Schedules, Renewal, and Assessments

MIRMA
Missouri's Municipal Trust

Jenne Auck
Finance Director
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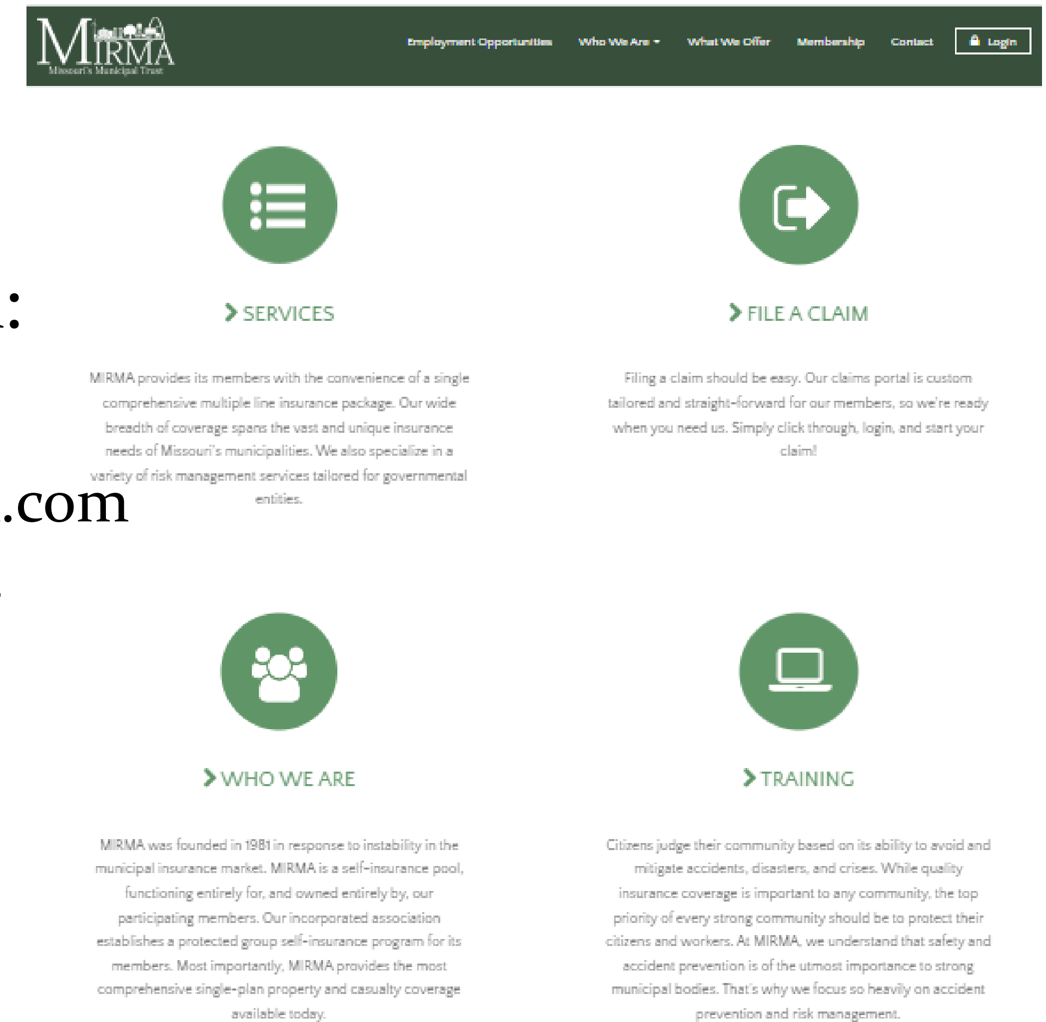
Website Housekeeping

- Websites used for MIRMA:
  - MIRMA - MIRMA.org
    - Origami – **live**.origamirisk.com
    - Virtual Academy (police) – virtualacademy.com
    - MIRMA University - mirma.localgovu.com

