

The Municipal RISK MANAGER

FALL 2011

A Publication of the Maine Municipal Association

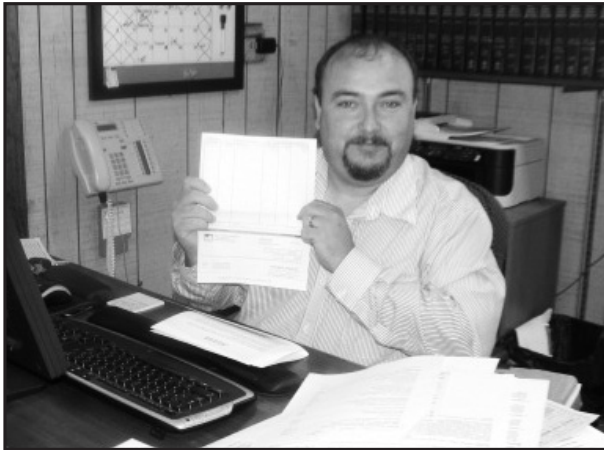
Over \$16 MILLION Awarded to Our Membership

MMA RMS would like to recognize all those members who received dividend checks in 2011! We are pleased to announce that:

The Workers Compensation Fund distributed **\$599,120** in Dividends to its Members in 2011.

The Property & Casualty Pool distributed **\$499,593** in Dividends to its Members in 2011.

Property & Casualty Pool and Workers Compensation Fund have awarded dividends to their respective members. Through the efforts of our membership, sound management, responsible underwriting and the favorable loss histories of the Property & Casualty Pool and Workers Compensation Fund, RMS has awarded \$1.1 million to its membership in 2011.



Town of Glenburn Michael Crooker, Town Manager



Richard Goodwin, Selectman and Barbara Crider, Administrative Assistant Town of Charleston

The programs are overseen by governing boards of elected and appointed municipal officials. Each year the boards review the programs' loss experience to determine if dividends may be paid. Patricia Kablitz, Director of Risk Management Services for MMA, said more than 75 percent of program participants receive dividends each year for their good risk management practices and loss experience. Since 1997, the RMS programs have returned close to \$16 million in dividends to participating members.

Workers Compensation Fund Renewal Applications Are On the Way

It is renewal time again! The renewal applications for the Workers Compensation Fund are due by mid October 2011, and we want our Membership to know that help is available. If you would like assistance with the completion of your application or just have questions, please contact Marcus Ballou (mballou@memun.org) or Judy Doore (jdoore@memun.org) at 1-(800) 590-5583, so that we may provide assistance and ensure that your entity receives the proper level of service and protection.

We truly appreciate your cooperation as it is critical to having a successful renewal. The continuing success of the Workers Compensation Fund cannot occur without the participation of the Membership.

Risk Management Services Helps Celebrate the 45th Anniversary of the Maine Wastewater Control Association



On September 14th through the 16th, 2011, Risk Management Services (RMS) staffed a booth at the MWWCA 45th Annual Convention. RMS participates in this event, providing informational resources on safety, training and self-insurance.

The RMS booth focused on educating the attendees about all the safety tools, training, grants, scholarships

and services that are available to RMS program participants free of charge. A participant quiz and a drawing were available to the many visitors at the booth. The lucky winner of a gift certificate was Stuart King a Bangor Wastewater Treatment Plant Operator.

As always, we enjoy participating in the MWWCA Annual Convention and seeing all those in attendance. 🏠

Save Time, Avoid the Fine: File your Workers Compensation First Report On-Line

MMA Risk Management Services offers on-line reporting for your Workers Compensation First Report of Injury (FROI). Reporting on line may help you to avoid the risk of penalties for late reporting. By submitting on-line, you will be taken step by step through all mandatory fields and required information.

MMA asks that all FROIs be submitted no later than 24 hours after you receive notice from the employee. The Workers Compensation Board

(WCB) requires that injuries be reported within seven (7) days of your receiving notice or having knowledge of claimed lost time due to the work injury. Once MMA receives your FROI, we will file it with the WCB immediately to meet the seven day reporting requirement. Please be aware that FROIs received by the WCB after the seventh day may result in a \$100 late reporting penalty imposed by the WCB.

It is also important to remember that a copy of the completed FROI should

be given to the employee.

If you are not already registered for online reporting, please visit the MMA website or contact Jeri Holt at MMA to register. Once registered, you will receive two emails confirming your registration and account activation. If you encounter problems or have questions about the on-line process, we can help. Please call MMA's Workers Compensation Claims Department at 207-626-5583 or 1-800-590-5583, Extension x2246 and Tracy Moody will be happy to assist you. 🏠



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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Important Information Regarding The Completion Of Wage Statements For Workers Compensation Claims

Wage information must be filed with the Workers Compensation Board within 30 days of an employer's notice or knowledge of a claim for compensation. This is applicable to both paid and disputed claims where a claim for lost time from work has been made. A Wage Statement may also be needed if an employee is working restricted duty or reduced hours due to a work-related injury.

On 6/15/11 the Workers Compensation

Board issued a directive stating that all Wage Statement forms must be completed and that printouts from payroll systems and incomplete forms will not be accepted by the Workers Compensation Board. In addition, employers with bi-weekly, bi-monthly or monthly payrolls must break down the payroll to weekly payroll amounts. We appreciate your compliance with these Workers Compensation Board requirements. 🏠

Personal Protective Equipment (PPE) Standard For Eye and Face Protection Has Been Updated

The American National Standards Institute (ANSI) has approved and issued the new ANSI/SEA Z87.1-2010 Occupational and Educational Personal Eye and Face Protection Standard. The standard went into effect April 13, 2010 and updates the 2003 version.

