

25th Anniversary:

Message From the Director

Claims Services

Underwriting and Member Services

Loss Control Services

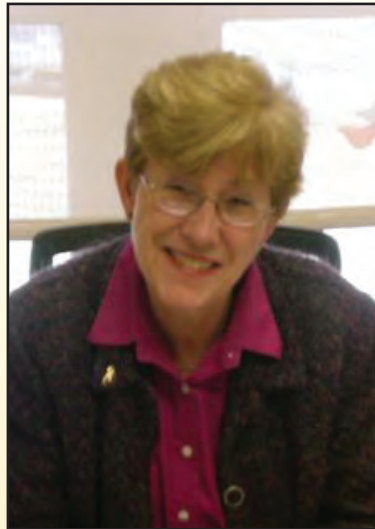


**HUB International New England
Congratulates MMA
Property & Casualty Pool
on the Celebration of your
25th Anniversary!**

*We Honor your commitment to
professionalism and dedication to
unparalleled member service.*

*We are proud to serve as your
Risk Management partner!*

Message from the Director of Risk Management Services



Pat Kablitz, Director

Welcome to the Pool's 25th Anniversary!

Our staff is honored to have provided you exceptional risk management service for the last 25 years. The Pool was created on March 1st, 1987 with a group of 14 founding members who formed a partnership to address the insurance crisis created when commercial insurance companies abruptly left local governments without coverage. At that time our goal was to provide a stable insurance mechanism with specialized coverage tailored for you and your unique exposures. That is still our goal today. The success of the Pool is supported by sound risk management, superior claims administration and prudent fiscal responsibility. The Property & Casualty Pool

has 30 dedicated professionals available to assist you with loss control, claims handling and the implementation of best practices. As we celebrate the 25th Anniversary of the Property & Casualty Pool we are proud that the Pool has matured to have 429 participating members throughout the State of Maine. Members like you are the owners of the Property & Casualty Pool and serve on our Board of Directors. Because the Pool is a non-profit and there are no outside stockholders, we can award the savings back to you. We believe the Pool is a shining example of Maine local governmental cooperation and effectiveness in meeting a common need.

Now we find ourselves asking "What will 2012 and the future bring?" We have all witnessed the cyclical nature of the commercial insurance market. The news has continually reported on the volatility of investments and the financial position of insurance companies. This is nothing new. Insurance companies faltered after the tragic events of September 11, 2001 when they again recoiled from municipal risks in a reflexive attempt to protect their bottom lines. As a result insurance companies became more restrictive in the types of risks that they would accept and many municipalities found themselves receiving a significant rate increase or a cancellation notice. Now in 2012 we find ourselves facing a tight economy. Weather catastrophes have touched us all and will have serious impacts on the insurance industry. This year is likely

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Property & Casualty Claims Services

DIRECTOR (cont'd)

The Maine Municipal Property & Casualty Pool Claims Department consists of 5 claims staff members and a supervisor. All claims adjusters are licensed by the State of Maine for property and casualty adjusting. We personally handle all claims submitted to us, occasionally with the assistance of in-state vendors. If there are any claims coverage issues, we call you to discuss them and are pleased to travel to your location to meet in person and discuss any and all concerns you have. We also provide loss runs on request and will meet with you to discuss those losses.

If you have a claims question or want to discuss the Maine Tort Claims Act (MTCA) or other Maine statutes, we are happy to do so. We deal extensively with the MTCA and associated State statutes and have developed an expertise in interpreting these statutes and applying them. We are happy to discuss immunity and legal liability issues that you may be dealing with on a claim made against you.

Prompt Claims Service

Our care and dedication to our members show in many

different areas of our claims handling. In one recent example, the Town of Union suffered a fire loss resulting from a catastrophic engine failure to a 1986 Freightliner tanker truck. We received the claim immediately after the incident; giving us the opportunity to properly investigate the cause along with damages, and the claim was paid in full within 10 days.



RMS Claims Department left to right: Cheryl Main, Randa Veilleux, Peter Tanous, Colette Robbins, Debra Marquis, Chris McCauley. The RMS Claims Department has a total of 83 years industry experience.

The Town carried a stated value of \$175,000 on the truck and incurred additional loss for tow costs and equipment for a total of \$184,714 payment to the Town.

For losses that do not exceed your deductible or for which there is no coverage, we provide the added benefit of free assistance in recovering of damages from the liable party through our courtesy subrogation. This cost saving measure may reduce staff time and the need for legal involvement

At your request the Claims Department is available to present to your staff “Best Practices” on such topics as claims filing, reporting and accident investigation. Please feel free to contact us anytime and see how we can help you. 🏠



Jay Feyler, Town Manager of Union, receiving the check for their totaled fire truck.

FACT:

Property & Casualty Claims manages approximately 1700 claims each year

to see commercial insurers becoming more restrictive on windstorm and flood coverages as they react to catastrophic weather events in the United States and around the world.

Throughout all of this turmoil and uncertainty the MMA Property & Casualty Pool stands as a pillar of stability and support. The Pool's financial health is stronger than ever. We continue to maintain a stable rating structure and remain committed to being your partner for your risk management needs.

In this issue of the Risk Manager we will highlight some of the accomplishments of the Pool and a few of the talented and experienced staff members who work in Risk Management Services.

The Risk Management Services team thanks you for your commitment to excellence in your town, city or district. We sincerely appreciate the effort you have made toward the ongoing success of the Property & Casualty Pool. We would also like to highlight the high quality work of our actuary, Everett Bishop at Liscord, Ward and Roy, Inc., and our exclusive broker, Bill Brouillard at HUB International New England, and their staff. Both have been with us since the early days of the Pool and continue to help us maintain the position of financial stability that we enjoy today.

