

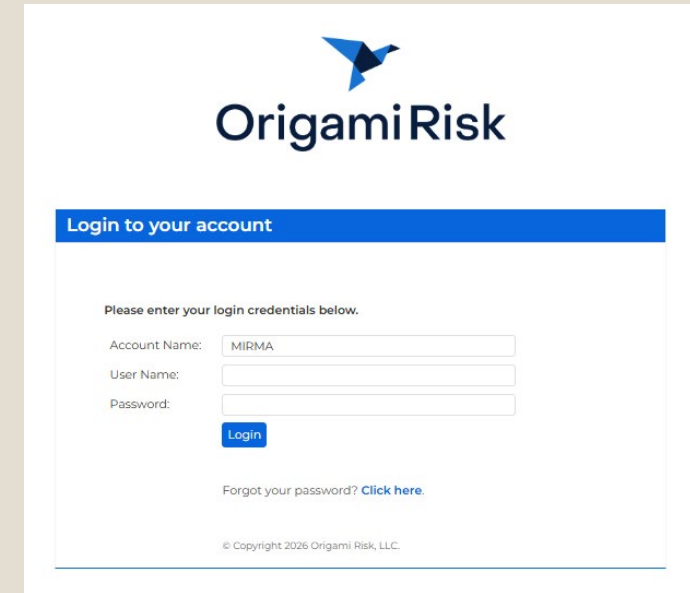
Schedules & Reports in Origami and Assessments



Jenne Auck
Finance Director
jauck@mirma.org

Reports from Origami

- Claim Activity Detail
- Detail Loss Run
- Loss & Claim Experience
- Unit Loss Summary



The image shows the login page for OrigamiRisk. At the top is the OrigamiRisk logo, which consists of a stylized blue bird icon above the text "OrigamiRisk". Below the logo is a blue bar with the text "Login to your account". Underneath this bar is a white box containing the login form. The form has the text "Please enter your login credentials below." followed by three input fields: "Account Name:" with the value "MIRMA", "User Name:", and "Password:". Below these fields is a blue "Login" button. At the bottom of the form is a link that says "Forgot your password? [Click here.](#)". At the very bottom of the page is a small copyright notice: "© Copyright 2026 Origami Risk, LLC."

Report Listing

Report Name

[MEMBER - Claim Activity Detail](#)

[MEMBER - Detail Loss Run](#)

[MEMBER - Loss and Claim Experience](#)

[MEMBER - Unit Loss Summary](#)

What does it mean?

Coverage	Closed Claims	Open Claims	Total Claims	Loss Payments	Expense Payments	Recoveries	Loss Reserve	Expense Reserve	Total Net Experience
Loss Date: Fiscal Year 2026: 07/01/2025 - 06/30/2026									
Auto Liability	36	33	69	\$130,270.25	\$48,590.45	(\$10,079.30)	\$131,224.34	\$38,945.65	\$338,951.39
Auto Physical Damage	60	34	94	\$419,397.22	\$15,183.54	(\$49,386.56)	\$394,061.63	\$10,181.94	\$789,437.77
Comprehensive Liability	198	115	313	\$387,815.43	\$62,098.41	(\$13,381.35)	\$270,948.98	\$44,368.61	\$751,850.08
Crime	0	1	1	\$0.00	\$0.00	(\$0.00)	\$0.00	\$0.00	\$0.00
Employment Practices Liability	4	7	11	\$10,000.00	\$29,011.73	(\$0.00)	\$65,000.00	\$133,053.57	\$237,065.30
Property	23	43	66	\$184,356.00	\$25,079.88	(\$4,810.00)	\$829,886.79	\$34,958.30	\$1,069,470.97
Workers Compensation	324	108	432	\$2,001,137.22	\$205,334.73	(\$4,341.55)	\$2,365,624.10	\$320,853.93	\$4,888,608.43
Totals for Fiscal Year 2026: 07/01/2025 - 06/30/2026	645	341	986	\$3,132,976.12	\$385,298.74	(\$81,998.76)	\$4,056,745.84	\$582,362.00	\$8,075,383.94

