

## Group Self-Insurance

The MMA Property and Casualty Pool was created in 1987 when municipalities were unable to purchase insurance at reasonable cost. In response to members' needs, MMA sponsored legislation to allow Maine public entities to establish a group self-funded pool.

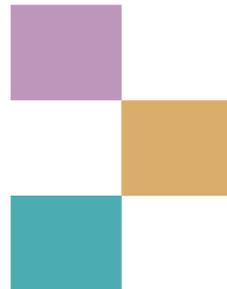
All Risk Management Services staff work exclusively for municipalities and other quasi-public entities. They have developed a high level of expertise in dealing with the wide range of issues faced by members.

Coverage is structured to take full advantage of the immunities and limitations of the Maine Tort Claims Act.

The Pool is governed by a board of elected and appointed public officials, along with two public members, who understand the issues facing public entities in Maine. The financial affairs of the Pool are carefully managed. Audited financial statements are provided each year to all members. A consulting actuary examines both financial reports and claims reserving practices to ensure adequate loss reserves. The Pool purchases reinsurance from highly rated companies to protect members from assessments.

MMA's coverage document is reviewed each year to ensure that coverage meets the needs of members.

This brochure explains the general purposes of the coverage described, but in no way changes or affects any such coverage as actually issued on the Member Coverage Certificate for any member.



### Maine Municipal Association Risk Management Services

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### Maine Municipal Association Risk Management Services

# Property and Casualty Pool Program

60 Community Drive  
PO Box 9109  
Augusta, ME 04332-9109

## Public Entity Knowledge

## Property Protection

## Liability Protection

### CLAIMS SERVICE

MMA's own staff of licensed claims professionals manages all claims. Over the years, they have developed a high level of expertise in dealing with public entity issues.

Claims representatives remain in close communication with members throughout the claims process, including personal visits as needed. Loss data is readily available for members, including electronically by email. Claims can be reported online through MMA's website.

### LOSS CONTROL

MMA's staff of professional Loss Control Consultants conducts hazard surveys, building inspections and provides estimates of insurable building values for members. They also conduct on-site and regional training programs for members on a variety of issues.

### MARKETING AND UNDERWRITING

MMA's marketing and underwriting personnel regularly meet with both elected and appointed officials and employees to discuss the various Risk Management Services programs. This includes evening meetings with appropriate Boards and Councils, as well as Town Meetings. Qualified MMA staff members offer assistance with the insurance bid process, including review and analysis of coverage and comparison with the Pool's coverage. The staff answers questions about coverages and related matters by telephone, email and personal visits.

Requests for changes to schedules for buildings and their contents, vehicles, and mobile/portable equipment as well as requests for certificates/proof of coverage can be made online through MMA's website.

### Custom Coverage

Coverage is tailored to meet the unique needs of municipalities and other quasi-public entities.

### Property Coverage Includes:

**Buildings & Contents**

**Inland Marine Coverage for Mobile Equipment**

**EDP - Computers**

**Valuable Papers & Records**

**Accounts Receivable**

**Flood and Earthquake**

**Fine Arts**

**Loss of Rents/Extra Expense**

**Business Income**

**Automobile Physical Damage**

Equipment Breakdown, including boiler and machinery, provides coverage for damage that arises as a result of an insured loss.

Forest Fires Costs Extension provides a limit of \$50,000 per occurrence, with a \$500 deductible, per member. The Pool's annual aggregate limit for this coverage is \$1,000,000 (shared by all members).

**Crime** coverage includes fidelity bonding coverage for treasurers, tax collectors, and others with fiduciary responsibilities as well as robbery, holdup and computer fraud.

### Liability Coverage Includes:

**General Liability**

**Automobile Liability**

**Law Enforcement Liability**

**Ambulance/Nurse Malpractice Liability**

**Firefighters Legal Liability**

**Public Officials Liability, including Employment Practices**

All limits apply per member.

The limit of coverage for liability claims brought under the Maine Tort Claims Act is \$400,000 per occurrence. A \$2,000,000 limit of liability is provided for liability claims outside the Maine Tort Claims Act. There is no aggregate liability limit.

Coverage for Public Officials Liability, including Employment Practices, is a part of the program. Coverage is on an occurrence basis, rather than a "claims made" form. A \$2,000,000 limit of liability is provided for all claims for Wrongful Acts seeking monetary damages pursuant to federal or state law for which the Maine Tort Claims Act does not provide immunity or limitations. Each member has a \$4,000,000 annual aggregate limit.

An annual sublimit of \$100,000 per member applies for all back wages and/or future salary awards for employment related claims, subject to a \$5,000 retention and a 10% contribution by the member.