

FOREST FIRE SUPPRESSION COVERAGE NOW INCLUDED IN MMA PROPERTY AND CASUALTY POOL PROGRAM

MMA's Risk Management Services Department is pleased to announce that, effective September 15, 2001, Forest Fire Suppression Coverage is now included in the Property and Casualty Pool program.

The coverage provides a limit of \$25,000 coverage per occurrence, per member, subject to a \$500 deductible for each occurrence. There is an annual aggregate POOL limit, shared by all members, of \$1,000,000 per year. This coverage is being provided at no additional charge to program participants.

Risk Management Services will issue endorsements providing this new coverage and forward them to members shortly. We are delighted to add this new enhancement for the benefit of our members to our coverage document.





New and Improved Process for 2001 Leader Scoring!

Risk Management Services is pleased to announce a revised and simplified process for determining Leader scores for 2001. The RMS Loss Control department undertook a complete revision of the program early in the spring. The goal was to devise a system that would be less time consuming and more “user friendly”. The revised program is also more results based. Compliance with loss prevention recommendations and individual loss trends will now play a substantial role in the new scoring.

The Loss Control Consultants will complete the new forms as they visit with you throughout the year. Then, in the fall, they will review the current status of any recommendations made and evaluate your loss trends to complete the scoring. New members will no longer be

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.

Editor: Kathryn Norton, CIC,
MMA Risk Management Services
P.O. Box 9109, Augusta, ME 04332-9109.
1-800-590-5583 or (207) 626-5583.

Managing Editor: Ruth Cox

required to complete detailed self-assessment forms.

Final scores will be forwarded to the RMS Underwriting Department to calculate the credit to be allowed against the 2002 premium contribution.

While we must gather specific and objective information for the Leader Program, we have tried to lessen the impact on our members to the greatest extent possible. We are very pleased to have completed the revision and simplification of the Leader process and hope you will agree that our efforts are helpful to you.

REPORTING STATUS CHANGES IN WORKERS COMPENSATION

Q: If an employee was injured on the job, was seen immediately and released from the emergency room with no loss of work time and the municipality submitted the first report of injury within twenty four hours, has the municipality fulfilled all of its reporting requirements?

A: Not necessarily. In addition to the First Report of Injury, the municipality is responsible for the timely reporting of a change in status. In the case above, the injured party incurred medical expense but there was no initial lost time. Occasionally an employee will require in-patient follow up treatment at a later date, such as an operation, which may result in lost time. The workers compensation pool is required to notify the State of Maine Workers Compensation Board of the change in status (to include lost time) within seven days of the change. Therefore, municipalities must promptly advise their workers compensation claims representative when such an event occurs. Failure to report this change in status within 7 days could result in a State mandated \$100 fine.



2000 Dividend Deliveries



WELCOME NEW MEMBERS!!!

Property & Casualty Pool

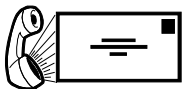
Searsport Water District
Town of Somerville

Workers' Compensation Fund

Searsport Water District
Town of Somerville
Alfred Water District
Berwick Sewer District

Unemployment Comp Fund

Mid Maine Waste Action Corp.
Town of Orient
Town of Jackson



VOICE MAIL and E-MAIL POLICIES



When we communicate by voice mail or e-mail the formalities of the traditional letter often give way to a more relaxed conversational style.

Although the vast majority of e-mails and voice mails in government and quasi-government sectors remain very professional, sometimes the sender will phrase a thought in a manner that he or she would never transmit on paper. Many organizations are fully aware of the importance of Internet policies, but have not yet devised written guidelines for voice mail and e-mail. Employees need to be reminded that voice and e-mails are as subject to public scrutiny as paper files.

According to the March 29, 2001 issue of the Washington Post, a recent nationwide review of police department e-mails indicated there may have been as many as 4 million objectionable messages sent over a one year period. Legal experts say such e-mails

may help criminal defense lawyers who desire to undermine the credibility of a police officer in a criminal case.

Likewise, ALL users should make diligent efforts to insure that e-mails and voice mails do not communicate the following:

- Obscene, profane, abusive or threatening language or graphical representations.
- Language that may be construed as discriminatory, harassing or offensive by reference to race, national origin, gender, religion, age, disability, sexual orientation or other legally protected classification.
- Language that may be construed as indicating that the employer, supervisor or investigator possesses any bias or is pre-disposed to any particular finding or decision until a matter under investigation has been appropriately researched.

Background and police e-mail statistics taken from "Exposures: Police E-mails Cause Uproar in D.C." May/June 2001 issue of Public Risk magazine, a publication of Public Risk Management Association, in Arlington, VA. Policy language ideas were taken from the McCarthy Companies' Voice Mail/E-Mail/Internet Policy.