

the Municipal RISK MANAGER

WINTER 2022

A PUBLICATION OF THE MAINE MUNICIPAL ASSOCIATION

Announcement: The Ed MacDonald Safety Enhancement Grant is Improved – Grants Increased & Member Match Eliminated

MMA Risk Management Services is excited to announce that the MMA Workers Compensation Board of Trustees voted to further support safety efforts by **increasing the grant award to \$3,000 for each approved grant application during the spring and fall award periods and to remove the membership's previously required matching contribution.** This exciting update will be in effect for the 2022 spring grant period.


The MMA Workers Compensation Fund strives to assist the membership in the reduction or elimination of workplace hazards that all too often result in employee injuries. Based on claims analysis, we have determined that the highest reported claims continue to be **slip, trip, and falls** year after year. Slip, trip and fall hazards occur in virtually every type of workplace. The top hazards causing slip, trip, and fall claims includes indoor walking surface irregularities, weather conditions, inadequate lighting, stairs and handrails, the use of stepstools and ladders, tripping hazards, improper use of floor mats and runners, and contaminants on the floor.

As a result, the MMA Workers Compensation Board of Trustees has requested that we focus our efforts to reduce slip, trip and fall exposures. Therefore, we are reserving 70% of our Spring Safety Enhancement Grant funds to support purchases that will reduce slip, trip, or fall exposures. We encourage our members to do a walk-through of their buildings and grounds, be creative and look for preventive solutions that could reduce slip, trips and falls.

Some examples of prevention solutions include:

- Installing slip resistant floors in high-risk areas (entrance, kitchens)
- Heated walkways and entrances
- Improve lighting in stairwells or parking lots

- Redirect downspouts away from sidewalks
- Fall protection
- Improving signage

Grant applications are located at <https://www.memun.org/Insurance-Services/Risk-Management-Services/Grants-and-Scholarships>. We look forward to receiving your next grant submission. The Spring grant applications are due by April 15th. 

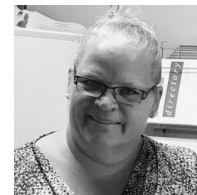


Unemployment Compensation Fund Stays Positive

The Maine Municipal Association Unemployment Compensation (UC) Group Fund was founded in 1978 to assist municipalities and quasi-public entities in meeting their obligations under the Employment Security Act. The program currently has 246 members and offers municipalities an alternative approach to meeting their unemployment obligations. The major components of the UC Fund are the opportunities for cost savings, efficient and effective claims assistance, and the potential for earning dividends through good loss experience.

The advantages of the MMA Unemployment Fund include:

TECHNICAL GUIDANCE: Denise Kolreg MMA Unemployment Coordinator provides assistance with fact findings, appeal hearings, wage reports, requests for separation, wage audits and any other unemployment issues that may arise.



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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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OSHA Injury & Illness Recordkeeping

The 300 and 300A Reminder

OSHA Injury & Illness Recordkeeping Forms - 300, 300A, 301

<https://www.osha.gov/recordkeeping/forms>

OSHA forms 300 and 300A Summary are available by using the link above. Instructions are provided with the forms. To summarize, follow these steps to complete the Form 300A:

- Total the columns on the OSHA 300 Log (if you had no recordable cases, enter zeros for each column total); and
- Enter the calendar year covered, the company's name, establishment name, establishment address, annual average number of employees covered by the OSHA 300 Log, and the total hours worked by all employees covered by the OSHA 300 Log.
- If you are using an equivalent form other than the OSHA 300A summary form, as permitted under §1904.6(b)(4), the summary you use must also include the employee access and employer penalty statements found on the OSHA 300A Summary form.

