

MISSOURI RURAL SERVICES WORKERS' COMPENSATION INSURANCE TRUST



Dear Trust Members and Agents,

The Trust recently held its 28th Annual Meeting! If you haven't had a chance to attend, I encourage you to consider coming next year. The meeting always takes place in April and is held in the Lake of the Ozarks area of the State. It's a beautiful time of year, with the dogwoods sprinkled throughout the woods, and the weather is usually nice. This year's meeting included a session for safety topics and a Hall of Fame Award ceremony. A couple of Board Members were re-elected, Dana Tarpenting from City of Brookfield and Connie Latimer from Saline County. The day ended with a few hours of gaming, playing "Workers' Compensation Trivia", which turned out to be a lot more challenging and fun than expected! Winning tables received prizes and free drink tickets were provided, plus snacks and soft drinks. Kathy Holstine, a prior Board Member and County Clerk of Holt County, Missouri, was the MC. Kathy's personality plus extensive knowledge of workers' compensation made her perfect for the job!

Before I close, I would like to talk about the Hall of Fame Winners, many of whom are in this newsletter. The Hall of Fame winners are extremely important to the Trust. They consistently strive to remain claim-free. Keeping their employees from injury is a top priority, and as a result they have low loss ratios, lower than average experience modification factors, and receive substantial discounts on their premiums. There are many categories for our Members to receive a Hall of Fame Award, from those with less than \$5,000 in premium on up. I encourage everyone to strive to be a Hall of Fame Safety Award Winner, but more importantly than the award, I encourage you to put your employees, their families, and your community first by making safety a priority in your workplace. It takes effort, and sometimes a new mindset, but it can happen. Visit our safety website at www.mrswcit.com for safety tips and videos.

Lastly, the Trust has a new Facebook Group for Members. We are hoping all of our Members with their own FB page will join. You should be able to find the Trust page if you search "MRSWCIT". Please contact Stacy Thoenen if you run into any trouble and she will send you an "invitation to join". You can reach Stacy by email at stacy@missouriruralservices.com or phone at 800-726-9304, ext. 216.

In closing, I hope you and your families are safe and content. For those of you who love morel mushrooms, I hope you found a bunch, and for those who love the beauty of Spring I hope you have enjoyed the redbuds, dogwoods, and listening to the song birds.

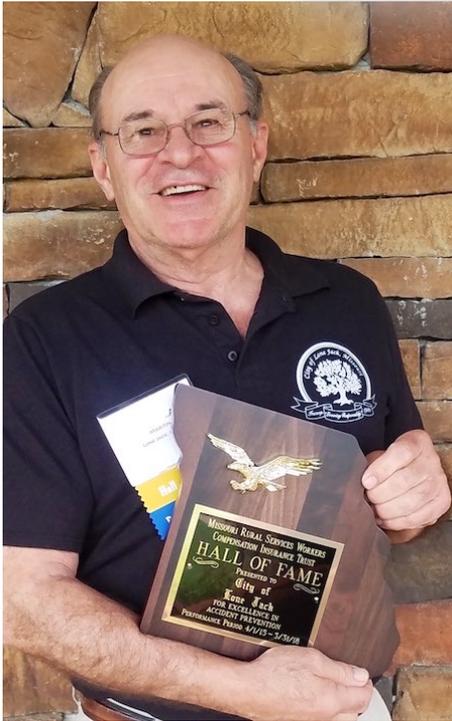
Blessings and a safe 2019 to you all!



Susan Woods, Chairwoman of the Board of Trustees

Good News from MRSWCIT

Hall of Fame Award Winners



Doug Martin, Mayor,
City of Lone Jack



Jackie Stewart,
Warren County Ambulance District



Dana Tarpeneing &
Donna Barger,
City of Brookfield



Debbie Tarvid,
Missouri Highlands Health Care



Hall of Fame Award Winners



Kathy Kirkland,
City of Crystal City;
Don Becker, Custom
Insurance Services



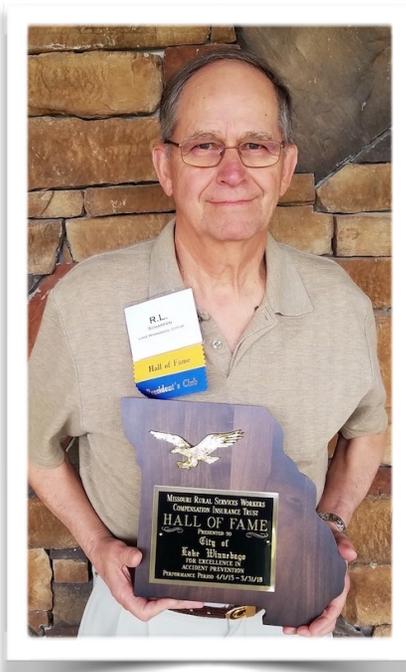
Kieth Pantaleo,
Salt River
Ambulance
District



Monte Fenner, Connie Latimer,
Stephanie Gooden, Kile Guthrey, Jr.,
Saline County; Merlin Aldredge,
Naught-Naught Agency



R. L. Scharfen,
City of Lake
Winnebago



Randy Casey, Festus
Special Road District;
Lynn Buerek, Custom
Insurance Services



Hall of Fame Award Winners



Sandra Carroll & Anna Edmondson, Share and Care for Special People, Inc.

Sharon Tyger & Cheryl Kidwell, Opportunity Sheltered Industries, Inc.



IMPORTANT KEY AUDIT REMINDERS

Each year the Trust hires an independent auditing firm to audit Trust Members. Depending on premium size, the audit may be on-site, telephone, or a self-audit. For the 4/1/18 to 3/31/19 Audit, the Board of Trustees has chosen Premium Audit Results, the firm which has performed our audits for several years. Contact information is: Premium Audit Results, 10525 N. Ambassador Dr., #301, Kansas City, MO 64153, lmurphy@cjfig.com.

Please read the following Key Audit Reminders carefully and contact Laura with any questions.

Overtime Payroll: If your records show extra pay earned for overtime separately, the entire extra pay is excluded. If your records show regular pay plus overtime pay in one combined amount and time and one-half is paid for overtime, 1/3 of this total pay will be excluded.

Interchange of Labor: Some employees may perform duties directly related to more than one classification. Their payroll may be divided among the classifications if:

The employer maintains proper payroll records, which show the actual payroll by classification for that individual employee. The records **must reflect** actual time spent working within each job classification for that individual employee. **Note:** Estimated or percentage allocation of payroll is not permitted.

KEY AUDIT REMINDERS (continued)

If payroll records do not show the actual payroll applicable to each classification, the entire payroll of the individual employee must be assigned to the highest rated classification which represents that individual employee's work.

Contractors and Subcontractors: The Missouri Workers' Compensation Law makes you as the employer responsible for providing workers' compensation benefits to a contractor or the employees of a contractor (or subcontractor) doing work for you, unless the contractor (or subcontractor) has their own workers' compensation coverage.

If a contractor (or subcontractor) has workers' compensation coverage, you must secure satisfactory evidence to that effect, by securing a Certificate of Insurance, to be retained by you and available to our payroll auditor at the time of the audit.

If the contractor (or subcontractor) does not have workers' compensation coverage for himself or his employees, then you as the employer will be charged the appropriate premium as if the contractor (or subcontractor) was your employee. This premium will be charged at the time of the payroll audit.