Coverage Packets



Employment OpportunitiesWho We AreWhat We OfferMembershipContactMember Portal

The MIRMA Membership Manual

IntroductionArticles of AssociationBy-LawsAssessment CalculationMembership Renewal

- WC Class Code Guide
- Payroll Reporting Guidelines

Coverage Packet

- Coverage Packet FY2026 (7/1/2025 – 7/1/2026)
 - Airport Liability Policy FY26
 - Unmanned Aerial Vehicle Policy FY26
- Coverage Packet FY2025 (7/1/2024 – 7/1/2025)
 - Airport Liability Policy FY25
 - Unmanned Aerial Vehicle Policy FY25
- Coverage Packet FY2024 (7/1/2023 – 7/1/2024)
 - Airport Liability Policy FY24
 - Unmanned Aerial Vehicle Policy FY24
- Coverage Packet FY2023 (7/1/2022 – 7/1/2023)
 - Airport Liability Policy FY23
 - Unmanned Aerial Vehicle Policy FY23
- Coverage Packet FY2022 (7/1/2021 – 7/1/2022)
 - Airport Liability Policy FY22
 - Unmanned Aerial Vehicle Policy FY22
 - Cyber Liability FY22

LOGOUT

MEMBER MENU

2025 Annual MeetingBoard MinutesDirectoryFinancialsOrigami / File a ClaimGenex ClinicalCare 24 (formerly FirstNurse)Forms/PoliciesMember PortalMembership ManualMIRMA HealthMIRMA HR-1CallNewslettersPresentationsTraining



MIRMA: MIRMA

SearchHelpNotificationsJA

DashboardsLoss ControlValues CampaignTasksEmailsClaimsFinancialsMembersContacts

Policies >

TEST-2026 - 07/01/2025

Email ALL Vehicle Insurance CardsMore

Policy Detail

Policy Number:TEST-2026

Member:zTEST MEMBER

Attach#<Policy#18591>

Rating Program:2025-26

Premium:0.00

Terms

Policy Type:Occurrence

Effective Date:07/01/2025

Expiry Date:06/30/2026

Limits

Layer Type:Primary

Retention Type:Deductible

Open Tasks

View All TasksCreate New

No open tasks yet.

All Notes

Create New

No notes yet.

Recent Emails

Create New

No emails yet.

Contacts

Create New

No contacts yet.