If you have questions please contact the Loss Control Department at rmslosscontrol@memun.org

Employers must post the OSHA 300A Summary of Work-Related Injuries and Illnesses for calendar year 2021 in a conspicuous location or a place employees frequent from February 1, 2022-April 30, 2022, unless you had fewer than 10 employees at all times during calendar year 2021 or your entity is exempt.*

Buildings at Risk

When the temperatures drop and the cost of heat rises, many of us are tempted to turn down the thermostat hoping to conserve energy and save money. The actual results can be quite different and have costly repercussions. Frozen pipes, poorly maintained roof systems and malfunctioning appliances can lead to destroyed floors, walls, furniture, foundations, papers, and other assets located within the buildings. Even more problematic is the fact that pipes have the tendency to freeze at night when the temperatures plummet and buildings are generally unoccupied, allowing more time for damage to occur before it is discovered.



Fortunately, most weather-related losses are preventable. Here are some tips and reminders to help prevent these winter weather losses from occurring at your municipal buildings during the upcoming months:

- Schedule regular Building Freeze Watches to be performed during winter storms and periods of cold weather.
- Service heating systems to ensure that they maintain building temperatures.
- Make sure the building exterior is in good condition with all unnecessary openings closed.
- Insulate water pipes, paying special attention to pipes that are close to exterior walls or in unheated basements/crawl spaces/attics, pipes near windows, in foyers or soffits, and pipes that have frozen in the past.
- Locate, identify and mark water shut-off valves and ensure that your staff knows how to turn off the water.
- Remove heavy snow from roofs if it can be done safely. Special care should be taken with flat roofs, which can be especially susceptible to snow and water collection.
- Do not locate computers or electronics directly below plumbing or roof drains.
- Take special care to weatherize and monitor vacant or unoccupied buildings.

Preventing water damage and protecting your municipal property is always much easier than cleaning up the devastation (and much less expensive). 🏠

Make an Impact – Fall Prevention Safety

When you think of what type of claim is most costly in terms of financial loss, but also in terms of pain, missed work, and lifestyle change—you probably don't think that the simple act of entering or exiting a vehicle is a claims leader.

Believe it or not, MMA Risk Management Services has paid hundreds of thousands of dollars in Workers' Compensation claims due to employees falling while entering and exiting vehicles. The financial loss doesn't begin to account for the pain and suffering of people who must miss work, the lost work hours to the employer and the abrupt change to personal plans or even the end of a career due to injury.

Vehicle safety is important in a variety of jobs. All employees should be alert to these dangers on the ground:

- Mud, ice, and potholes can create slip-and-fall hazards.
- Traffic hazards can endanger police officers and employees in work zones.
- Wet or icy parking lots can create risk for any employee.

Some of these factors are out of the hands of employees. Workers who take the time to use safety procedures when entering and exiting from vehicles and heavy equipment can make a big difference in their own safety.

Always Use 3-Point Contact


The use of 3-point contact is especially important for Public Works, Fire, Rescue, Garbage Collection and Parks and Recreation employees, or anyone who might be using heavy equipment, exiting vehicles frequently and working on unstable ground. Therefore, it is important to train and remind our teams to always use caution and to follow these simple guidelines.

To climb on and off equipment safely, the key is to always maintain three points of contact with the equipment. That means two hands and one foot, or two feet and one hand should be on the equipment at all times.



SAFE PROCEDURES


Follow these procedures to safely get on and off heavy equipment:

1. Check that the machine is equipped with grab rails and steps. (If possible, add stickers to remind workers about safe procedure and mark grab rails and steps.)
2. Scrape mud off shoes before climbing onto the machine. Also, keep steps and grips clear of mud, grease, and other hazards.
3. Face the machine as you step onto the first step. Maintain 3-point contact at all times (two hands and one foot, or two feet and one hand). Use the surfaces the manufacturer designed for mounting and dismounting steps, running boards, traction strips, footholds, and hand grips.
4. Climb into the cab or other areas that have non-slip surfaces.
5. To get off the machine, be sure the machine is first parked and stable. Shut off the machine if necessary.
6. Step out of the cab or off the machine—while facing the machine, use the provided surfaces to climb down, always maintaining 3-point contact. Do not jump from equipment! Jumping is dangerous to bones and joints.
7. Only break 3-point contact with the machine when you reach the ground. 