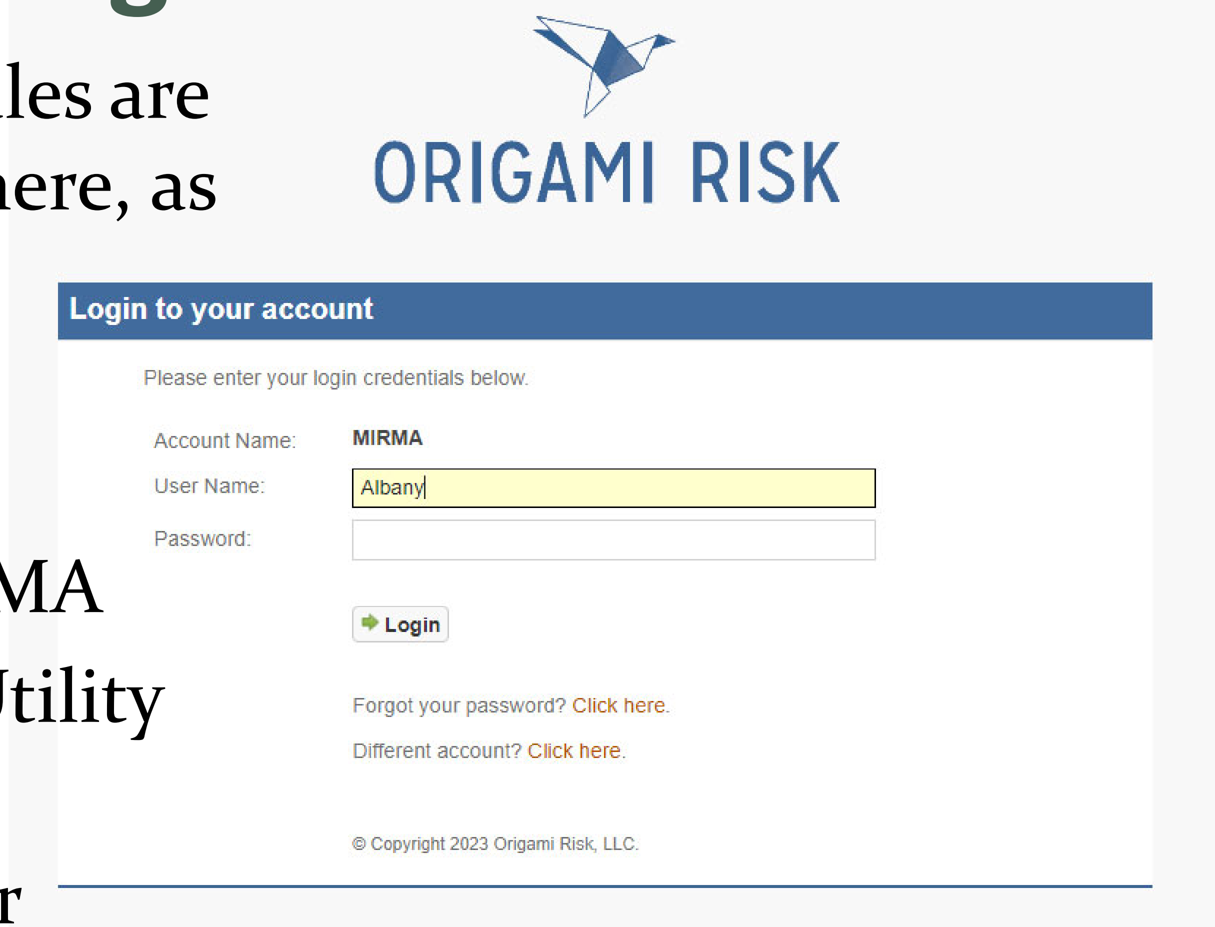


Schedules in Origami:

Property, Heavy Equipment, & Vehicle

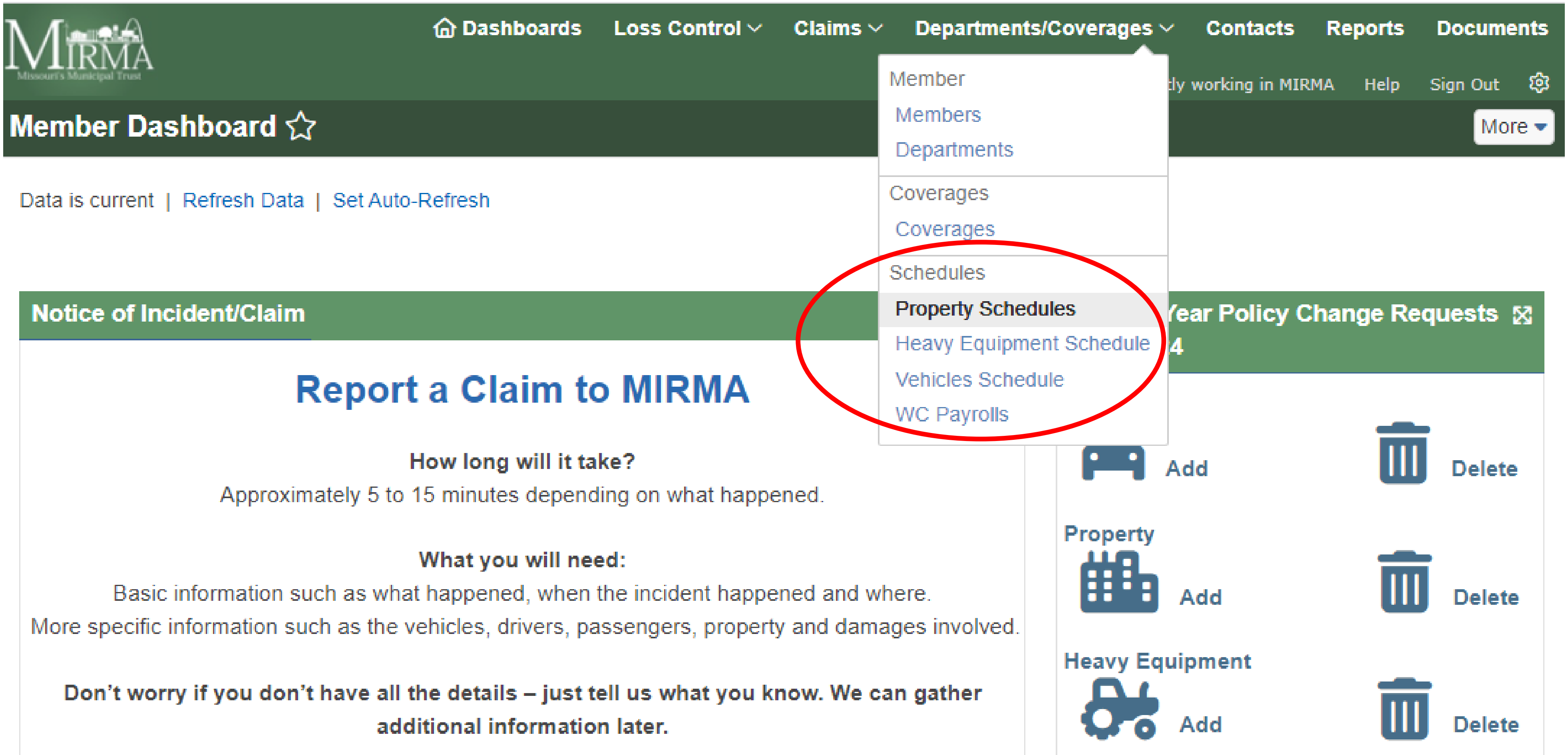
Origami - **live.origamirisk.com**

- 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



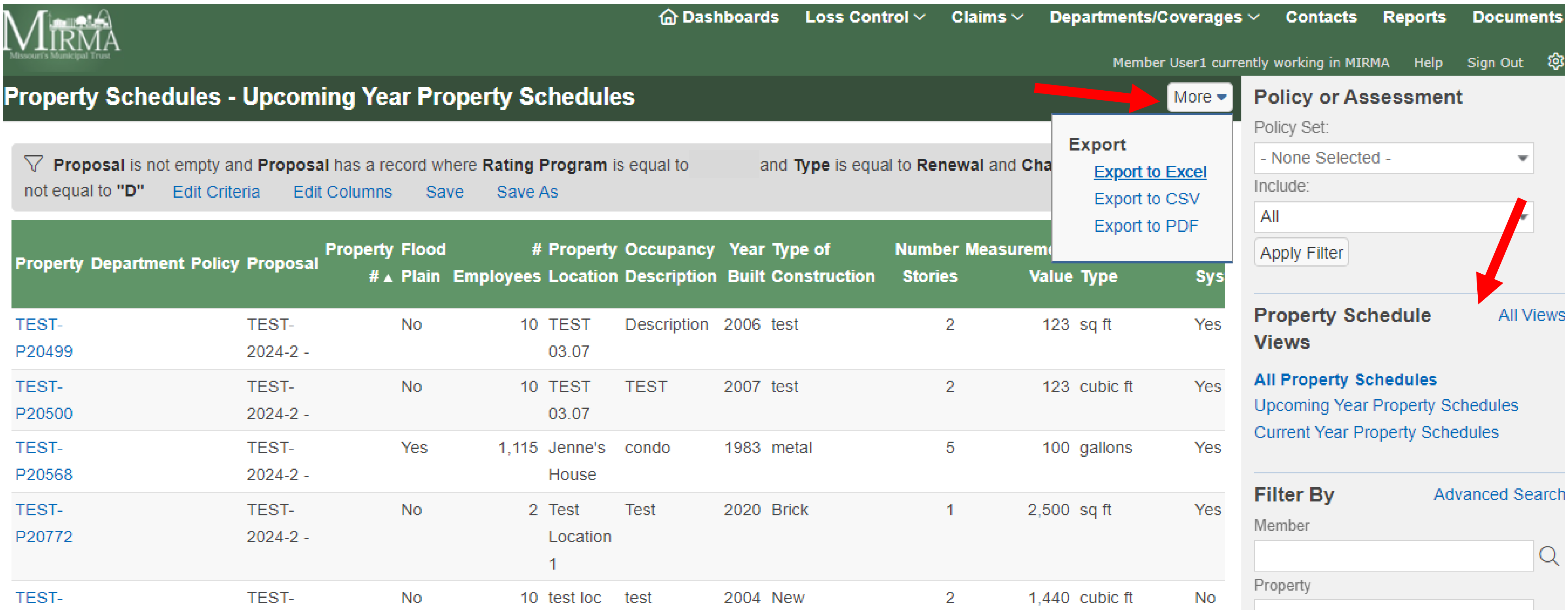
- "Admin" is the Official Rep – emails for vehicle insurance cards and password resets (*check junk folder*)
- Locked out? Call/email me to get it unlocked