On a personal note, I am grateful for the dedicated staff members of RMS who believe in our mission to serve you with professionalism, understanding and integrity. We are looking forward to another 25 years of continued cooperation and success together. 🏠

Underwriting and Member Services



Underwriting Staff from left to right: Karen Worster, Susan Caston, Sherry Cloutier, Ruth VanArsdale, Corina Steeves, and Heidi Swiderek. Over 162 years of risk management experience.

Our staff is committed to supporting your community's efforts to reduce losses through effective risk management practices and to providing professional risk management services.

Experienced underwriting staff handles all member transactions related to new business, renewal of coverage, changes to member property schedules, changes in liability exposures and coverage questions.

The Underwriting and Member Services unit works closely with Loss Control and Claims to assure superior member service. Policy and rating services are handled by a highly experienced group of individuals always striving to provide exceptional service for their members. The Underwriting and Member Services team focuses on the following services:

Risk Management Consultation

General or specific property and liability questions are answered by underwriting staff regarding topics such as: cover-

age questions, rental equipment, unique liability exposures, special events, volunteers, certificates of insurance and suggested coverage requirements from contractors. Underwriting staff endeavors to complete all member requests within 24 hours of receipt.

Contract Review

Underwriting staff is available to review contracts in regards to coverage requirements, prior to execution, and advise as to whether or not the current coverage meets the requested contractual obligations.

Member Site Visits

Member Services and Underwriting staff meet with over 250 members each year to discuss coverage, property schedules, liability exposures and other risk management issues. A meeting with staff from multiple departments is available. We can also coordinate with our Loss Control and Claims teams to be there as well.

Policy Changes

Underwriting staff processes change requests throughout the year. We are proud to offer various methods to assist the members with their coverage needs. Changes can be made by phone, fax, mail or email or online through our website at <http://www.memun.org/RMS/RMS.htm>

FACT:

Underwriting provides protection to over 5,300 municipal buildings totaling over \$2.6 billion in value.



Member Services: Judy Doore and Marcus Ballou Member Services Representatives. In 2011 over 420 onsite Member visits were made.

FACT:

The governing board of the Property & Casualty Pool has awarded \$3.8M in dividends to continuing participating members who meet established criteria.

Congratulations on the 25th Anniversary of the Property & Casualty Pool.

We are proud of our association with the Maine Municipal Association and support their efforts in developing innovative risk management solutions for Maine municipalities.

Munich Reinsurance America, Inc.
Specialty Markets Division
www.munichreamerica.com

Munich RE

Munich Re is the primary Property Reinsurer for the Property & Casualty Pool.

Loss Control Services

The Loss Control staff provides direct services to members as well as internal support to the underwriting and claims departments. Our staff of seven dedicated loss control specialists provides services to their assigned members statewide.

The Risk Management Services programs were specifically created to meet the needs of public entities like yours. We have developed a level of

loss control expertise that is specific to risks associated with public entities and remains unmatched by the commercial insurance market.

As the Property & Casualty program has grown from the original fourteen members, so have new risk management challenges such as “green building technology” and regionalized services. Loss Control’s mission is to help our member towns, cities and districts meet and address these challenges so they can accomplish their mission in a safe, cost effective and productive manner.

The Loss Control Department visits member locations, gathers detailed property information and confirms property values. This helps you maintain adequate coverage to protect public assets. Loss Control Consultants also identify loss exposures and offer recommendations to help you mitigate risk.

Other member services include:

Hazard Inspections

On-site visits are conducted to identify exposures that could result in an injury to an employ-

ee or a citizen, loss or damage to public property or damage to property of others. This might range from a simple trip and fall hazard to the identification of conditions that may result in a structural

collapse. Recommendations are offered and we will work closely with you to find a way to reduce or eliminate the hazard.

Consultations

Loss Control staff is available to offer guidance and to answer loss control questions. Property and liability topics may include life safety code requirements, fleet safety, departmental policy development, playground safety or requirements for employee training. MMA Risk Management Services has the advantage of having Loss Control, Underwriting and Claims Department staff who live and work in Maine. This provides collective knowledge, combined resources and collaborative efforts to assist you.

Training

Employee safety and risk management training is offered regionally and at your location. Training is specific to your exposures and customized to meet your needs. We also offer thirty-six online

training courses. These courses can be taken anywhere with a computer that has an internet

connection through a simple online registration process. This eliminates travel expenses and employee time away from the job. A certificate can be printed following successful completion of the course. All Loss Control training, including online training, is provided at no cost to members.

Web-Based Resources

The RMS Loss Control website offers “Best Practices”, “Safety Shorts”, Loss Control Advisories, Training and Safety Grant and Scholarship Information. These resources are available to all eligible members at <http://www.memun.org/RMS/RMS.htm>



Loss Control staff from left to right: Bob Thomas, Ann Schneider, John Waterbury, Lance Lemieux and Jon Hachey. Loss control/engineering experience for the department is over 105 years.

FACT:

Since its inception in 2004, more than 13,000 Maine employees have taken more than 77,000 online training courses.



The Municipal Risk Manager

The Municipal Risk Manager is published seasonally to inform you of developments in municipal risk management which may be of interest to you in your daily business activities. The information in these articles is general in nature and should not be considered advice for any specific risk management or legal question; you should consult with legal counsel or other qualified professional of your own choice.

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FACT:

Loss Control staff logs over 56,000 miles per year providing on-site member services.