Files

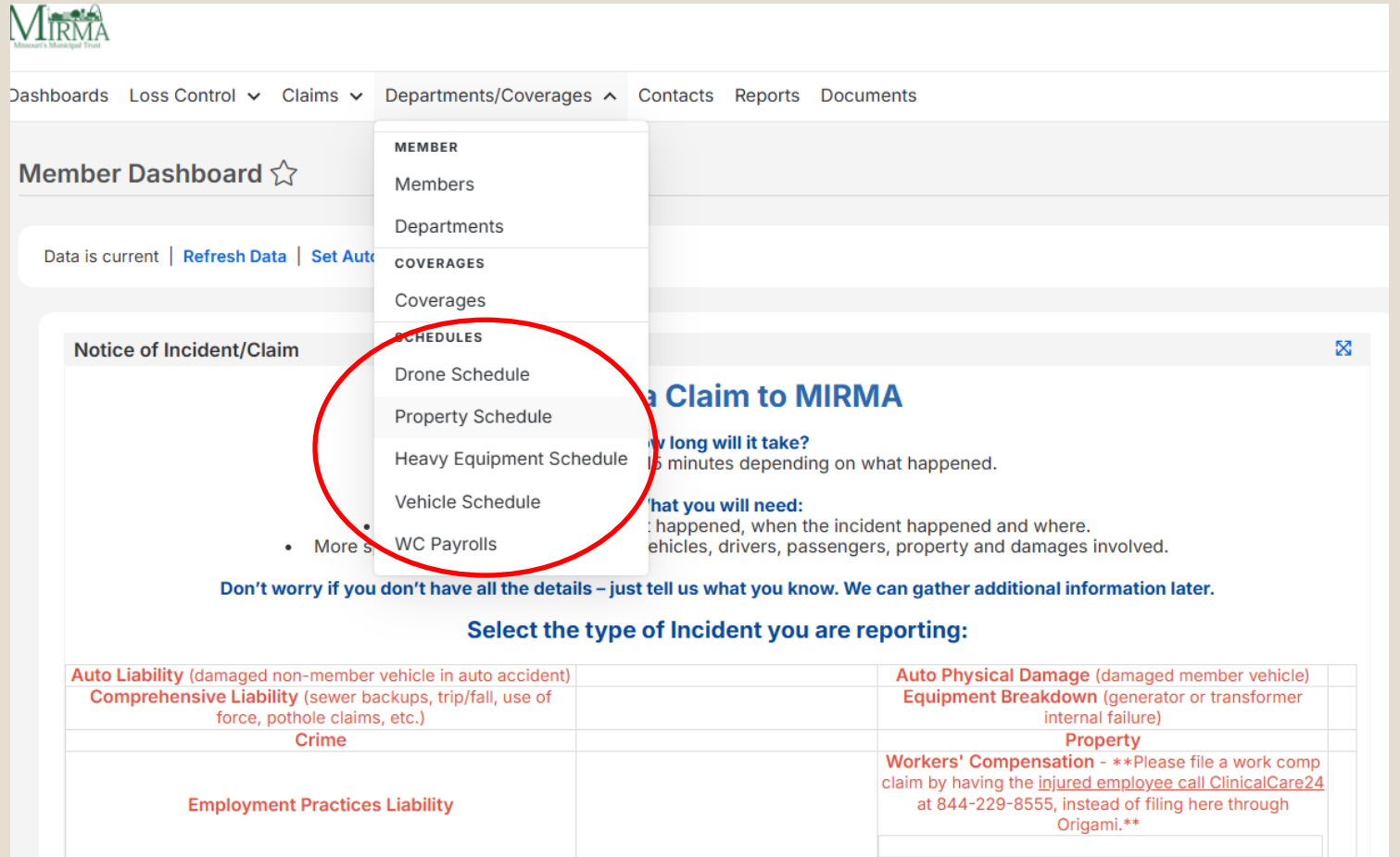
View All FilesCreate New

Coverage Packet FY267/14/2026

Drop files to attach

Schedules In Origami

- Property
- Heavy Equipment
- Vehicle
- Drone
- Payroll



MIRMA
Missouri's Municipal Trust

Dashboards Loss Control ▾ Claims ▾ Departments/Coverages ▴ Contacts Reports Documents

Member Dashboard ☆

Data is current | [Refresh Data](#) | [Set Auto Refresh](#)

Notice of Incident/Claim

SCHEDULES

- Drone Schedule
- Property Schedule
- Heavy Equipment Schedule
- Vehicle Schedule
- WC Payrolls

File a Claim to MIRMA

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

What you will need:
What happened, when the incident happened and where.
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)	Auto Physical Damage (damaged member vehicle)
Comprehensive Liability (sewer backups, trip/fall, use of force, pothole claims, etc.)	Equipment Breakdown (generator or transformer internal failure)
Crime	Property
Employment Practices Liability	Workers' Compensation - **Please file a work comp claim by having the injured employee call ClinicalCare24 at 844-229-8555, instead of filing here through Origami.**

Viewing Schedules

TIP1: Hold the Shift key and scroll the mouse button to move left and right on the schedule!

TIP2: Use “%” when filtering/searching (%pool)

MIRMA
Missouri Municipal Trust

MIRMA: MIRMA



Dashboards Loss Control Values Campaign Tasks Emails Claims Financials Members Contacts Documents Reports Admin