Accessing Schedules



- Also on the dashboard page (scroll down)

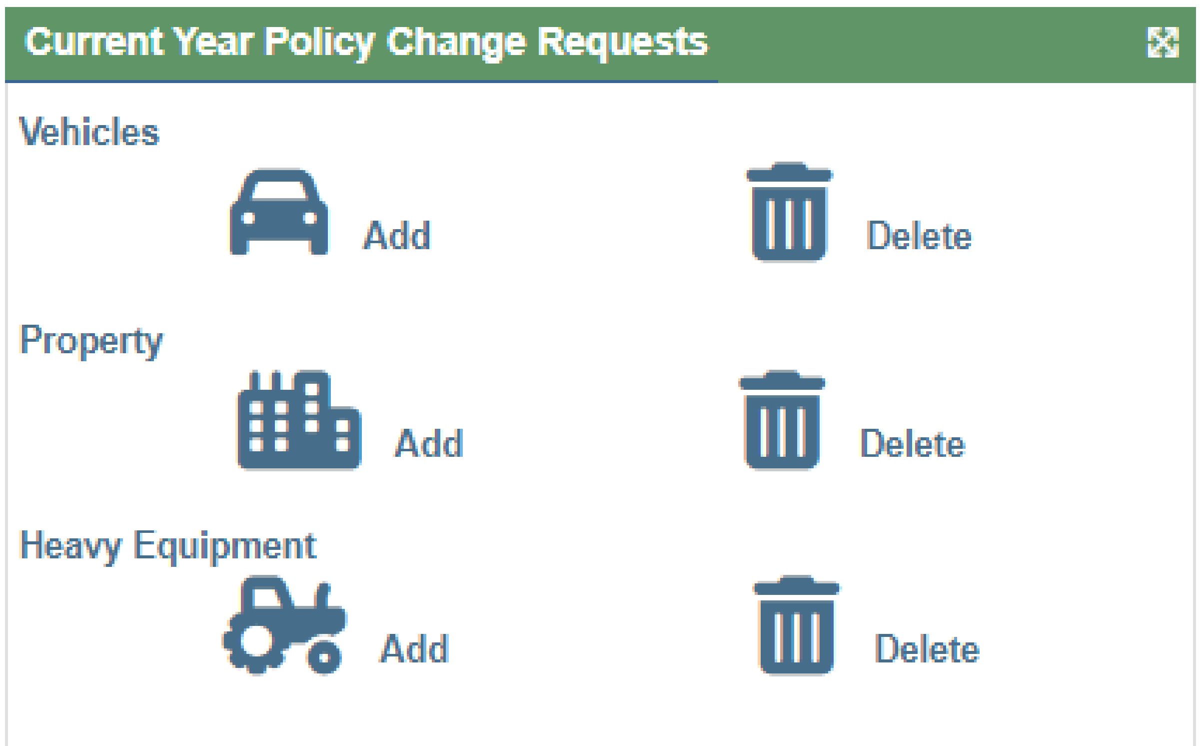
Exporting Schedules



*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!