Since municipal workers in almost every department can be exposed to hazards that could cause serious eye injuries, the changes in the revised standard are important. While Z87.1-2010 remains a performance-based standard and is largely unchanged, it now focuses on the hazard rather than on the protector type. This is to encourage safety personnel and users to evaluate and identify specific hazards in their workplace, such as impact, optical radiation, splash, dust and fine dust particles. Under the new standard, selection and use of eye and face hazard protective devices should be based on the hazard.

The standard will require new prod-

uct testing methods and significant changes to the product markings by the manufacturers. The major changes are in impact classifications and in eye and face coverage. Protectors were previously classified as either "basic impact" or "high impact". Under Z87.1-2010, it is now either impact rated or it is not. Protectors satisfying the requirements will carry the **Z87+** mark on both the lens and the frame or housing. Other markings, such as those devices meeting the requirements for chemical splash, dust and fine dust, will be marked D3, D4, or D5 respectively. Products may meet more than one requirement and will be marked accordingly.

This new edition, ANSI/SEA Z87.1-2010 replaces the Z87.1-2003 standard. However, the Occupational Safety and Health Administration (OSHA) has not incorporated the 2010 standard into the eye and face regulation (29CFR 1910.133) and it has not been adopted by the Maine Bureau of Labor Standards. You do

not have to replace your eye and face protective equipment right away. As long as the products you are using meet the ANSI Z87.1-1989, ANSI Z87.1-2003 or ANSI/SEA Z87.1-2010 standard, you are compliant.

The new standard is a voluntary standard and there is no requirement that manufacturers or end users comply unless OSHA mandates it. However, most protective equipment manufacturers choose to comply with the most recent revisions to the Z87.1 standard. As equipment that meets the new standard becomes available and as eye and face protective equipment needs to be purchased or replaced, you should purchase to the "new" standard.

Before any personal protective equipment (PPE) is purchased or used, it is important that you comply with OSHA CFR 1910.132, Standard for Personal Protective Equipment. This standard sets the requirements for the selection, use and care of PPE, as well as requirements for employee training and record keeping. 1910.132(d) requires "the employer shall assess the workplace to determine if hazards are present, or are likely to be present, which necessitate the use of personal protective equipment (PPE)." When hazards are present or likely to be present, the employer is required to select the appropriate protective equipment, explain selection decisions to employees, require employees to properly use it and keep records of the process, including the written hazard assessment and employee training. Failure to conduct hazard assessments is one of the top three citations issued by MBOL to municipalities.

For additional information or loss control assistance, contact your assigned Loss Control Consultant at (800)-590-5583 or (207) 626-5583. 🏠

Welcome To New Loss Control Staff



Lance Lemieux has joined the Loss Control Department as a Loss Control Consultant. Lance has more than 20 years experience in safety and human resources. Some of you may know Lance, as most recently, he was an Occupational Safety Engineer for the Maine Department of Labor. He will provide consulting services to participating members of the Property/Casualty Pool and the Workers Compensation Fund. Lance resides in Wilton, where he is a member of Wilton Fire & Rescue. 🏠

SAFETY SHORTS

FALL PREVENTION ENTERING AND EXITING EQUIPMENT

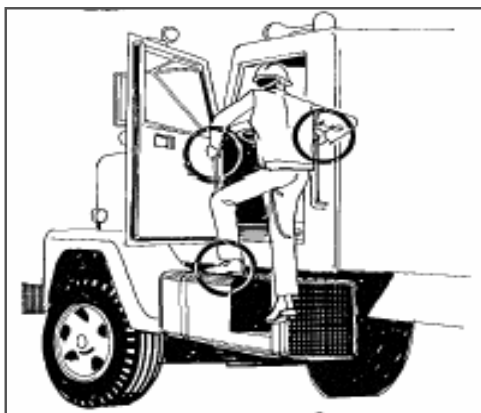
Falling while getting into or out of truck cabs or heavy equipment or when mounting or dismounting truck bodies or trailers can cause serious injuries. Many knee, ankle and back injuries result from jumping from equipment onto uneven ground or objects.

The biggest cause of falls from a vehicle is human error and failure to follow the “Three Point Rule”. The Three Point Rule requires three of four points of contact to be maintained with the vehicle at all times – two hands and one foot, or both feet and one hand. This system allows maximum stability and support, reducing the likelihood of slipping and falling.

There are important steps that can be taking to prevent mounting/dismounting injuries with use of the Three Point Rule being most important.

What the Employer can do:

- Evaluate every truck and piece of equipment. Provide additional steps, non-slip surfaces and hand holds where necessary.
- Maintain steps, contact surfaces and handholds in useable condition. Inspect frequently.
- Instruct all workers in safely mounting and dismounting equipment, including the 3-point contact method.
- Install warning decals or signs in the cab or on the door of trucks and heavy equipment reminding workers to use 3-point contact.



What the Operator can do:

- Keep steps, ladders and standing surfaces free of snow, mud and debris. Report damage immediately.
- Don't use tires or wheel hubs as a step surface.
- Don't use the doorframe or door edge as a handhold.
- Wear footwear with good support and slip resistance.
- Don't climb down with something in your hand. Leave it on the vehicle floor and retrieve it after getting safely on the ground.
- Don't rush to climb out after a long shift. Descend slowly to avoid straining a muscle.
- Be extra careful when working in inclement weather.
- Exit and enter facing the cab.
- Get a firm grip on rails or handles.
- Never Jump! You may land on an uneven surface, off balance or on something. Look before exiting.

Always follow the Three Point Rule

After hours & Weekend Emergency Numbers:

207-624-0182 | 207-624-0183

For members of the Workers' Compensation Fund and Property & Casualty Pool