

## Loss Control Dept. Updates

We would like to thank Bob Thomas for his twenty years of service to MMA Risk Management Services and congratulate him on his retirement. We are also excited to announce that Dan Whittier has been promoted to Loss Control Manager.



During the upcoming months, the Loss Control Department is engaging in activities designed to streamline processes and introduce innovative solutions aimed to enhance members' experience. As MMA Risk Management Services undergoes this transition, the Loss Control Department is committed to strengthening bonds and fostering a connection with our members.

Our focus remains on creating partnerships dedicated to reducing the frequency and severity of losses, while providing unwavering support for each member. It's important to note that these changes may result in members interacting with different Loss Control Team members, as we now have consultants that specialize in property appraisals, workers' compensation exposures, and property and casualty assessments. We appreciate your understanding during this period of change and thank you for the opportunity to help you achieve your risk management goals.

## RISK MANAGEMENT



### In Your Inbox

MMA Risk Management Services has sent your annual Workers' Compensation Payroll Audit. Please look for an email from [rmsunderwriting@memun.org](mailto:rmsunderwriting@memun.org)

Payroll audits are performed for members of the MMA Workers' Compensation Fund. These audits are based on the previous year's coverage (January 1 to December 31) and must be completed during the first quarter of each year. The audit compares estimated annual payroll projections (which your entity provided to MMA in 2023) to the actual annual payroll totals at the end of the year. Therefore, if you overestimated your payroll, you may receive a contribution credit returned to your entity, or vice versa if the reported payroll was underestimated.

Please note that the Payroll Audits were requested to be returned by February 16<sup>th</sup>, 2024. If you have not returned your audit and are in need of assistance, please know that we are here for you. For assistance please email [rmsunderwriting@memun.org](mailto:rmsunderwriting@memun.org) or call (800) 590-5583 and ask to speak to a member of your Underwriting Team.

### Crisis Incident Stress Management Training

The MMA Workers' Compensation Fund is offering its members a free training opportunity for Emergency Responders and Emergency Communication staff. The program is designed to present the elements of a comprehensive, and multi-component crisis intervention curriculum. The Group Crisis Intervention course will prepare participants to understand a wide range of crisis intervention services. The training will be held at Maine Municipal Association, 60 Community Drive, in Augusta. Registration closes March 5, 2024. For information or to register please email: [rmslosscontrol@memun.org](mailto:rmslosscontrol@memun.org) or call (207) 624-0140.

## This issue:

- Loss Control Department Updates
- In Your Inbox – WC Audits
- Crisis Incident Stress Management
- Unemployment Compensation Fund



## Unemployment Compensation

MMA's Unemployment Compensation Fund (The Fund) was created in 1978 at the request of MMA Members, municipalities, service districts and governmental nonprofit organizations to assist in meeting their obligations under the Employment Security Act in an efficient and cost-effective manner. **The Fund provides:**

- **Financial predictability** –Your entity will know each year what you will be paying for unemployment. Your yearly contribution is fixed for the year and The Fund will pay your claims monthly, even if your claims exceed your Fund balance.
- **Simplification** – All communications, mailings and quarterly reporting are administrated by MMA Team members.
- **Dividends, Interest & Excess Balances** – are returned to members annually, based on the actuary's review.
- **Technical Guidance** – MMA staff are available to assist with fact findings, appeals, wage reports and wage audits.
- New members can join The Fund on January 1 or July 1

To view our MMA UC Fund brochure, please click here [MMA UC Fund Brochure](#).

### **MARK YOUR CALENDARS for 2024**

We ask that you please make note of the due dates for your MMA Unemployment Compensation Fund Wage & Recapitulation Reports.

**Quarter 1, 2024 – Due on Friday, April 19, 2024**  
**Quarter 2, 2024 – Due on Friday, July 19, 2024**  
**Quarter 3, 2024 – Due on Friday, October 18, 2024**  
**Quarter 4, 2024 – Due on Friday, January 10, 2025**

*You will still receive the email reminder that will have instructions and your blank wage report if applicable.*

**We ask that you do not send Unemployment Compensation wages directly to the State.**