

the Municipal RISK MANAGER

JULY 2022

A PUBLICATION OF THE MAINE MUNICIPAL ASSOCIATION

A Message from the Director of Risk Management Services

Michelle Pelletier, Director

In this ever-changing environment, it is of increasing importance for us to keep the members of the MMA Property & Casualty Pool well informed. We are all aware that the costs of goods and supplies are increasing and that the need to carry adequate property insurance based on replacement values is a substantial challenge, but one of great importance. As a result, we are advising our members that property values, specifically buildings values, are increasing substantially. Building values that are calculated correctly, capture the size of your exposures on a replacement cost basis and the Pool needs to obtain accurate insurance to value so we can calculate the proper contribution for your specific risks. Adequate values are important for the protection of your entity as well as ensuring the overall accuracy of the Pools risk evaluation and pricing.

Many of the participating Pool members have blanket building and blanket contents coverage. This means that at the time of a covered building or contents loss, the total amount of the values listed for all the buildings (or contents) is avail-




able to draw upon for the reconstruction or repair of the damaged or destroyed building. Blanket coverage gives the member additional peace of mind against the possibility of inaccurate property values. Due to inflation, supply chain shortages and delays, and other economic factors, construction costs are higher. We are seeing property values up 20-35% this year, on average. In the event of a total property loss, the cost to replace damaged property with material of comparable kind and quality are higher.

As a value-added service, Risk Management Services' Loss Control Department,



through their use of CoreLogic valuation software, provides estimates of insurable value for member-owned buildings that they have surveyed. These estimates are provided to the Underwriting Department and updated as part of their review. The Underwriter provides the member with this information. It is important to remember that CoreLogic may not have a comparable for unusual construction. Such buildings would need to be appraised by a licensed appraiser to determine the actual replacement cost.

The Pool may automatically update higher valued property to ensure proper valuations and/or visit your community to obtain updated property information so we can provide you with the most accurate valuation. Either way, the member will be notified of valuation changes. Please contact us if you have any questions. 

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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MMA Risk Management Services is excited to welcome the newest members:

Property and Casualty Pool - Town of Marshfield

Workers' Compensation Fund - Town of Casco & Town of Marshfield

Unemployment Compensation Fund - Town of Casco & Town of Houlton

We thank our dedicated members for their continued partnership.

Claims Support Specialist/Medical Bill Review Specialist Team – *Who we are and what we do!*

As we like to say, the work begins and ends with the CSS unit. The daily tasks for the claims support specialists involve the entry and processing of critical claims information, including claim set up, incoming correspondence, documents, medical bills and other information for the Risk Management Services Workers' Compensation, Property and Casualty Pool programs and TPA accounts. This is the first and most crucial step in maintaining accurate claims data in our paperless environment. This information is the foundation of the Property & Casualty Pool and Workers' Compensation Fund programs, as claims, loss control and underwriting rely on this data, requiring this data to be entered promptly and accurately.



Claims Support Team left to right back: Trinity Simmons, Jane Tondreau, Sharon Reardon, Marsha Brown, and front Melissa Carver.

Who we are -

Claims Support Specialists:

Jane Tondreau – Jane has worked for MMA for 12 years. She has worked as a claims support specialist for four years now coming to RMS from Central Services.

Marsha Brown – Marsha has worked as a claims support specialist for three years, coming to us with excellent customer service experience and skills.

Trinity Simmons – Trinity has worked as a claims support specialist for four months and is doing an impressive job!

Medical Bill Review Specialist:

Sharon Reardon – Sharon has worked for MMA for 15 years. She has worked as a Medical Review Specialist/ Administrative Assistant for five years now coming to RMS from the HealthTrust.

Claims Support Supervisor:

Melissa Carver – Melissa (aka Missy) worked for MMA for 13 years, she took a brief departure and worked for MGMC for eight years, returning to MMA in 2010. She has worked 12 years since returning and now in the current role of claims support supervisor for the past seven years.

What we do –

We are responsible for the daily transformation of paper mail, faxes, and emailed documents to electronic documents in the claims system and promptly directing these documents to the responsible claim handler (we call this indexing). All new first reports of injury for the WC Fund and all new claims for the Property and Casualty Pool are entered by the CSS unit. The CSS staff and the medical bill review specialist enter payments to be approved by the claims staff, we then print checks, submit electronic bank files, and handle the out-going correspondence and mail, including the printed checks.

CSS staff are first line on the phones for the claims department, handling inquiries from members and medical providers or directing them to appropriate staff.

Annually CSS Staff on average oversee the documentation and entry of :

- 4,752 claims entered with a monthly average of 396
- 13,233 medical bills processed with a monthly average of 1,103
- 57,735 documents indexed with a monthly average of 4,811

Sharon, as the Medical Bill Review Specialist, is responsible for reviewing incoming bills from the medical providers and adjusts according to the Maine WC fee schedule using MMA's bill review software product. She wears another hat as well, providing administrative support to the RMS management team. She is responsible for coordinating and conducting a wide range of admin functions in support of the Risk Management insurance programs, including the completion and monitoring of renewal applications for the Association's insurance coverage.

The Claims Support Supervisor is responsible for the daily performance of the Claims Support Specialist (CSS) unit and to ensure work is processed in the most efficient manner, adjusting, as necessary. One of the primary functions is the daily requesting and processing of Workers' Compensation Wage Statement/Fringe Benefit Forms for timely filing with the WC Board.

This unit is very collaborative, detail oriented, working in a fast-paced, high-volume environment and is the organizational backbone to the RMS Claims Department! 🏠

Loss Control returns to Highway Congress after 3-year Hiatus

SKOWHEGAN – After a three-year hiatus due to Covid-19, the Highway Congress returned to Skowhegan this year on a sunny June 2nd with MMA's Loss Control Consultants on hand to provide information on the safe operation of heavy equipment.