Property Schedules - Current Year Property Schedules

 Policy has a record where Effective Date is in current fiscal period

Edit CriteriaEdit ColumnsSaveSave AsAdd to Dashboard

Bulk Actions

Update Field Values

Add New Note

Printable Abstracts

Export

Export to Excel

Export to CSV

Export to PDF

More

Property	Member Number	Member	Department	Current FY	Upcoming FY	Property #	SFHA (Flood Zone A)	# Employees	Property Location	Description Of Structure	Year Built	Type Of Construction	Construction Type	# Measures	Value	Type	Syster
HANU-P12170	HANU	Hannibal Board of Public Works		HANU-2027 - 2026-07-01		1	No	6	Filter Plant Building - Riverview Park	Industrial Manufacturing/Fence (A)	1924	Brick	Masonry non-combustible (ISO 4)	1	5,706	sq ft	No
HANU-P12200	HANU	Hannibal Board of Public Works		HANU-2027 - 2026-07-01		31	Yes	0	Arch Street	WW. Tr/Grit & Dewtr Bldg. (A)	1981	Brick	Masonry non-combustible (ISO 4)	2	6,133	sq ft	No
WTP-P18966	WTP	City of West Plains	WTP19 - Electric	WTP-2027 - 2026-07-01		157	No		1710 Old Airport Rd./Goodhard Dr.	Electric Generator Complex	1999	Metal	Outdoor Property		20,564	sq ft	No
ARN-P10276	ARN	City of Arnold	ARN33 - Parks and Recreation	ARN-2027 - 2026-07-01		83	No	50	1695 Missouri State Road	Recreation Center	2005	Masonry non-combustible (ISO 4)	Masonry non-combustible (ISO 4)	2	56,000	sq ft	Yes
FUL-P11773	FUL	City of Fulton	FUL19 - Electric	FUL-2027 - 2026-07-01		26	No	5	2101 Power Lane	Power Plant	1965	Steel/Brick	Joisted Masonry (ISO 2)	1	40,000	sq ft	No
FUL-P11772	FUL	City of Fulton	FUL19 - Electric	FUL-2027 - 2026-07-01		25	No	0	2101 Power Lane	Gas Turbine Building	1973	Metal	Non-combustible (ISO 3)	1	3,040	sq ft	Yes

Policy or Assessment

Policy Set:
- None Selected -

Include:
All

Apply Filter

Property Schedule Views

All Property Schedules

Current Year Property Schedules

Upcoming Year Property Schedules

Filter By

Advanced Search

Member

Property

Member Property #

Policy

Department

Name

Description of Structure

Functional Replacement Cost

All

SFHA (Flood Zone A)

All

Search

Clear

Schedule Changes – Add/Update/Delete

- Add, delete, and update items throughout the year
- **Value changes only during Renewal and Mid-Year Update Opportunity****

Member Dashboard ☆

More ▾

Data as of 6 minutes ago | Refresh Data | Set Auto-Refresh

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)	Auto Physical Damage (damaged member vehicle)
Comprehensive Liability (sewer backups, trip/fall, use of force, pothole claims, etc.)	Equipment Breakdown (generator or transformer internal failure)
Crime	Property
Employment Practices Liability	Workers' Compensation - **Please file a work comp claim by having the injured employee call ClinicalCare24 at 844-229-8555, instead of filing here through Origami.**

ADDITIONAL DOCUMENTS NEEDED FOR CLAIMS:

Supervisor's Investigation Report - Complete after any claim (required for all workers' compensation claims) and attach to claim.

Work Comp Wage Statement - Complete for a workers' compensation indemnity claim.

Source: Pearson, Customized Information - Edit for your member's name and then distribute to claimant when a source location returns

Schedule Change Requests

Vehicles

 Add

 Update

 Delete

Property

 Add

 Update

 Delete

Heavy Equipment

 Add

 Update

 Delete

Drones

 Add

 Update

 Delete

Recent Schedule Changes

Change Action	Generated Summary	Status	Bound Date	Effective
Delete	Property Schedule (TEST-P20568)	Rejected		12/12/2025

Adding an Item to a Schedule

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” when adding,
“Correction” when updating

Complete these if you want, but
not required.

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

Vehicles

- Add new vehicles throughout the year!
- Coverage for a claim: Market Value (ACV)
- Trailers go on the Vehicle Schedule (unless it has a piece of equipment permanently mounted – then it's heavy equip.)
- Examples:
 - Fire Trucks
 - Street Sweepers
 - Police Vehicles
 - Trailers – flat bed, dump, etc
 - Bucket Trucks
 - Freightliner



Vehicle ID Cards

- Origami – detailed vehicle information on card
- MIRMA.org: Fleet card option (find in “Forms”)
- **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 2027)
- 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 Card

- **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.*
- You can also find the individual vehicle and email the card from there.

