

Providing a Fire Blanket

A new program, sponsored by Maine Municipal Association Risk Management Services, to provide supplemental accident, death and disability benefits to Volunteer Firefighters, Ambulance and Rescue personnel has been developed in response to a request from the Maine Fire Chiefs' Association. This program is designed to fill the coverage gaps when volunteer firefighters are performing activities that may fall outside the protections of the Maine Workers Compensation Act. Some examples of these activities are fundraising, building projects and parades.

Some Coverage Highlights:

- Accidental Death and Dismemberment Catastrophic Loss Benefit
- Accident Medical Expense Benefit
- Accident Total Disability Benefit
 - Weekly benefit payment
 - 260 weeks maximum payment period
- Accident Partial Disability Benefit
 - Weekly benefit payment
 - 260 weeks maximum payment period
- Cost of Living Adjustment Benefit included
- Permanent Total Disability Benefit
- Family Expense Reimbursement Benefit
- Education Benefit for Spouse and Dependent
- Seat Belt Benefit

The program is offered through MMA's exclusive broker, HUB International New England, and is written by The Hartford Life Insurance Company. Sponsored by MMA's Risk Management Services, it is available to all municipalities that are members of the Maine Municipal Association beginning January 1, 2007.

A request form, a brochure that explains coverage, a benefit overview, and an eligibility form are available from the RMS Marketing and Underwriting Department. Please contact Pamela Corrigan, Marketing Consultant at MMA by phone: 800-590-5583, Extension 255 or via email at pcorrigan@memun.org, or by mail at PO Box 9109, Augusta, ME 04332.

Safety Enhancement Grant & Scholarship Grant Programs To Change!

The Safety Enhancement Grant and Scholarship Grant Programs provide financial incentives to members of the MMA Workers Compensation Fund. Safety Enhancement Grants are used to purchase safety equipment or services that assist in reducing the frequency and severity of workplace injuries. The program matches the member's investment on a 2:1 ratio basis. Scholarship Grants enable members' employees to enhance their safety or risk management skills by attending safety work-

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Workers Compensation Audit to Begin!

The audit process has been slightly altered this year, and we want to advise you of the change.

- Members of the Workers Compensation Fund, whose 2006 contribution was \$750 or less, will receive a request for audit information, by mail, directly from Risk Management Services Staff in January.
- All members whose contribution is more than \$750 will be contacted, as in prior years, by the staff of GEM Associates.
- GEM will perform both on site audits and voluntary audits by mail as in the past.
- All audits should be completed within the 120-day time frame mandated by the State of Maine.
- Any questions regarding the audit process should be directed to your assigned Underwriter.

We would like to thank you in advance for your cooperation with our staff and GEM Associates. We wish you a happy and accident free New Year.

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shops, risk management seminars or related training.

To ensure that grant and scholarship funds are effectively distributed throughout the participating members of the Workers Compensation Fund, program changes will be initiated in 2007. These changes will help maximize the use of funds for the most worthwhile endeavors, allow more members to receive funding and streamline the application process.

Key changes include:

- ★ A reduction in the number of Safety Enhancement Grant applications that can be submitted by an entity in an application period (May and October) from three (3) to two (2). Maximum number per year reduced from six (6) to four (4).
- ★ A reduction in the annual limit of Safety Enhancement Grant Awards per member (entity) from \$6,000 to \$5,000.
- ★ The limit for individual scholarship awards has been reduced from three (3) awards in a calendar year to two (2) awards.

These changes will be effective immediately for the May 2007 Safety Enhancement Grants and effective February 1, 2007 for the Safety Scholarship grants.

The revised applications, instructions and FAQ information will be available on the MMA Risk Management Service Website @ <http://www.memun.org/rms/lc/grant.htm> by February 1st. Information and applications can also be obtained by contacting your assigned Loss Control Consultant, Deb Balmer (dbalmer@memun.org), Ed MacDonald (emacdonald@memun.org), or by calling 1-800-590-5583.

VOLUNTEER FIREFIGHTER PROGRAM

NOW AVAILABLE!!!

MMA Risk Management Services is proud to sponsor The Volunteer Firefighter Program (VFF). The coverage is underwritten by The Hartford and is designed to pick up coverage for fire department activities that fall outside coverage provided under the Maine Workers Compensation Act. VFF is available to municipalities for an annual premium of only \$52.48 per volunteer firefighter. (See story on previous page)

**For further information please contact:
Pam Corrigan at 800-590-5583, ext 255, or
e-mail: pcorrigan@memun.org**

The Imperceptible Killer

The temperature is dropping and snow will soon be on the ground. The winter months are here and we find ourselves warming our vehicles in our garages, turning up the heat and sealing the windows. These activities have had tragic results due to the production of carbon monoxide (CO). It is reported that every year, 200 people die due to carbon monoxide poisoning in the United States.

