

Best Practices

MMA Risk Management Services offers best practices on numerous topics ranging from Facility Inspection programs to Developing a Safety Committee. A best Practice is a standard or set of guidelines that is known to produce good outcomes if followed.

Our newest Best Practice addresses **Electric Vehicle (EV) Charging Stations**.



The demand for electric vehicles has grown rapidly throughout the world over the past 10 years. With this change in consumer demand, the need for infrastructure changes to support electric vehicle usage, including the need for electric vehicle (EV) charging stations. This Best Practice addresses EV Charging Station safety concerns. These EV charging stations do have apparent risks associated with them, including fires and electrical shock. The Best Practice will provide risk insight on fire hazards, electrical hazards and also provide general safety information property owners should take into consideration.

All Best Practices can be found on the MMA Risk Management Services Website at: [Best Practices](#) (please note that a login is required)



In Your Inbox

In response to the mass shooting that happened in Lewiston, and in partnership with our reinsurer Safety National, Maine Municipal Association Risk Management Services is offering all members of the Workers' Compensation Fund with First Responders access to Empathia. Empathia is a free and confidential service offered to any First Responder that may need some additional support during this time. To utilize the hotline, call **855-887-3254** and advise that you are accessing the program through Maine Municipal Association. Please note that the phone call will be answered by "Safety National Crisis Line". We ask that you please share this information with all Police, Fire and Rescue team

Contractor Verification Simplified

As of October 25, 2023, the Maine Workers' Compensation Board has instituted a new process for individuals who want to create a rebuttable presumption of independent contractor status as evidence that they are not required to have Workers' Compensation Insurance. Therefore, if you hire a contractor that is exempt from having workers' compensation, such as a sole proprietor, all that is needed is for the Independent Contractor to file an **Independent Contractor Statement (Form WCB-267)** – with the Maine Workers' Compensation Board (the Board).

Once the statement is filed, obtain a copy for your records, and the costs associated with the contractor shall be waived during the Workers' Compensation Payroll Audit. The Independent Contractor Statement is effective when it is received by the Board.

Information regarding who has filed a statement is available on the Board's public website. The Board will no longer review or approve WCB-266 Predetermination Applications.

This issue:

- Best Practices
- In Your Inbox – Coping with Trauma
- Contractor Verification Process



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Contractor Verification Cont.

How to use:

- Direct Contractors that are not required to purchase Workers' Compensation Insurance to the WCB-267 Independent Contractor Statement: www.maine.gov/wcb/Departments/coverage/independentcontractor.html.
- This filing creates a rebuttable presumption, valid for one year from the date the statement is received by the Board, that the worker is an independent contractor in any later claim for benefits.
- The Maine Workers' Compensation Board maintains a listing of contractors that have filed a Statement of Independent Contractor Status: https://www.maine.gov/wcb/Departments/coverage/ICS_List_11-3-23.xlsx

MMA Risk Management Services also recommends the following when hiring contractors. Always use or obtain:

1. **Written contracts** that clearly specify the terms of the agreement, including that the contractor agrees to all liability arising from the contractor's operations. This is typically referred to as a "hold-harmless" or indemnification agreement. Have all agreements reviewed by legal counsel prior to use.
2. **Certificates of Insurance** should be required of the contractor prior to allowing them to begin the requested work.
3. **Additional Insured Status** is an endorsement on the contractor's policy which extends the contractor's insurance protection to the municipality for the contractor's operations. This endorsement should be shown specifically on the Certificate of Insurance the municipality receives from the contractor, and specifically required within the written agreement. Additional Workers' Compensation Tools are available at: [WC Tools](#) (please note that a login is required)