

the Municipal RISK MANAGER

JANUARY 2023

A PUBLICATION OF THE MAINE MUNICIPAL ASSOCIATION

Reasons to Celebrate 2023

Risk Management Services wants to recognize and celebrate the 45th Anniversary of the MMA Workers' Compensation Fund and the Unemployment Compensation Fund. Partnerships such as these are a true example of the success that Maine communities can achieve as we band together for the betterment of us all.

The Workers' Compensation Fund is apprised of 583 Maine Members that have united to form a self-funded program designed to meet statutory obligation while reducing exposures through:

- Implementation of risk management principles
- Free training programs
- Active claims management
- Mitigation and resolution assistance
- Nurse case management
- Grants and scholarships



The Unemployment Compensation Fund was created in 1978, at the request of MMA Members, to assist in meeting obligations under the Employment Security Act in an efficient and cost-effective manner. The Unemployment Compensation Fund has 247 members that created a fund that assists with:

- Creating budgetary stability with fixed annual contributions.
- Simplification and assistance with communications and reporting claims administration.
- Return of Dividends and Excess Balances – Based on actuary consulting, members receive dividends, interest, and excess balance returns.
- Technical Guidance – MMA team members are available to assist with fact findings, appeals, wage reports and wage audits.



We thank you for your dedication and partnership and look forward to our future endeavors. If you would like further information on the Unemployment Fund or the Workers' Compensation, please contact us by email or phone at:

Email: rmsunderwriting@memun.org

Phone: 1-800-590-5583

Planning Prevents Winter's Destruction

The first sign of a problem was when town employees spied a crack in one of the salt shed's concrete walls. The Winter of 2011 was looking like one of those traditional Maine winters with a triple header of major snowstorms in late-December, mid-January, and the Groundhog Day Blizzard only a few days later. That last storm had brought another 8-14 inches of snow to the area and was most likely the proverbial straw that broke the camel's back. . . or in this case the salt shed's concrete wall.

Employees quickly formulated a plan to remove the snow on the roof, but just a few hours later the salt shed collapsed. A later investigation determined the weight of the snow and ice on the sides of the salt shed had led to the building's destruction.

The loss of the \$240,000 salt shed illustrates all too well that winters in Maine are not always like those picturesque Currier and Ives lithographs of snow gently falling on to a rural farmhouse.

Sometimes . . . oftentimes . . . winters can be quite destructive to properties. It really isn't so surprising that we see several claims related to winter weather here in Maine. The Pine Tree State ranks among the second coldest State in the U.S. and is among the top 10 states in terms of total amount of snow. Between 1950-2021, Maine was placed on four of the costliest winter time events paid out by insurance



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Helping Employees Recover Occupationally (HERO Program)

A successful recovery from a workplace injury is the fundamental purpose for the workers' compensation program. It takes a collaborative effort on both the employers' and employees' part to transition back into a meaningful role at your place of business. In addition to these efforts, it is essential to coordinate a plan of care with knowledgeable occupational providers. Maine Municipal Association's Workers' Compensation Fund team can bridge the communication gap that may occur between all parties on a claim.



Safety has worked together with our Workers' Compensation team, to present the HERO presentation for various departments through the years. Director of Occupational Health and Safety, Lynne Gaudette says:

"The City of Portland has taken advantage of Maine Municipal Association's HERO training for almost 5 years. It is a great way to introduce supervisors and HR professionals to the sometimes confusing and challenging world of Workers' Compensation. It provides a step-by-step guideline:

- What to do when an employee first gives notice of an injury.
- Time critical responsibilities.
- Importance of 'stay at work' and 'return to work'.
- And more.

Maine Municipal Association (MMA) is a member service organization serving only Maine municipalities and governmental agencies across the state. It is the mission of MMA Risk Management Services Workers' Compensation staff to provide the essential tools and services to the membership, yielding the most positive results in claims management. One of the many tools our staff can offer is presenting our Helping Employees Recover Occupationally (HERO) program to your supervisory team. The HERO training is geared towards department heads, supervisors, and managers.

