everything to broker for excess insurance
- Since we are allowing additions and deletions throughout this year, hopefully the renewal will be easier and less time consuming



# Assessments

**INVOICE**

TO: City of Missouri  
PO Box 123  
Missouri, MO 65123

Date of Invoice:

Payment Due:

Description	Debits	Credits
FY2024 Assessment Computation (\$11.31/\$100 Payroll) for the period of 7/1/2023 - 6/30/2024 <b>Partial Gross Assessment</b>	\$226,200 <b>\$2M / \$100 x \$11.31</b>	
Property Adjustment Credit ← <b>Combined = Gross Assessment</b>		\$30,316
Loss Prevention Debit ← <b>Based on Evaluation Score (debit if &lt;80%)</b>	\$19,588	
Online Legal Training Debit ← <b>Based on Police Online Training (5% debit if not completed)</b>	\$9,794	
Loss Fund Credit - FY 2011		\$3,497
Loss Fund Credit - FY 2014 ← <b>Surplus distribution from prior years where available</b>		\$836
Loss Fund Credit - FY 2015		\$1,880
Loss Prevention Credit		\$0
Mid-Year Property Adjustment Credit ← <b>If deletions were made after the renewal</b>		(\$0)
Online Legal Training Credit ← <b>Based on Police Online Training (credit potential if completed)</b>		\$0
Loss Experience Debit ← <b>Based on loss experience for 3-year period</b>	\$41,772	
Loss Experience Credit		\$0
Fire Fighter Cancer Pool Debit ← <b>NEW</b> Per resolution 22-02, members who are not addressing their firefighter cancer exposure through the Missouri Fire Fighters Critical Illness Pool shall be subject to an additional assessment beginning July 1, 2023. Should the member provide evidence of being accepted into the pool by June 29, 2023 this surcharge will be waived. More information on the pool can be found at <a href="https://www.mffcp.org/">https://www.mffcp.org/</a> or by contacting the MIRMA staff.	\$4,560	
<b>If firefighters do not join FF pool, debit is 200% of the pool fee; otherwise, MIRMA reimburses 50% of pool fee</b>		
<b>IN ORDER FOR YOUR PAYMENT TO BE CONSIDERED AS PAID ON TIME, IT MUST BE IN THE MIRMA OFFICE BY THE DUE DATE. ARTICLE VI (e) OF THE ARTICLES OF ASSOCIATION PROVIDES FOR SIGNIFICANT PENALTY FOR LATE PAYMENT.</b>		
<b>Totals</b>	<b>\$301,914</b>	<b>\$36,529</b>
	<b>Amount Due</b>	<b>\$265,386</b>

# Assessment

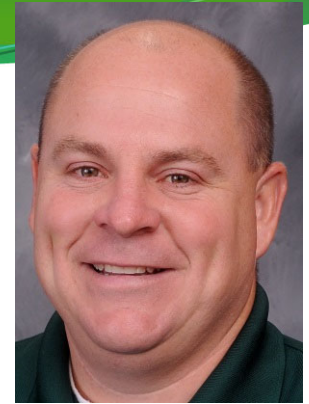
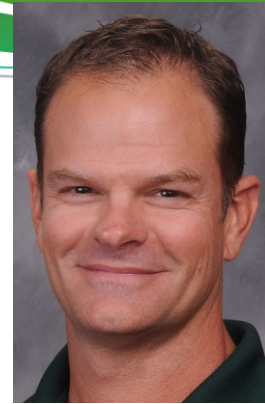
- **Assessment Computation**
  - Rate per \$100 x payroll
- **Property Adjustment**
  - Property/Payroll Ratio
- **Loss Prevention**
  - Evaluation score
- **Loss Experience**
  - Claims history – 3 years
- **Online Legal Training**
  - Police officer training
- **Mid-Year Property Adjustment Credit**
  - Deletions after renewal
- **Firefighter Cancer Pool**

# Gross Assessment

- Payroll from W-3 / quarterly 941
- Rate per \$100 of payroll (FY26 - \$11.65)
- Property Adjustment
  - Looks at property to payroll ratio average
  - Based on \$1.14 per \$1,000 of property
  - Not to exceed 25% of partial gross assessment
  - Moving average

$$\begin{aligned} & \text{Payroll} \times \text{Rate}/100 \\ & +/- \text{Property Adjustment} \\ & = \text{Gross Assessment} \end{aligned}$$

# Loss Prevention



## EvlauationScore

70-79%

60-69%

0-59%

## Debit % of gross assess.

10%

20%

30%

- City must score 90% or greater to receive a credit
  - Credits are given as pro rata share of all debits collected



# Loss Experience

- Uses prior 3 year period
  - FY26 Assessments: FY22, FY23, and FY24 losses as of 3/31/25
- Number of losses (frequency) - 10%
- Total amount incurred (severity) - 90%
- Compares actual losses with pro rata share of expected losses
- Losses are capped at \$100,000 per claim
- Debits & Credits capped at 30% of gross assessment



# Online Legal Training



- Full-time and part-time officers must participate
- Each officer must take predetermined classes
  - Established each November
- Average annual participation – 80%
- Based on a calendar year
- Debit: 5% of gross assessment
- Credit: Pro rata share of all debits collected



# Firefighter Cancer Pool



**MISSOURI FIRE FIGHTERS**  
CRITICAL ILLNESS POOL

## **Reimbursement**

- MIRMA will reimburse 50% of the member's firefighter cancer pool annual assessment.

## **Debit**

- For those members with fire departments who do not enroll in the firefighter cancer pool, a debit shall be applied to the member's annual MIRMA assessment, in the amount of 200% of the current firefighter cancer pool fee per firefighter (including volunteers). This debit will begin with the FY2024 assessments (7/1/2023 – 6/30/2024 coverage year), and be based on participation as of March 31, 2023, and each subsequent March 31<sup>st</sup> for the following coverage year's MIRMA assessment.



# Other Credits

- Mid-Year Property Adjustment Credit
  - If you removed property after the renewal, you will receive a credit
- Interest Revenue Credit
- Loss Fund Credit– gave back \$1M on FY26 assessments!



# Estimating for your budget

- Compare with previous year:
  - Property Adjustment
  - Loss experience
  - Evaluation score
  - On-line police training participation
- Call me!



# Supplemental Assessments

- Supplemental assessments shall be made only if financial obligations should be incurred that were not otherwise accounted for in the annual assessment and the remaining sum of the annual assessment is not sufficient to meet said obligations.