Best Wishes in Your Retirement, Judy!

Please join Maine Municipal Association Risk Management Services (RMS) as we thank Judy Doore for her dedication and the past service that she shared with all of us. Judy retired from RMS on December 31, 2016.

Judy started traveling the State of Maine on behalf of MMA Risk Management Services (RMS) in 2008 as a Member Services Representative. During Judy’s travels she established strong relationships and friendships with our members while offering assistance and support with their municipal endeavors. Judy shared her vitality and enthusiasm for local government with all of us and we are thankful for Judy’s efforts. Judy has been a valuable member of the RMS team, a friend to all and we will truly miss her. All of us at Maine Municipal Association and Risk Management Services wish Judy the very best in her retirement.

Risk Management at Work For You

Members of MMA Risk Management Services trust the exceptional service they receive from our programs. Whether a small town, large municipality or a utility district, our goal is simple - to assist you with decisions on personnel resources, physical assets, and operations that will help you to protect your employees, minimize exposures and by removing hazards before a loss occurs.

Professional loss control & loss prevention services are provided by MMA’s highly trained loss control consultants. These dedicated consultants are available to work with members of the Property & Casualty Pool and Workers Compensation Fund to provide extensive training, identify exposures and assist in development of safety programs. They also conduct hazard surveys, property inspections and provide estimates of insurable building values for members.

**Online Safety Training** - Online safety training is offered in conjunction with FirstNet Learning. FirstNet is an e-learning company specializing in full service e-learning solutions for industry and government.

- The training is based on the National Safety Council’s Green Cross Safety Suite and is adapted to the State of Maine safety standards. This service is being offered as an enhancement to the live training currently available to members of the Workers Compensation Fund and Property & Casualty Pool.

- Online safety training is flexible with courses ranging from 15 minutes to 2 hours. It is possible to begin work on a course, exit at any point with a bookmark, then return when it’s con-
Cold Snap = Property Damage

During the winter months our public buildings are in danger of becoming the next victim of the FREEZE. Water has a unique property in which it expands as it freezes. This expansion puts tremendous pressure on whatever is containing the water, including metal or plastic pipes. No matter the “strength” of the pipe or the container, expanding water can cause pipes to break. It is important that we remember to routinely inspect all buildings over winter months and especially during vacation and holiday breaks to ensure that the buildings are properly heated and that all water distribution systems, including sprinkler systems, are not frozen. Such inspections are critical after a deep freeze or power outage.

Remember to:
1. Remove, drain, and store hoses used outdoors. Close inside valves supplying outdoor hose bibs. Open the outside hose bibs to allow water to drain. Keep the outside valve open so that any water remaining in the pipe can expand without causing the pipe to break.
2. Check around the building for other areas where water supply lines are located in unheated areas. Look in the basement, crawl space, attic, garage, and under kitchen and bathroom cabinets. Both hot and cold water pipes in these areas should be insulated. Inspect the buildings inside and out.
3. Insulate buildings including water lines.
4. Repair and replace broken windows.
5. Eliminate drafts in foundations and framing.
6. Plan ahead and winterize all locations.

SLIPS, TRIPS & FALLS

Slips, trips, & falls account for 15% of all accidental deaths, second only to motor vehicles as a cause of fatalities. With our featured course you’ll increase awareness of hazards, and learn tips to prevent slips, trips, and falling down.

Take our featured course at
MMA Risk Management Services
Online Safety Training

For more information please contact the Loss Control Department at (800) 590-5983

RMS at Work For You (cont’d)

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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Walking Safely

With daylight hours quickly waning, winter weather is here. Your staff, students and members of the public are at greater risk for accidents as they arrive and depart from your facility. You can minimize the risks by taking steps to ensure the safety of all as they arrive and depart from your locations by:

- Establishing traffic patterns that allow for your visitors and staff to enter and exit vehicles curbside so they do not need to cross into traffic.
- Remind staff to wear highly visible clothing and outerwear or even utilize reflective tape to increase their visibility.
- Clear snow from walkways and apply traction material if needed. Make sure all emergency exits are kept clear. Remember that during periods of heavy snowfall your exits may require additional snow removal throughout the day.
- When conditions warrant, apply ice melt or traction material to walkways before the beginning and end of the day and as necessary throughout the day.

Make sure exterior lighting provides adequate illumination around buildings and parking areas. Check lights regularly and replace as needed.

Slips and falls account for the highest percentage of employee injuries. One of the best ways to prevent slips and falls in icy conditions is prepare and maintain walkways. Some members have even installed heated walkways to ensure a safe entry and exit area for all.