Adding a Vehicle

Current Year Policy Change Requests

Vehicles — Add — Delete

Property — Add — Delete

Heavy Equipment — Add — Delete

Policy Change - Add New Vehicle Schedule

Change	Add Vehicle Schedule
Change Type *	Interim Change
Add Date *	
Description	
Justification	
Member	zTEST MEMBER
Policy	TEST-2023 - 2022-07-01
Department	
Vehicle	Empty to autogenerate
Member Vehicle Number	
VIN *	
Make *	
Model *	
Year *	

Leave as “Interim Change”

Complete these if you want, but not required.

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

Is this vehicle bigger than a regular passengar 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**
- **<u>To print ID cards for only selected vehicles (this will send an email for EACH vehicle):</u>**
- 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 <u>separate email for each vehicle</u> to the official rep with a PDF of the vehicles cards. It will have 2 cards per vehicle.*

Adding Heavy Equipment

Current Year Policy Change Requests

Vehicles — Add — Delete

Property — Add — Delete

Heavy Equipment — Add — Delete

Policy Change - Add New Heavy Equipment Schedule

Change	Add Heavy Equipment Schedule
Change Type *	Interim Change
Add Date *	
Description	
Justification	
Member	zTEST MEMBER
Policy	TEST-2023 - 2022-07-01
Department	
Equipment	Empty to autogenerate
Member Equipment Number	
Description *	
Make *	
Model *	
Year *	
Purchase Date *	
Current Market Value *	

Leave as “Interim Change”

- Can input whatever you’d like here

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 *

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

Measurement Type * — Ft, sq ft, cu ft, gal, mi, N/A

Measurement Value * — How many: Ft, sq ft, cu ft, gal, mi

Building Value/Sq Ft: 0

Flood Plain *

Number of Employees * — # of ee's working at this location

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

You can use ZERO ("0") 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. **<u>Frame (ISO 1)</u>** – 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. **<u>Joisted Masonry (ISO 2)</u>** - combination of building construction comprised of exterior load bearing walls of masonry or concrete.
3. **<u>Non-combustible (ISO 3)</u>** - 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. **<u>Masonry non-combustible (ISO 4)</u>** - The main structural elements of the walls are masonry or concrete.
5. **<u>Modified or semi-fire resistive (ISO 5)</u>** - 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. **<u>Fire resistive (ISO 6)</u>** - The main structural elements are noncombustible. Examples of these materials would be masonry and concrete. Basically, all concrete construction.
7. **<u>Outdoor Property</u>** – 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	Vehicle Schedule (WAY-V14151) removed.	Bound	07/11/2024	07/11/2024
Add	Vehicle Schedule (EKA-V16045) added.	Bound	07/10/2024	07/10/2024
Add	Vehicle Schedule (CAB-V16046) added.	Bound	07/10/2024	07/10/2024
Add	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

CITY OF:
DRONE SCHEDULE
2025

	UNIT NUMBER	DEPARTMENT	YEAR	MAKE AND MODEL	SERIAL NUMBER	REGISTRATION NUMBER	CURRENT MARKET VALUE	ADDITIONAL ATTACHMENTS DESCRIPTION	ADDITIONAL ATTACHMENTS VALUE	TOTAL VALUE
	optional									
example:	Parks12	Parks & Recreation	2022	DJI Mavic 2 Pro	12345678901	FA987654321	$2,500.00	DJI Spotlight	$1,500.00	$4,000.00
										$0.00

Drone Schedule

- Not in Origami (yet)
- Excel spreadsheet we keep in-house
- Provides <u>physical damage coverage</u>:
  - $1,000 deductible
  - Operator must have a valid Remote Pilot Certificate
- If you want <u>liability coverage</u>:
  - Complete an application
  - Current cost: $550 - $3,080 per unit
- Membership includes liability coverage for drones owned by volunteers that are used on a member's behalf

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 30th!