A HERO training will cover:

- Expectations of employers for a reported work-related injury.
- What constitutes notice of an injury to an employer.
- What the workers' compensation team does after a claim is reported.
- What consists of lost time from work.
- Penalties for late reporting.
- Importance of using preferred medical providers.
- The dispute resolution process for denied claims.
- Effective return to work techniques and tools.
- How the membership can assist in controlling claims costs.

The City of Portland Department of Occupational Health and

It provides a look 'behind the curtain' for an understanding of how our MMA Workers' Compensation Claims team works with the employer, the employee, and medical professionals to resolve the injury as quickly as possible.

And as important as everything else, it's easily adaptable to address employer-specific protocols.

Thank you, MMA, for providing this tool to help assure that we minimize the impact of employee injuries for both the employee and the employer!"

To schedule a HERO training for your staff, please have your workers' compensation point of contact reach out to their dedicated Risk Management Services Workers' Compensation Fund claims representative. The workers' compensation representative will coordinate the training and present either in person or virtually, whichever works best your organization. Our Workers' Compensation team is ready to assist the membership in providing the best tools for success when it comes to claims management. Please feel free to reach out to your representative for further questions on this program or to schedule a HERO presentation for your training needs. 🏠

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

**Town of Mercer joined the Property & Casualty Pool and Workers' Compensation Fund
&**

Town of Lisbon joined the Workers' Compensation Fund

We thank our dedicated members for their continued partnership.

carriers lists – and secured a spot in the second- and third-highest events with the 1993 March Blizzard and 2015 February Storm, respectively.

If there is any real shock, it's that Maine is not one of the top five states for filing insurance claims related to winter weather events. Perhaps it is because with adversity comes experience and Mainers have learned the various tips and tricks to get through the worse that Mother Nature can throw at us . . . along with some help from modern building construction and technology.

FROZEN PIPES

Frozen pipes conjure up a nightmare scenario in many folks' minds. The thought of having to deal with gallons of water flowing unchecked, flooding a building and possibly ruining floors and ceilings is enough to send a shiver up the spine. While primarily an issue for homeowners, one Cumberland County city found out the hard way that municipalities can also be affected when the city hall's heating system froze up, bursting a water line which resulted in significant damage in February 2022.



With 18% of all water damage claims tied to frozen pipes and the typical cost to remediate the damage being around \$10,000, it behooves everyone to take the time to think in terms of prevention.

- Drain and close any outside faucets or hose bibs. For added protection, consider an insulated cap.
- Insulate pipes, especially in an unheated space such as a basement.
- It may be necessary to use UL- or FM-approved heat tape on pipes.
- Consider a low temperature alarm system which will send an alarm if a building's heat falls below a set temperature.

ICE DAMS

While many newly-built buildings no longer have to contend with ice dams, members with older buildings without enough insulation or ventilation may have cause to worry. Ice dams form when snow on a roof begins to melt and trickles down until it hits a colder area (such as the eave) where it re-freezes as ice. Over time the ice can build up and form a dam which can lead to additional melting snow backing up until it gets under the shingles and begins dripping inside the building.

Long term solutions to preventing ice dams include insuring there is adequate insulation in the attic, sealing off any penetrations to keep warm air from entering the attic and keeping the attic cool with proper ventilation. In some cases it may be necessary to install heating tape along the eaves.

Avoid the temptation to take a hatchet or ax to the ice if faced with an ice dam. A better solution is to fill an old sock with salt and place it on the roof over the ice dam. In short order the salt will "cut" a channel through the ice dam, allowing it to drain.

WIND DAMAGE

When most folks think of winter weather causing damage to their property chances are "wind damage" is not the first thought that leaps to mind and yet nearly 1 in 35 insured residential claims are tied to wind or hail damage. In the winter, winds tend to be more intense.

Here in Maine wind storms in the past few years have been a particular challenge with high winds taking out trees and large branches which has resulted in extended power outages and damage to buildings and vehicles. While not a winter-time storm per se, the "Halloween Wind Storm" on October 30, 2017 managed to leave nearly half a million Mainers without power.