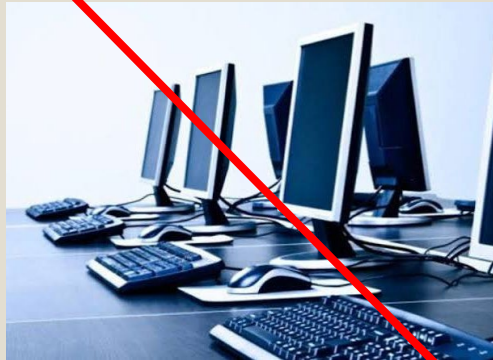
Heavy Equipment

- Land vehicles, including any attached machinery or equipment:
 - Bulldozers
 - Mowers
 - Forklifts
 - Graders
 - Power cranes
 - Excavators
 - Sewer Jet Trailer (permanently mounted)
 - **Golf carts**
 - **UTVs**



Heavy Equipment

- Equipment permanently mounted to a trailer
- Don't list if less than \$1,000 deductible
- **Schedule at market value (ACV)**
 - **Coverage is limited to scheduled value**
- Leased Equipment – permanent use (leasing for a year, or lease to own)



Property



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-2027 - 7/1/2026
Department:	
Property:	Empty to autogenerate
Member Property Number:	
Street 1:	
City:	
State ID:	- None Selected -
Postal Code:	
Insure Contents Only:	☐
Building/Structure Value *	
Contents Value: *	
Total Value:	0
Name: *	
Property Location: *	
Latitude/Longitude:	
Description of Structure: *	
Purchase Date: *	
Year Built: *	- None Selected -
Major Remodel Dates:	
Number Stories: *	
Sprinkler System: *	- None Selected -
Type of Construction: *	
Construction Type: *	- None Selected -
Measurement Type: *	- None Selected -
Measurement Value: *	
Building Value/Sq Ft:	0
SFHA (Flood Zone A) *	- None Selected -
Number of Employees: *	

When adding property, it's ok to use "N/A" or "zero" where appropriate.

Property

- Building/Structure Value vs Contents Value
 - Attached: Building/Structure value
 - Unattached: Contents value
- Don't add items that don't have coverage:
 - Vacant land (you're still covered for liability purposes)
 - Asphalt parking lots or concrete pads
 - High Risk buildings
 - Underground pipes
- Schedule property at **replacement value**
 - Coverage is limited to 120% of the scheduled value
 - Inflation factor applied annually (during renewal) to the Building/Structure Value

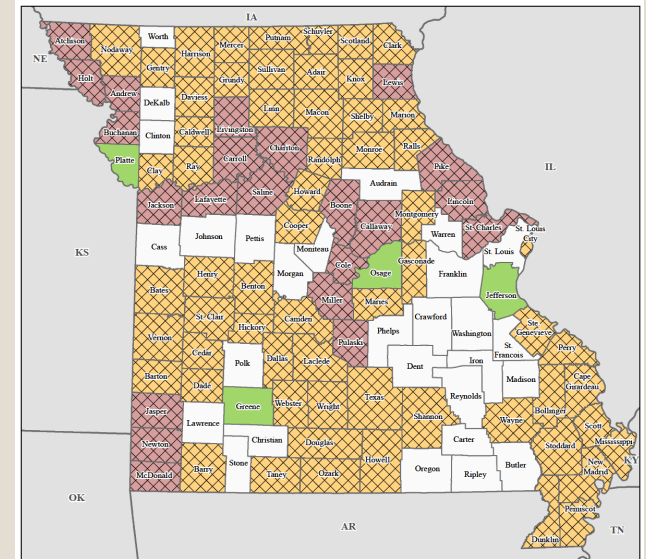


Construction Types

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
 - 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
- Limited to 100% of scheduled value
 - Be sure to include the cost of demo

Drone Schedule

- Now in Origami!
- Provides physical damage coverage:
 - \$1,000 deductible
 - Operator must have a valid Remote Pilot Certificate
- Liability coverage will be covered by MIRMA's Coverage Packet pending approval at tomorrow's board meeting



What happens after I add/update/delete an item on the schedule?