Unemployment Compensation Fund Stays Positive (cont'd)

DIVIDENDS AND EXCESS BALANCE RETURNS: Dividends and excess balances are returned to members, based on the determination of MMA's consulting actuary, when there is a sufficient balance in each member's account to pay claims for the next year. The MMA Executive Committee oversees the UC Fund and voted at the December 2021 meeting to distribute **\$100,000 in excess funds and \$300,000 in dividends be credited to the identified members.**

MODERATION OF CASH FLOW: Each December members of the UC Fund are notified of their contribution obligation for the next calendar year. The amount of the contribution is fixed for the year and additional payments are not required in the event a large sum is paid out in claims.

SIMPLIFICATION: Communications and reporting to the Department of Labor are simplified. All mail for UC Fund members from the Maine DOL is directed to MMA. In most cases the Fund Coordinator can resolve any issues raised. Members' UC wage reports also come to MMA for uniform reporting each quarter. The UC Fund Coordinator is available to answer unemployment compensation questions. 

MMA Risk Management Services welcomes its newest member to the

PROPERTY & CASUALTY POOL

Municipal Review Committee

We thank our dedicated members for their partnership.

Over \$1.7 Million Saved

The Workers' Compensation Safety Incentive Program is a Huge Success

The Workers Compensation Safety Incentive Program (WCSIP) is available exclusively to MMA Workers' Compensation Fund Members. If you have not joined this program, now is the time to prepare to join in 2023. We encourage you to review this program and see how simple it is to participate. We welcome you to join the **over 100 Workers' Compensation Fund Members that have combined financial savings of \$1,753,806 on their annual Workers Compensation contribution by participation in the Workers Compensation Safety Incentive Program.**


The goals of the WCSIP program are to improve workplace safety and the workers' compensation claims experience of the membership by:

- 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 our partnership toward safety

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

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



Participation in the program is on a voluntary basis, but it is time sensitive. We encourage you to review the Workers' Compensation Safety Incentive Program at <https://memun.org/Insurance-Services/Risk-Management-Services/WCSIP>. The Risk Management Services team is dedicated to work with every member to help achieve your safety goals. 



SLIPS, TRIPS & FALLS

Slips, trips, & falls account for 15% of all accidental deaths, second only to motor vehicles as a cause of fatalities. With our featured course you'll increase awareness of hazards, and learn tips to prevent slips, trips, and falling down.

Take our featured course at **MMA Risk Management Services Online Safety Training**

For more information please contact the Loss Control Department at (800) 590-5583



Maine Municipal Association
RISK MANAGEMENT SERVICES

FREQUENTLY ASKED QUESTIONS

WHAT IS A RETURN-TO-WORK PROGRAM?

It is possible to help injured employees return to work sooner and reduce workers' compensation lost-time accident costs by establishing a return-to-work program.

THE BEST RETURN-TO-WORK PROGRAMS SHARE TWO CHARACTERISTICS:

- An emphasis on the importance of communications.
- Working with your team of staff to identify alternative productive work that can be performed by a recovering employee.

If an employee is physically unable to perform former duties, a commonsense solution is to return the employee to alternative work that is physically less demanding but essential to your entity.

BENEFITS OF A RETURN-TO-WORK PROGRAM

Employee morale and cost savings are a great motivator for a Return-to-Work Program. This is achieved by:

- Reassuring the injured employee that they are valued by the organization,
- Reducing turnover by an employee returning to work. You don't have to hire and train replacement workers,
- Increasing Productivity: Production increases when employees are back on the job, and
- By shortening the amount of time injured employees are away from work, a return-to-work program can reduce costs which can improve your experience modifier, and in turn lower your entity's contributions.

By the management of exposures, implementation of safety programs, training, the consistent use of an occupational medical provider and a commitment to a Return-to-Work Program you can control workers' compensation costs. 