ISSUE

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# THE RMS EXPRESS

## **Special Events**

Parades, fireworks display, art shows and other events bring communities together. But before the first attendee sets foot on public ground, officials of a city, town, plantation, district, or school should consider the potential exposures and take steps to transfer the risk and ensure that adequate coverage is in place. While it is comforting to know that MMA Property & Casualty Pool members have coverage for events that they control, it is important to recognize that the coverage doesn't extend to the private groups and individuals that participate in your activity or hold events on your property. Allowing independent entities to use public property may expose your entity to unnecessary claims. To help avoid these liabilities it is recommended that your entity obtains a certificate of insurance which names you as an "Additional Insured" from the entity requesting the use of your facility. Furthermore, it is recommended that vou:

- Adopt a Special Events Policy that includes:
  - o An application
  - Site Evaluation
  - o Traffic and parking rules
  - Security and medical services requirements
  - o Insurance and fees
- Create a Planning and Events Committee that ensures compliance with the Events Policy and public safety.

The key to a successful event is to focus on planning to prevent or reduce potential loss exposures while ensuring a safe event for all.



#### In Your Inbox

We would like to thank our Membership for their continued participation and cooperation with the completion of the Property & Casualty Renewal Applications. The renewal application was due to be completed by March 29, 2024. For those members that have not completed the application, we would like to offer our assistance. If you are in need of assistance with the renewal application, please email us at: <u>rmsunderwriting@memun.org</u>,or call us at (800) 590-5583. The continuing success of Property & Casualty Pool is only made the possible through the continued assistance of our dedicated members. The RMS Underwriting team would like to personally thank you for your dedication to Risk Management Services.

### Safety Incentive Program

The Workers' Compensation Safety Incentive Program (WCSIP) is exclusive cost saving tool for an MMA Workers Compensation Fund Members Enrollment in WCSIP has increased to 138 participants, and the annual total credit savings for those participants was \$1,726,869. If you have not joined this program and achieved savings for your entity. We now is the time. encourage you to review this program and see how simple it is to participate and how fast you can start community. Participation saving money for your simple and voluntary. All that you need to do to is join WCSIP is to send us:

- 1. The Acknowledgment on or before July 1, 2024.
- 2. The Resolve is due on or before August 1, 2024.
- 3. The Verification for Tier Assignment form will remain due to us on or before September 1, 2024, and look forward to the savings to come!

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- Workers' Compensation Safety Incentive
  Program WCSIP

MAINE MUNICIPAL ASSOCIATION RISK MANAGEMENT SERVICES

Each qualifying member may receive an incentive credit up to 10%. The program is tiered into three levels based on documented performance which provide associated credits of:

Tier I	5%
Tier II	7.5%
Tier III	. 10%

The goals of this program are to provide financial rewards for safety while:

- Reducing the incidence of injury and illness throughout the operations
- Improving overall safety in the work environment
- Maintaining lines of communication with all employees
- Protecting members' assets
- Promoting a self-sustaining safety culture
- Utilizing claim management best practices
- Providing financial incentives which reward a dedication to a culture of safety.



To download the forms or to obtain complete program details please select the following link: <u>Save with</u> WCSIP!