Renewal Items

Dashboards | Values Campaign | Tasks | Emails | Claims | Financials | Members | Cont

Jenne Au

Value Collection Assignment - MIRMA 2025 Renewal Questionnaire

Reassign

0% IN PROGRESS

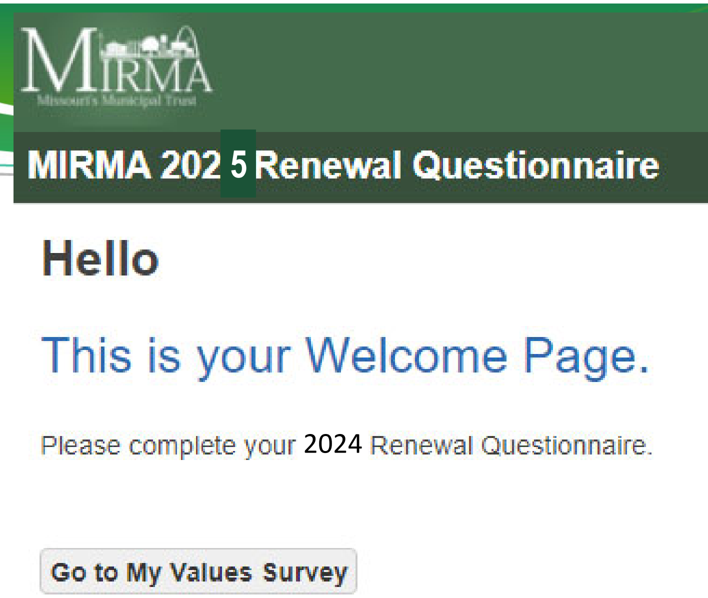
8 TOTAL

Location / Member	Value Collection Group	Status	Comments	Due Date
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		