Schedule Change Requests				
Vehicles				
	 Add	 Update	 Delete	
Property				
	 Add	 Update	 Delete	
Heavy Equipment				
	 Add	 Update	 Delete	
Drones				
	 Add	 Update	 Delete	

Recent Schedule Changes				
Change Action	Generated Summary	Status	Bound Date	Effective
Add	Heavy Equipment Schedule TEST-E27135 added.	Pending		07/01/2026
Delete	Property Schedule (TEST-P20568) removed.	Rejected		12/12/2025
Delete	KUBOTA test Tractor 123 1983 - 1983 (TEST-E24221) removed.	Rejected		12/12/2025
Delete	Club Car 2012 - 2012 (TEST-E24220) removed.	Rejected		12/09/2025
Delete	Caterpillar RX1 2004 - 2004 (TEST-E24213) removed.	Rejected		12/08/2025

Timeline to make schedule changes

- Additions, Deletions, Minor Changes – Can be done all year long
 - Add new acquisitions or delete items that have been sold/disposed
 - Utilize the Origami dashboard widget
 - Minor changes on current scheduled items – location changes, department changes, etc.
- Value Changes:
 - December/January – Renewal
 - Changes reflected on the following year's schedule
 - Emailed Renewal link or Origami dashboard widget
 - May/June – Mid-Year Update
 - Changes reflected on the following year's schedule
 - Origami dashboard widget

Membership Renewal Process in Origami

- Begins early December
- Renewal process closes **January 30th!**
- Establishing coverage for the year
 - Update or change schedule values
 - Purchase excess insurance
- Self-insurance taxes
- Applications and schedules



Renewal Items



Value Collection Assignment - MIRMA Renewal for FY2027

Reassign ?

0% IN PROGRESS

9 TOTAL

Location / Member	Value Collection Group	Status	Comments
zTEST MEMBER	Membership Renewal Questionnaire	Pending	
zTEST MEMBER	Aviation Supplemental Application	Pending	
zTEST MEMBER	Correction Facilities Supplemental Application	Pending	
zTEST MEMBER	Utilities Supplemental Application	Pending	
zTEST MEMBER	Payroll Schedule	Pending	
zTEST MEMBER	Vehicle Schedule	Pending	
zTEST MEMBER	Heavy Equipment Schedule	Pending	
zTEST MEMBER	Property Schedule	Pending	
zTEST MEMBER	Drone Schedule	Pending	

1 to 9 of 9

Questionnaire & Applications



MIRMA Renewal for FY2027



Welcome Jenne Yahoo,

Please click on the link below in order to make any necessary updates to your schedules and complete the Renewal applications. **The deadline for the Renewal completion is January 30th.**

Thank you,
MIRMA
(573) 817-2554

[Go to My Values Survey](#)

Statistical Data

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

Answer: *

Prior Yr Answer: 2

Current Population:

Answer: *

Prior Yr Answer: 2

General Exposure Data

Total number of parks:

Answer: *

Prior Yr Answer: 2

Number of parking garages:

Answer: *

Prior Yr Answer: 2

Number of members on the governing body (city council, board of aldermen, or utility board):

Answer: *

Prior Yr Answer: 3

Current number of full time fire fighters:

Answer: *

Schedules During Renewal

- Property, Heavy Equipment, Vehicle, and Drone
- 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

Member: zTEST MEMBER (TEST) Payroll Schedule

PENDING



Please complete the following pages for the MIRMA Membership Renewal.



List the payroll for calendar year ending December 31, 2025.

Use one line per payroll code (IE: Don't list a code twice because they do not total - the second line will overwrite the first line.)

Be sure to include all regular wages and salaries paid to all elected or appointed officials, all full and part time employees, and all remuneration paid to individually contracted employees such as recreation officials, umpires or instructors.

DO NOT DEDUCT payroll deductions for deferred compensation or section 125 benefits.

DO NOT include fringe benefits, such as uniform or auto allowances, the premium portion of overtime pay, and expenditures for the services of independent contractors. Do not include remuneration paid to attorneys (i.e. city attorney and prosecuting attorney) if they are independent contractors.