Maine winters can be dangerous! Just a reminder: the following Safety Shorts are available on the MMA website, http://www.memun.org. These can be used for short training sessions, as handouts or as posters. “Stand Up to Winter” is recommended reading for all employees today. Other courses include:

- Cold Weather Conditions
- Understanding Wind Chill
- Snow Blower Safety
- Snow Shoveling Safety
- Snow Plow Safety/Winter Operations
- Don’t Burn Down the Office, Portable Heater Safety

Employees are Highest Risk, Best Defense Against Security Breaches

You may not think of your employees as a threat to your business operations, but they are one of the biggest threats to your cyber security. More than half of all computer security breaches result from human error. Many are the result of phishing, which tricks email users to click a malicious link in a seemingly legitimate email or to divulge sensitive information, such as usernames, passwords, or account numbers.

On the other hand, your employees are also your first line of defense against cybercrimes. Security awareness training is one of the most important safeguards for your cyber security, yet it is often overlooked. Help your employees understand the value of good cyber security practices not only for your business operations, but for them personally. For example, employees become more vigilant in protecting their home email, personal data, and financial accounts when they are trained to identify potential security gaps, such as phishing attacks, while at work.

A successful employee training program requires ongoing training because new cyber threats are continually emerging. A good security awareness program communicated through multiple formats is most effective. Consider awareness posters in common areas, helpful hints distributed to employees via email, classroom training sessions, and webinars.

Training your employees to detect phishing and other fraudulent activity is one of the most important safeguards against cybercrimes. If you would like assistance with employee training, contact the MMA Risk Management Services at 800-590-5583 or go to the RMS Online University to review the Preventing Phishing training program.
Public Works Taking Steps for Safety

Now that winter has arrived, Public Works crews are busy loading, inspecting and repairing sanders/hoppers mounted in the dump bodies of dump trucks. Frequently these are accessed by means of a ladder or stepladder during inclement weather and often on snow or ice covered public works lots. One serious fall has already been reported to Risk Management Services when a Public Works employee fell 10 feet to a concrete floor while doing a repair on a sander/hopper unit.

Insufficient fall protection is number 1 of the 10 most frequently cited violations by OSHA, and ladder safety violations is ranked number 7. If a ladder is used, it should be secured to the truck, and if possible, fall protection then secured to the ladder. Even if fall protection is not possible, some basic tips may help prevent a fall.

- If using a ladder to access a sander/hopper in a dump body, choose the proper ladder for the job.

Before using the ladder, inspect it. If there are missing, broken or defective rungs, cleats, or other faulty equipment, don’t use it! The ladder should be taken out of service and tagged as “Dangerous- Out of Service”. Remember the manufacturer of the ladder must approve all repairs to the ladder.

- While this may be difficult in winter conditions, place the ladder on a level, non-slip surface or secure it by tying the base to stakes or have a fellow employee foot the ladder to prevent it from moving. Do not place the ladder on boxes or other unstable bases to gain additional height.

- Keep the rungs free of oils, snow, ice or other debris.

- Remember the 4-to-1 rule. Divide the number of rungs to the top support point of the ladder by 4 to get the number of feet the base of the ladder should be away from the bottom of the truck or the wall. For example, if it is 8 rungs to the top support point, then the ladder should be placed two feet away from the bottom of the truck. (8 rungs ÷4 = 2 feet)

- If possible, secure the ladder to the truck or anchor the ladder at the top. Do not use fall protection secured to the ladder unless the ladder can be secured first.

- Face the ladder while climbing.

- Keep your weight centered between the rails.

- The hands should grip the rungs of the ladder- not the rails.

- Feet should be placed on the rungs so the front edge of the heel is against the rung.

- Do not lean out beyond the rails to work. Keep your belt buckle between the side rails of the ladder.

- Do not stand on the top two rungs or steps of a ladder.

- Don’t carry objects while climbing a ladder. Use a tool belt, or hoist items up with a rope.

- Maintain three point contact. Both feet and one hand, or both hands and one foot should be in contact with the ladder at all times.

Taking a little time to follow these basic steps could prevent an injury and keep key personnel productive during the busy winter season. Participants of the MMA Risk Management programs can access the online Ladder and Scaffolding Safety course at the MMA Risk Management Services Online University. See the Risk Management Services website, and click the Online Safety Training link. For more information, please contact your MMA Risk Management Services Loss Control Consultant.

Keep Safety Positive

Risk management and safety in the workplace is a key responsibility for all managers and department heads. When discussing workplace safety it is vitally important to keep the role of risk management positive. Keep these factors in mind when you address safety with your coworkers:

- Everyone has a role. A successful safety culture includes everyone and it is important to ensure that all departments are represented. Many municipalities have created Safety Committees with a member from each department represented so that everyone has a voice in safety.

- Show respect. Show staff that you care about their safety and health and the well-being of the office.

- Ask for input. All employees have differing views and attitudes about safety and risk management. Find out if there are any issues that are of concern to your staff and then ask for ideas to correct or minimize the exposure.

By including all members of your staff in your risk management plan, you will foster a safety environment where all workers have ownership and a want to identify potentially hazardous conditions and to protect each other.