1 to 8 of 8

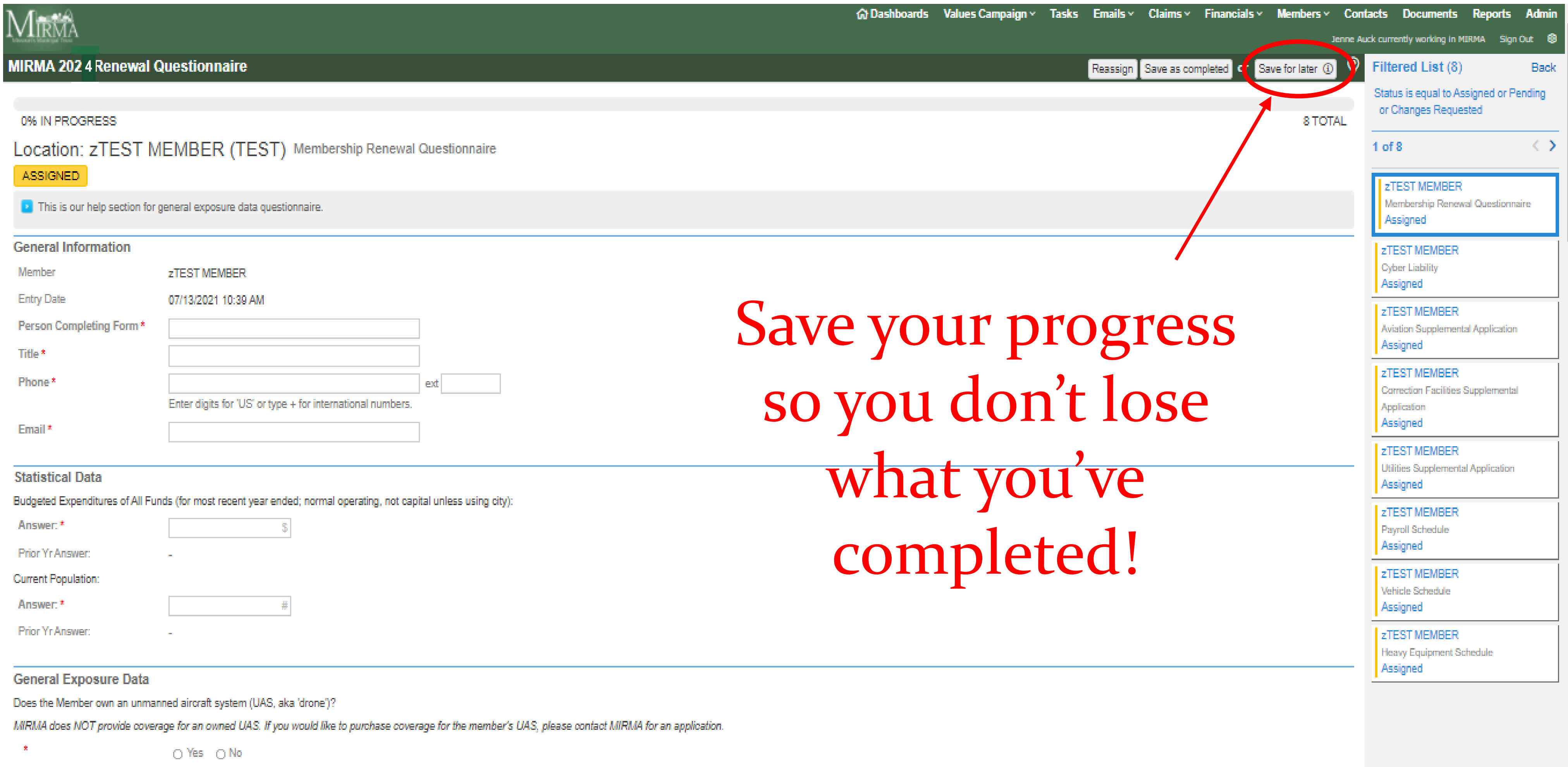
Property Schedule

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



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

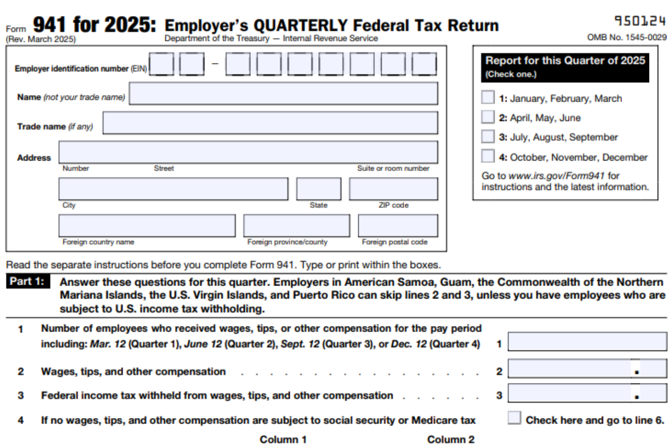
*Guidelines can also be found on MIRMA website

Payroll V

- Externa e payroll repo MIRMA
- Due b following yea
  - Ex
    - C ayroll wa n the Rene stionnaire t ue January,
    - P ification will b mb for the CY roll
    - CY used to calcula ents
- If payroll
  - Over-report assessment (FY26)
  - Under-reported: difference x 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** 950124
(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* 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.

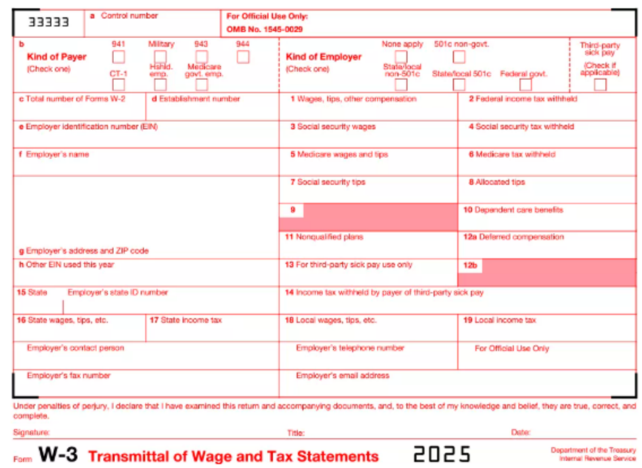
1 **Number of employees who received wages, tips, or other compensation for the pay period including:** ***Mar. 12*** **(Quarter 1),** ***June 12*** **(Quarter 2),** ***Sept. 12*** **(Quarter 3), or** ***Dec. 12*** **(Quarter 4)** 1

2 **Wages, tips, and other compensation** . . . . 2 .

3 **Federal income tax withheld from wages, tips, and other compensation** . . . . . . 3 .

4 **If no wages, tips, and other compensation are subject to social security or Medicare tax** **Check here and go to line 6.**

Column 1 **Column 2**



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

b **Kind of Payer** (Check one) 941 Military 943 944 CT-1 Hshld. emp. Medicare govt. emp.
Kind of Employer (Check one) None apply 501c non-govt. State/local non-501c State/local 501c Federal govt.
Third-party sick pay (Check if applicable)

c Total number of Forms W-2
d Establishment number
1 Wages, tips, other compensation
2 Federal income tax withheld
e Employer identification number (EIN)
3 Social security wages
4 Social security tax withheld
f Employer's name
5 Medicare wages and tips
6 Medicare tax withheld
7 Social security tips
8 Allocated tips
9
10 Dependent care benefits
11 Nonqualified plans
12a Deferred compensation
g Employer's address and ZIP code
h Other EIN used this year
13 For third-party sick pay use only
12b
15 State Employer's state ID number
14 Income tax withheld by payer of third-party sick pay
16 State wages, tips, etc.
17 State income tax
18 Local wages, tips, etc.
19 Local income tax
Employer's contact person
Employer's telephone number
For Official Use Only
Employer's fax number
Employer's email address