- Inspect your facilities for loose shingles, siding or clapboards which could tear off in high winds, exposing your building to more damage.
- Trim any nearby trees with dead branches or branches close to any structures.

COLLAPSED ROOFS

Without a doubt one of the most destructive aspects of winter can be the sheer weight of the snow and ice on a structure. How much weight a roof can bear before it collapses into a pile of tinder depends on many factors including the pitch, size, shape and type of roof material and construction, along with how windy it is and the type of snow on the roof.

If you've been through at least one Maine winter and have had to shovel off your vehicle after a snowstorm you already know fresh-fallen, powdery snow weighs significantly less than wet, water-laden snow. There are a bunch of formulas online for figuring out the snow load on a roof, but in general, experts recommend removing the snow if there is two feet or more on a newer, steeper pitched roof or at one foot if the snow is on an older or flat roof. Obviously, one should still consider the type of snow and any future snow (or ice or rain) in the near forecast before deciding whether to invest the time and energy in removing the snow.

While a steeply-pitched metal hip or gable roof often poses little problem in shedding the snow, the resulting "avalanche" of snow and ice as it builds up and then cascades to the ground in one fell swoop can pose another problem if there are vehicles or a second roof which the snow crashes on to . . . not to mention the potential of injury to people. Consider snow guards or diverters which allow the snow to fall off in a more controlled manner.


Winter is here and it's usually a pretty good bet at some point your community will see at least one significant snowfall. Take the time now to think about property preservation. If you have any questions about what your policy covers in terms of wintertime damage please contact your personal underwriter. 🏠

NEW ONLINE VIRTUAL DRIVER TRAINING TOOL



MMA Risk Management Services is pleased to offer an **ONLINE VIRTUAL DRIVER TRAINING TOOL** exclusively to members of the MMA Workers' Compensation Fund at no cost! The training is being provided through a partnership between MMA Risk Management Services, Safety National and On Q Safety. On Q Safety, has developed an interactive, mobile friendly and task-based training that prioritizes defensive driving education in your organization that will ultimately help your drivers reduce accidents and protect employees and vehicles.


The three courses focus on police, fire, and municipal defensive drivers, and are designed to change driving behavior through sound decision making. The training meets or exceeds NHTSA, IACP, IADLEST, ALERT and other certification standards. This training restores forgotten technical driving skills as well as it supplements and / or replaces more expensive live individual and group training.

To enroll in this free training, go to the MMA Website <https://www.memun.org/Insurance-Services/Risk-Management-Services/Loss-Control> 

IN YOUR INBOX

MMA Risk Management Services has sent your Workers' Compensation renewal packet and invoice. Please look for an email from rmsunderwriting@memun.org

Please be sure to keep this document accessible for future reference and note that your first invoice is included in the attachment. The payment schedule, if applicable, is included on the contribution summary page (page 2 of the invoice), which provides future invoicing details. All future invoices will be emailed from our rmsbilling@memun.org email. If you would like to pay your invoice by ACH Credit, please contact our finance department at finance@memun.org for instructions.

The MMA Workers' Compensation Fund Board values your commitment to the Fund and thanks you for your continued participation. If you have questions about your coverage or billing, please call the Underwriting Department at 1-800-590-5583 or contact us by email at rmsunderwriting@memun.org 


Online University Expands to Offer Business Courses

The Online University provides members the ability to educate employees on critical safety and health and liability topics. The Online University has courses that are beneficial for all municipal departments, and we are happy to share that more courses have been added.

The Online University now offers a library of 100 business courses designed to assist you with the professional development of your employees. The new business suite provides four educational program tracks:

- Business Skills
- Diversity & Inclusion
- Employment Liability
- Leadership & Management

We are excited to offer this educational opportunity for members of the MMA Workers Compensation Fund and Property & Casualty Pool, and we recommend that you explore the library by taking Succession Planning and/or Excelling as a Manager/Supervisor.

For more information or to become a local administrator, please contact us at, 1-800-590-5583, or by email: rmslosscontrol@memun.org or visit www.memun.org 



The Municipal Risk Manager

The Municipal Risk Manager is published seasonally to inform members 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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