Some folks like facts and figures – numbers are important to them. For those folks here's some statistics: 200 packets of information detailing loader and dump truck pre-checks, working safely in the heat and the importance of maintaining three points of contact when entering or exiting any vehicle were given out. 140 entries were submitted for the ice creeper give-away package. 2 winners were chosen at random with Lincolnville Public Facilities Director David Roundy Jr. and Phillips Selectman Ray Gaudette winning a box of ice creepers for their town.


However, facts and figures don't always tell the full story of whether an event such as the Highway Congress is a success or not. It's the comments from the participants, meeting up with familiar members who have not been seen for the past three years and making new contacts which cannot be seen by simply crunching the numbers. "It's great to be back here," said one participant after Senior Loss Control Consultant Justin Lowe finished his short spiel about the importance of safety pre-checks. The Public Works employee took a pen, a couple Twizzlers and a Three Points of Contact sticker. "This is always a good thing to



remember," he said before heading on to the next vendor booth.

Interest was high at the Loss Control booth. By the time the Lion's Club Chicken BBQ was ready to be served all 200 packets of information had been given out. Fortunately, there were plenty of Three Points of Contact stickers to hand out. "These can be placed in the window of your loader's cab or whatever you're operating," said Loss Control Consultant Kyle Sheridan as he handed out a sticker to a participant who stopped by to chat.

Also in attendance for Loss Control was Supervisor Dan Whittier, newly-hired Loss Control Consultant Jason Johnson and a veteran of the Highway Congress Senior Loss Control Consultant John Waterbury, who with Lowe, quickly showed the two new guys what to do. By late-afternoon with the packets all gone, a good dent made in the number of Three Points of Contact stickers and with a dwindling supply of MMA pens and other giveaways Whittier declared the return to the Highway Congress a success.

If you would like some free Three Points of Contact stickers to place on your equipment, tool boxes in the shop, lunch pails, etc. please reach out to Loss Control at: rmslosscontroldepartment@memun.org. 

Risk Management Services Proud Sponsor of the Municipal HR & Management Conference

Risk Management Services would like to thank all the MMA members that attended our presentation at HR Conference and came by to visit with us at our Booth. Loss Control Manager Robert Thomas reviewed numerous methodologies that municipalities and governmental entities can implement that are aimed at reducing workers' compensation costs. Robert reviewed the Workers Compensation Safety Incentive Program (WCSIP) which has been created exclusively for members of the MMA Workers' Compensation Fund, as a risk management tool that not only strives to reduce losses but provided

members with contribution credits for their efforts. Robert also provided guidance on such topics as:

- Return to work programs
- Understanding experience mods
- Loss Control, and
- Modified duties

If you would like more information on these topics please contact us at: rms-losscontroldepartment@memun.org



Exclusive Grant Opportunities for Property & Casualty Pool Members

THE RISK REDUCTION GRANT PROGRAM

MMA Risk Management Service is pleased to provide members of the Property & Casualty Pool the **Risk Reduction Grant Program** (RRGP). The RRGP is offered to assist members by providing financial support for the reduction of liability and property exposures. The implementation of effective risk management and loss control techniques are primary steps in the development of a successful safety culture and the protection of your entity. Therefore, we are excited to award eligible members 100% Reimbursement for up to \$3,000 for the purchase of:

- Eligible Grant Purchase Suggestions
- Moisture Detection Alarms
- Automatic Water Shut Offs
- Stair and Emergency Lighting
- Temperature Warning Alarms
- Security Cameras
- Motion Detection Devices
- Vehicle Backup Cameras
- Cyber Security Equipment
- Liability Training
- Generators
- Slip Resistance Surfacing

Submissions must demonstrate a proactive approach to mitigate property & liability losses and Grants must be submitted by September 15th (only one grant submission per year). We look forward to receiving your next grant submission.

Grant applications are located at <https://www.memun.org/Insurance-Services/Risk-Management-Services/Grants-and-Scholarships>.

For more information:
Email: safetygrants@memun.org |
Phone: (800) 590-5583 🏠



NEW Online virtual driver training tool

MMA Risk Management Services is pleased to announce a **NEW ONLINE VIRTUAL DRIVER TRAINING TOOL** being offered exclusively to members of the MMA Workers' Compensation Fund members 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, who has developed an interactive, mobile friendly and task-based training that prioritizes defensive driving education in your organization that will ultimately help your drivers to reduce accidents and protect your employees and vehicles.

The three courses which focus on police, fire, and municipal defensive drivers, 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> 🏠

FREQUENTLY ASKED QUESTIONS

WHAT IS THE EMPLOYMENT LAW HOTLINE?

Risk Management Services recognizes the unique burdens faced by Municipalities and Governmental Entities in today's employment arena, and we are pleased to have partnered with the nation's foremost employment and labor law firm, Littler Mendelson (Littler).

MMA Property & Casualty Pool members have exclusive and unlimited access to Littler for expert legal advice on employment law issues at no cost.

The Employment Law Hotline and EPL Assist™ are a cutting edge risk management program providing:

- No cost, online and live access to the legal experts at Littler Mendelson, the largest employment and labor firm in the U.S.
- Employment law updates, newsletters, related publications, and a compendium of online employment law resources through a secure website,
- Employment policies and practices
- Human Resources forms library
- Sample employee handbooks,
- State and national employment law summaries and reference materials
- State surveys on various employment law essentials including:
 - minimum wage and overtime requirements,
 - protected classifications,
 - new hire reporting requirements

For more information email: rmsunderwriting@memun.org 🏠