

# The Municipal RISK MANAGER

SUMMER 2018

A Publication of the Maine Municipal Association

## MMA Risk Management Services Announces New Director



*Michelle Pelletier*

Maine Municipal Association is pleased to announce the well-deserved appointment of Michelle Pelletier, current MMA Risk Management Services Underwriting Manager, to the position of Director of Risk Management Services. Michelle brings to the position a solid, proven background in underwriting, risk financing, reinsurance, coverage and risk analysis and member services. She has been instrumental in the development of numerous program enhancements for the Property & Casualty Pool, Workers' Compensation Fund and the Unemployment Compensation Fund. Michelle is dedicated to our programs, our membership and our continued partnerships. Michelle has earned the prestigious Chartered Property Casualty Underwriter (CPCU) designation, which is a professional designation held by just over 2% of all those employed in the insurance industry in the United States, and is widely considered the premier designation in the property and casualty insurance industry.

Michelle joined the Maine Municipal Association Risk Management Services staff in 1990 as an Underwriting Specialist and a Senior Underwriter. More recently, over the last ten (10) years she has been the Underwriting Manager. She is excited and pleased to be given this opportunity to lead the Risk Management Services department and programs as MMA looks to meet the evolving risk

management needs of our membership in the future. Please join us in congratulating Michelle on this appointment and we all look forward to working with her as she implements her vision of the Risk Management Services programs. Michelle looks forward to working with all of you as the new Director and welcomes your input and thanks you all for your partnership and support. 🏠

## Time out for Training at the 27th Annual Highway Congress



Risk Management Services Loss Control Department continued their support of the Annual Highway Congress held June 1st at the Skowhegan Fairgrounds. The "Time Out for Training" booth is a fixture at the Highway Congress and provides our loss control staff an opportunity to discuss various safety issues with many of our members and interact with vendors in a casual setting. This year's safety focus was centered on Salt & Sand Shed Safety Awareness.

We would like to thank all of the attendees that visited our booth. 🏠

## Money for Safety – Did you receive your grant?

If your entity is in need of money for safety equipment or safety based education we are here to help. The Maine Municipal Association Workers Compensation Fund offers their members two programs to assist with their safety efforts: The Ed MacDonald Safety Enhancement Grant and Scholarship Grant Programs. These programs offer financial incentives to members of the Workers Compensation Fund by supporting their purchase of safety equipment or safety services that will assist in reducing the frequency and/or severity of workplace injuries. The Grant Programs have assisted in the purchase of 1,182 sets of Bunker Gear for our Fire Departments, 341 Bulletproof Vests to protect our Police Officers and over 960 Ergonomic Devices to improve the quality of our municipal offices/worksites.

The Maine Municipal Association has been proudly awarding safety grants to Members of their Workers Compensation Fund since 1999. The Ed MacDonald Grant programs continue to support governmental entities in Maine and has bestowed over **\$ 4.4 Million** in grants and scholarships. We are happy to announce the award of **117 grants for a total of \$159,200 for the May 2018 grant period.**

Alboin	Cumberland County	Kennebec Sanitary Treatment District	Norridgewock	Somerset County
Androscoggin County	Cyr Plantation	Kennebec Water District	North Berwick	South Berwick
Anson	Eagle Lake Water & Sewer District	Kennebunk	Northport	South Portland
Athens	Easton	Kingfield	Norway	Starks
Auburn Water District	Ellsworth	Kittery	Old Orchard Beach	Strong
Augusta	Fairfield	Kittery Water District	Old Town	Vassalboro
Augusta School Department	Farmingdale	Lincoln Sanitary District	Orono	Waldo
Bangor Water District	Fort Kent	Littleton	Orono Veazie Water District	Waldo County
Belfast	Freedom	Lincoln Sagadahoc Multicounty Jail Authority	Orrington	Warren
Berwick Sewer District	Fryeburg	Livermore	Paris	Washington
Biddeford	Gorham	Lubec	Penobscot County	Waterville
Boothbay	Gray	Madison	Phillips	Weld
Bremen	Great Salt Bay Sanitary District	Mars Hill	Phippsburg	West Gardiner
Brewer	Hampden Water District	Medway	Pittsfield	Westbrook
Bridgton	Hancock County	Mexico	Poland	Whiting
Brownfield	Harmony	Mid Coast Solid Waste Corporation	Presque Isle	Wilton
Brownville	Harrison	Millinocket	Presque Isle Utilities District	Winslow
Brunswick	Holden	Monticello	Sabattus	Winthrop
Cape Elizabeth	Hope	Montville	Saint Francis	Wiscasset
Carrabassett Valley	Houlton	New Gloucester	Sanford	Woodland
Castine	Howland	New Sharon	Sanford Water District	Yarmouth Water District
Cumberland	Jackman	Newburgh	Sidney	York County

For more information about any of the Maine Municipal Association Risk Management Service programs, including The Ed MacDonald Safety Enhancement Grants eligibility and applications, please visit our website at [www.memun.org](http://www.memun.org) and click on the Risk Management Services link, or call us at 1-800-590-5583. 🏠