Carbon monoxide is an odorless, colorless and poisonous gas, which is a side product of the incomplete burning of fossil fuels. Appliances, heaters, cars and generators that burn gasoline, oil, kerosene, liquefied petroleum, coal or wood may produce carbon monoxide. The danger of carbon monoxide poisoning is present in the home as well as the work place. Symptoms of low-level exposure to carbon monoxide are often mistaken for the flu or the common cold. It is therefore important to recognize the symptoms of CO poisoning. Carbon monoxide replaces the oxygen in the blood and if not recognized, properly diagnosed, and treated accordingly, causes death by suffocation.

Symptoms of Carbon Monoxide Poisoning include:

- Headache
- Fatigue
- Nausea
- Dizziness
- Shortness of breath
- Dementia
- Loss of consciousness

A way to protect yourself and your employees is to implement the use of CO detectors with audible alarms in your buildings, garages, and homes. CO detectors are useful tools but they are not a substitute for proper use and maintenance of appliances, generators, and heaters. Ensure that all equipment that can produce CO is installed and working according to manufacturer's guidelines and local building codes. Have furnaces, chimneys, and flues routinely inspected and make sure that heating systems are properly ventilated, allowing adequate intake of outside air.

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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SAFETY SHORTS

Major Disorders Related to Cold Exposure

Hypothermia: occurs when the body cannot maintain its core body temperature. Hypothermia can occur from exposure to cold weather and from exposure to cool temperatures (above 40°F) if a person becomes chilled from rain, sweat, or submersion in cold water.

Frostbite: occurs when body parts are frozen due to exposure to severe cold or by contact with extremely cold objects. It most often affects the nose, ears, cheeks, chin, fingers, and toes. Frostbite can cause permanent damage, and the most severe cases can result in amputation. Frostbite occurs more often from touching cold metal objects than from exposure to cold air. Heat is rapidly transferred from skin to metal.

HYPOTHERMIA

Early Symptoms of Hypothermia include:

- Shivering
- Blue lips and fingers
- Poor coordination

Symptoms of Moderate Hypothermia include:

- Mental impairment
- Confusion
- Poor decision-making
- Disorientation
- Inability to take precautions from the cold
- Heart slowdown
- Slow breathing

Symptoms of Severe Hypothermia include:

- Unconsciousness
- Difficult to locate pulse
- No shivering
- No detectable breathing

FIRST-AID FOR HYPOTHERMIA

1. Carefully remove victim to shelter.
2. Keep victim awake.
3. Remove wet clothing and wrap victim in warm covers.
4. Rewarm neck, chest, abdomen, and groin – but not extremities.
5. Apply direct body heat or use safe heating devices.
6. Give warm, sweet drinks, but only if victim is conscious.
7. Monitor breathing. Administer artificial respiration if necessary.
8. Call 911.

FROSTBITE

Symptoms of Frostbite include:

- Redness or pain in any skin area
- White or grayish-yellow skin area
- Skin that feels unusually firm or waxy
- Numbness

Severe frostbite results in blistering that usually takes about ten days to subside. Once damaged, tissues will always be more susceptible to frostbite.

FIRST-AID FOR FROSTBITE

1. Move into a warm room as soon as possible.
2. Warm frostbitten area gradually with body heat. Do not rush.
3. Do not walk on frostbitten feet or toes. This increases damage.
4. Do not rub the frostbitten area with snow or massage it at all.
5. Don't use a heating pad, heat lamp, or the heat of a stove, fireplace, or radiator for warming. Areas can be burned.
6. Get medical attention.

Embezzlement & the Unsuspecting Municipality

An estimated \$4,173,585.00 has been embezzled from Maine communities.

Between 1994 and 2005, twenty-eight events occurred resulting in over \$4 million in municipal funds being reported as stolen or misappropriated. This staggering figure does not include undiscovered losses or embezzlements that were not reported. Theft of public funds occurs in municipalities of all sizes.

Due to the serious nature of the matter as well as the devastating impact of embezzlement on a municipality, RMS Marketing has developed a program focused on minimizing the possibility that such an occurrence will impact your town. The presentation provides information and guidance on the subjects of:

- Ramifications of an embezzlement
- The role of an Auditor
- Signs of trouble
- Internal controls, and
- Where to get help

If you would like to have this presentation come to your municipality or would like further information, please contact your RMS Marketing team, Marcus Ballou and Pamela Corrigan at: 1-800-590-5583.

Risk Management Services Safety Enhancement Grants Awarded



120 Grant applications were received during the October grant period. 90 grant requests were funded, with MMA committing \$96,594 to participating members of the Workers Compensation Fund for the purchase of workplace safety equipment or services.

During 2006, a total of 194 grants were funded with a commitment of \$199,742. Requests ranged from protective gear for firefighters to office ergonomic equipment, materials handling equipment, and safety training resources.

Please be aware that the program is undergoing some changes to ensure a maximum benefit to our Membership. For further information and revised applications feel free to contact your assigned Loss Control Consultant, Deb Balmer (dbalmer@memun.org), Ed MacDonald (emacdonald@memun.org), or call: 1-800-590-5583. Also see "Safety Enhancement Grant & Scholarship Grant Programs to Change!" on page 1 of this issue of the Risk Manager.

New Workers Compensation Member!

Mid Coast Council for Business Development & Planning