Click [here](#) to access Payroll Reporting Guidelines and [here](#) to review WC Class Code Guide

Count	Number Of Employees	Payroll
6	None	None

Filter By: [Active Only](#) [Inactive Only](#) [All](#) [New WC Payroll](#)

Policy	Proposal	Job Class	Number Of Employees	Payroll
	TEST-2027-1 -	6836 - Marina		
	TEST-2027-1 -	5403 - Carpentry – Commercial Buildings		
	TEST-2027-1 -	5506 - Street and Road Maintenance		
	TEST-2027-1 -	8601 - Engineers		
	TEST-2027-1 -	8820 - City Attorney		
	TEST-2027-1 -	8868 - Teachers/Youth Division		

Reported Payroll

- Work comp self-insurance taxes
- NOT be the same as your taxable payroll on Form 941 or W-3
 - Form 941 / W-3 payroll is used to calculate assessments
- Use **Gross** payroll following NCCI guidelines
- Include:
 - City Employees
 - City Volunteer firemen
 - City officials
 - Individually contracted employees (ex: umpires)
 - **City attorney or prosecuting attorney – ONLY if they are an EMPLOYEE (not individual contractors)**

Reported Payroll

*Guidelines in instructions & on MIRMA website

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

Quarterly Form 941 & Annual W-3

- 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

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/country 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

Form W-3 Transmittal of Wage and Tax Statements 2025

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

b Kind of Payer (Check one) ☐ S41 Military ☐ S42 S43 ☐ S44

c Kind of Employer (Check one) ☐ None apply ☐ S01c non-govt. ☐ S01c State/local non-S01c ☐ S01c Federal govt. ☐ Third-party sick pay (Check if applicable)

d 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 11a Nonqualified plans 11b Deferred compensation

g Employer's address and ZIP code 12 For third-party sick pay use only 12b

h Other EIN used this year 13 State 14 Income tax withheld by payer of third-party sick pay

15 State Employer's state ID number 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 tax 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

Assessments

Assessment

- Assessment Computation
- Property Adjustment
- Loss Prevention
- Loss Experience
- Online Legal Training
- Mid-Year Property Adjustment Credit
- Firefighter Cancer Pool
- Loss Fund Credits



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 Invoice:

Payment Due:

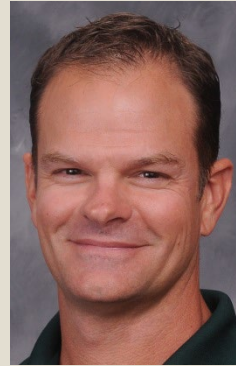
Description	Debits	Credits
FY2024 Assessment Computation (\$11.31/\$100 Payroll) for the period of 7/1/2023 - 6/30/2024	Partial Gross Assessment	
	\$226,200 \$2M / \$100 x \$11.31	
Property Adjustment Credit		\$30,316
Loss Prevention Debit	Combined = Gross Assessment	
Online Legal Training Debit	Based on Evaluation Score (debit if <80%)	\$19,588
Loss Fund Credit - FY 2011	Based on Police Online Training (5% debit if not completed)	\$9,794
Loss Fund Credit - FY 2014		\$3,497
Loss Fund Credit - FY 2015	Surplus distribution from prior years where available	\$836
Loss Prevention Credit		\$1,880
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		\$41,772
Loss Experience Credit	Based on loss experience for 3-year period	\$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.mffcp.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 (FY27 - \$11.23)
- Property Adjustment

$\text{Payroll} \times \text{Rate}/\$100 \quad +/- \quad \text{Property Adjustment} = \text{Gross Assessment}$

Loss Prevention



Evaluation Score

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
 - FY27 Assessments: FY23, FY24, and FY25 losses as of 3/31/26
- Number of losses (frequency) - 10%
- Total amount incurred (severity) - 90%
- 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
- Average annual participation – 80%
- Debit: 5% of gross assessment
- Credit: Pro rata share of all debits collected

Firefighter Cancer 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
- Loss Fund Credit – \$2M on FY27 assessments!

Assessment Due Date

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.