Grants & Scholarships
MMA’s Risk Management Services is committed to assisting members of the Workers’ Compensation Fund in their safety efforts. The Ed MacDonald Safety Grant Program is designed to provide funding for equipment or items that reduce the risk of injury to workers and to promote a safe and healthy workplace. This grant is only awarded in Spring of each year. To be eligible for the Spring grant period, your application must be received by close of business on April 15th.

The Safety Scholarship Program is available year round for training necessary to build safe work practices for your entity. For more information or to apply please visit: Secure Drop Portal

MMA Risk Management Services is excited to announce that we have a new portal which allows our members to securely upload and send data to our department. We ask that you use this tool when returning applications, audits and coverage updates. Look for the Secure Drop Portal icon button located at:

In Your Inbox
MMA Risk Management Services is sending your Property & Casualty Pool (the P&C Pool) renewal applications. Please look for an email from: rmsunderwriting@memun.org

The P&C Pool renewal application is an important tool that allows you the opportunity to modify coverage, update property, automobile and/or mobile equipment schedules. The renewal applications are due March 27th. If you would like help with your renewal application, please email rmsunderwriting@memun.org or call us at (800) 590-5583 and ask to speak to a Member Services Representative.

Workers’ Comp Payroll Audit
Once a year, payroll audits are performed for the members of the MMA Workers’ Compensation Fund (WC). The Fund is required to complete these audits during the first quarter of each year for the previous coverage term of Jan 1, 2022 - Dec 31, 2022. The Workers’ Comp audit compares the estimated annual payroll projections (which your entity provided to us the year prior) to the actual annual payroll totals at the end of the year. Therefore, if you overestimated your payroll, you may receive a contribution credit, or vise versa if the reported payroll was under estimated. The audit process is important and with some planning can be completed with ease.

For more information as well as links to tools on WC payroll audits please refer to the following WC Payroll Audit article located on page 4 of the Fall 2022 Risk Manager or contact us at: rmsunderwriting@memun.org

Critical Incident Stress Management (CISM)
The MMA Workers’ Compensation Fund is offering it’s members a free training opportunity for Emergency Responders, Mental Health Workers, Chaplains, Critical Care Nurses, and Emergency Communication Dispatch Personnel.

Fundamentals of CISM will be outlined. Participants will leave with the knowledge and tools to provide several group crisis interventions, RITS (Rest Information and Transition) CMB’s(Crisis Management Briefings), Defusing’s, and Critical Incident Stress Debriefing (CISD). The training will be held on March 25th and 26th at the Penobscot County Conference Room. For information or to register please email : rmslosscontrol@memun.org or call (207) 624-0140

Best Practices
The overall effectiveness of a loss control program often requires that employers have written hazard control programs and procedures in place (as does OSHA and Maine Bureau of Labor). As a result, we have developed sample policies and programs designed to help our members accomplish this task. We have prepared “Best Practices” documents for topics such as:

- Bloodborne Pathogens
- Confined Space
- Facility Inspections
- Fleet Safety
- Safety Committees
- And so many more ready and available for you to download and put into use

For more information please visit MMA Risk Management Services Loss Control Best Practices website.