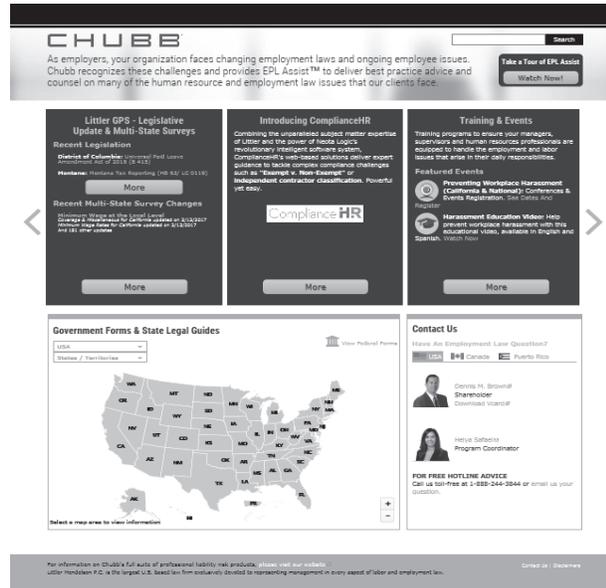
Littler EPL Assist™



## The Free Tool That Answers Your Employment Questions

Employers today face a dizzying array of employment laws, regulations and ongoing employment issues. Whether it involves employee discipline or termination, wage and hour, disability accommodation, or even the new frontier of social media, failure to comply with the ever-changing legal requirements can have a devastating impact on employee morale and the company's bottom line. MMA Risk Management Services recognizes the unique burdens faced by Municipalities and Governmental Entities in today's employment arena, and we are pleased to announce that we have partnered with the nation's foremost employment and labor law firm, Littler Mendelson (Littler).

Through EPL Assist™, MMA Property & Casualty Pool members have an unlimited ability to seek out expert advice and counsel as a benefit of the program. EPL Assist™ is a cutting edge risk management program providing members with a wide variety of legal content, forms and analysis, combined with the ability to interface directly with Littler lawyers dedicated to assisting you in navigating what has become an employment law minefield.



**Members are provided:**

- Free Hotline and online access to legal experts at (prior registration required)**
- Employment law updates, newsletters and related publications**
- A compendium of online employment law resources through a secure website, including unlimited access to such content as:**
  - ❖ Employment policies and practices
  - ❖ Human Resources forms library
  - ❖ Sample employee handbooks
  - ❖ State and national employment law summaries and reference materials
  - ❖ Free harassment training webinars for up to 10 supervisors or managers and complimentary registrations to Littler's nationwide breakfast briefing series
  - ❖ Complimentary access to Littler's webinars and podcasts

For further information regarding this program, please contact Marcus Ballou RMS Member Services at:

**1-800-590-5583 or Email [mballou@memun.org](mailto:mballou@memun.org)**

***Serving Maine Communities Is What We Do and All We Do***

## Thank you and Enjoy



Pat Kablitz

The staff of MMA Risk Management Services would like to send a personal message to Pat Kablitz to thank her for her 20 years of dedicated leadership and friendship. We wish Pat the happiest of retirements and we look forward to hearing about her new adventures. Thanks Pat! 🏠

## Thanks Ann



Ann Schneider

It was with warm wishes and with regret that MMA Risk Management Services announced the retirement of Loss Control Supervisor Ann Schneider on May 4. Ann was hired as a Loss Control Consultant in 1999, promoted to Senior Loss Control Consultant in 2001 and promoted to Loss Control Supervisor in 2011. Ann's members and RMS co-workers will miss her good humor, her depth of knowledge and especially her dedication to our members' safety and well-being. She was a helpful mentor to Loss Control Consultants Lance Lemieux, Dan Whittier and Zachary Collins and a valuable resource to Loss Control, RMS and our members. Ann appreciated eclectic vegetarian restaurants- even if the rest of Loss Control was not always quite as enthusiastic. We wish her all the best in her new adventures. 🏠

**MMA Risk Management Services is happy to welcome the newest members to:**

**Property and Casualty Pool**

Town of Arundel

Town of Sumner

The Hancock Fire Department

**Unemployment Compensation Fund**

Town of Prospect

Town of Union

We thank our dedicated members for their continued partnership.

## FREQUENTLY ASKED QUESTIONS:

**Question:**

**Is this event Town Sponsored?**

**Answer:**

Throughout Maine, special events and activities are commonly held. In the planning of these events, entities appropriate funding and dedicate a great amount of time and resources to ensure that the event is enjoyed by the attending public, but there often exists confusion over whose event it is. Is your municipality truly sponsoring the event or is another entity responsible for the event and the insurance?

For an event to be considered a function of the municipality, the following minimum criteria must be met:

1. The Board of Selectmen, Council, or a designated municipal administrator must appoint or confirm, or the citizens of the municipality must elect, the individuals responsible for planning, organizing, and staffing the activity.
2. The Board of Selectmen or Council must have ultimate authority and oversight over the activity. The Board or Council, or a municipal manager appointed by the Board or Council, or an elected municipal official must have jurisdiction over hiring, safety issues, and cash management policies and procedures.
3. All funds that are collected and disbursed for the activity must be accounted for in the municipality's annual audit and overseen by the municipal treasurer.

Please look for this new Frequently Asked Questions section of the Municipal Risk Manager each quarter. If you have a question you would like to ask please email Marcus Ballou at [mballou@memun.org](mailto:mballou@memun.org)