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 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

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**

MIRMA
Missouri's Municipal Trust
MIRMA
Missouri Intergovernmental Risk Management Association
3002 Falling Leaf Court Columbia, MO 65201 (573) 817-2554

INVOICE

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

Date of Invoic
Payment Du

Description		Debits	Credits
FY2024 Assessment Computation ($11.31/$100 Payroll) for the period of 7/1/2023 - 6/30/2024	Partial Gross Assessment	$226,200 $2M / $100 x $11.31	
Property Adjustment Credit ←	Combined = Gross Assessment		$30,316
Loss Prevention Debit ←	Based on Evaluation Score (debit if <80%)	$19,588	
Online Legal Training Debit ←	Based on Police Online Training (5% debit if not completed)	$9,794	
Loss Fund Credit - FY 2011			$3,497
Loss Fund Credit - FY 2014 ←	Surplus distribution from prior years where available		$836
Loss Fund Credit - FY 2015			$1,880
Loss Prevention Credit			$0
			$0)
Mid-Year Property Adjustment Credit	← If deletions were made after the renewal		($0)
Online Legal Training Credit ←	Based on Police Online Training (credit potential if completed)		$0
Loss Experience Debit	Based on loss expierence for 3-year period	$41,772	
Loss Experience Credit			$0
Fire Fighter Cancer Pool Debit ←	NEW	$4,560	
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 https://www.mffcip.org/ or by contacting the MIRMA staff.		If firefighters do not join FF pool, debit is 200% of the pool fee; otherwise, MIRMA reimburses 50% of pool fee	
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.			
	Totals	$301,914	$36,529
		Amount Due	$265,386

Gross Assessment

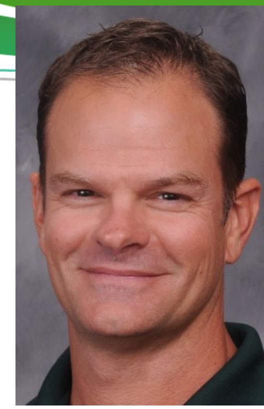
- Payroll from W-3 / quarterly 941
- Rate per $100 of payroll (FY26 - $11.65)
- Property Adjustment
  - Looks at property to payroll ratio average
  - Based on $1.14 per $1,000 of property
  - Not to exceed 25% of partial gross assessment
  - Moving average

Payroll x Rate/100

+/- Property Adjustment

= Gross Assessment

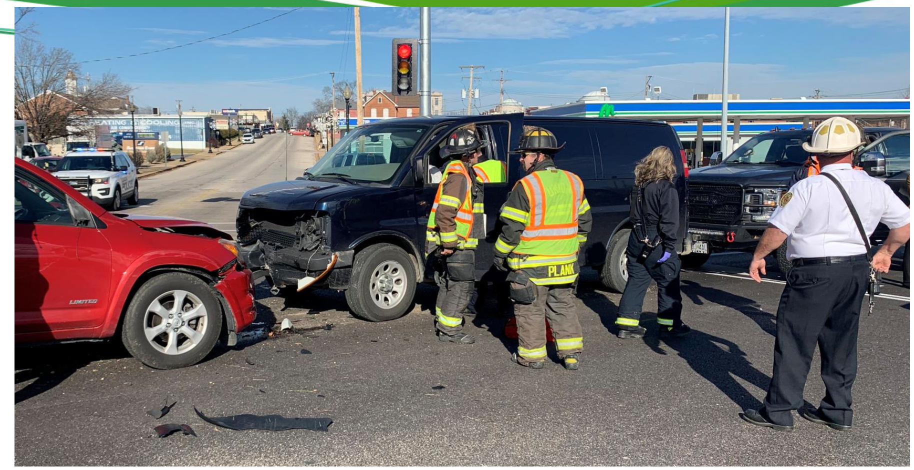
Loss Prevention



EvlauationScore	Debit % of gross assess.
70-79%	10%
60-69%	20%
0-59%	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

VIRTUAL ACADEMY®

virtualacademy.com

- 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 31st 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.